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'Much good in having airports in all regions'

The government has also distributed 160 modern boats at zero interest loans to fishers and seaweed farmers for the coastal zone and major lake zones

By Getrude Mbago

THE government has invested in robust strategies to facilitate the construction of modern airports in the country's regions to strengthen air transport and open the country economically.

Prime Minister Kassim Majaliwa made this remark at an event to commemorate the three years of President Samia Suluhu Hassan organised by Clouds Media Group (CMG) in Dar es Salaam yesterday.

Dubbed "365 Pages of President Samia Suluhu Hassan, Volume III," the media event attracted top officials from various ministries, government agencies and media stakeholders.

Investing in the construction of modern roads and airports will stimulate economic activities and attract more tourists, he said, asserting that a few are yet to start airport construction, "but our zeal is to ensure that all regions have modern airports."

This is part of the government's broader vision to transform the country through various strategic projects," he said, stressing that the government's major priority currently is to strengthen public private partnerships (PPPs), pointing at the recent Tanzania-Zambia Railway Authority (TAZARA) accord with a private sector group to facilitate the deployment of trains in the railway.

"This is the best example of public-private partnership, the government alone cannot achieve the goals but only through collaborations," he said.

The government will tirelessly seek to ensure a conducive investment environment to open more room for the private sector, he said, affirming that the three years of President Samia have brought tremendous achievements in all sectors.

Doors of opportunities have been opened in various sectors including agriculture, the processing industry and tourism, while the Julius Nyerere Hydropower Project (JNHPP) is making a difference in the power sector.

Efforts to strengthen productive sectors and improvement of social services have brought relief to people and helped stimulate economic development, he said, pointing at media industry law amendments as stimulating the growth of media outlets, urging the public to participate in the forthcoming civic elections.

Abdallah Ulega, the Livestock and Fisheries minister, said the construction of a 266bn/- modern fishing port in Kilwa

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MV Mwanza 'Hapa Kazi Tu', whose construction was completed recently, captured on the third consecutive day of test-runs close to the Mwanza shores of Lake Victoria yesterday. Sources say the 92.6-metre-long Tanzanian vessel has capacity for 1,200 passengers, 400 tonnes of cargo, 20 vehicles and three trucks. Photo: Correspondent Vitus Audax

VP: Reform is a buffer to all economic shocks

"We are seeking to promote consistency and predictability of policies as well as enhance transparency and cut down red tape and bureaucracy in the government"

By Carlos Banda

VICE President Dr Philip Mpango has said that the government is building buffers to economic shocks by working to ensure a cohesive society with equal rights in the legal, political and socio-economic aspects to correct past mis-

takes.

He made the remarks at the conclusion of the China-Tanzania Investment Forum in Dar es Salaam yesterday which focused on achievements during the past three years under the leadership of President Samia Suluhu Hassan.

"For this reason, the current admin-

istration has put more emphasis on strengthening governance institutions to guarantee the rule of law and the safety of local and foreign investment," noting that the forum was an opportunity to engage in dialogue on policy reforms.

Policy and the regulatory framework can improve the business environment and attract local and direct investments, he said, underlining that addressing investor concerns in a frank and transparent manner will help deepen economic ties.

It will catalyse sustainable develop-

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Hungarian Foreign minister arrives in Dar for 2-day tour

By Guardian Reporter

HUNGARY'S Foreign Affairs and Trade minister, Péter Szijjártó (pictured), is in Dar es Salaam for a two-day official visit in the country.

Said Shaibu Mussa, Deputy Permanent Secretary at the Foreign Affairs and East African Cooperation ministry received minister, Szijjártó at the Julius Nyerere International Airport (JNIA) upon arrival yesterday, the ministry said in a statement.

It said that the minister's visit is a vi-



brant display of Tanzania's diplomacy, rich with promise in cooperation, illustrating strong ties Tanzania maintains

with Hungary.

The minister comes at the invitation of his counterpart January Makamba, expected to involve direct talks between the two to deliberate on priority issues, including a Memorandum of Understanding (MoU) between the Water ministry and an agency with the Interior ministry of Hungary.

It is focused on cooperation in water management, where the two ministers are expected to sign the agreement, cementing a new chapter of collaboration

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Simba SC enjoys clean bill of health ahead of Al Ahly clash

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Ukraine join Poland and Georgia in qualifying for Euro 2024

EU, WWF to beef up TFS to protect forests

By Guardian Correspondent, Morogoro

THE European Union in collaboration with World Wide Fund for Nature (WWF) have launched an improved forest ecosystem integrity targeting communities, to strengthen the government's efforts to curb reckless tree felling.

Lawrence Mbwambo, the WWF country office conservation manager, said at the programme launch that the project is intended to look into the natural energy value chain in relation to the use of firewood and charcoal.

Introduction of the project relates to the need to focus on the correct use of clean and safe energy in the community.

When implemented, the project results stand to boost government efforts in solving environmental degradation as the Tanzania Forestry Services (TFS) agency grapples with the loss of 469,000 hectares of forest patches every year from tree felling, with farm expansion and charcoal the key factors.

The loss has not only been affecting the environment, but also various types of plants and other forms of biodiversity, for species that are not found anywhere else in the world, he said, noting that the species have been introduced Tanzania to the outside world.

Public officials and other stakeholders involved in the forestry sector and its products need to closely cooperate in controlling exports of forest products, especially between the police force, the Energy ministry and TFS.

Sarinus Kessy, the project coordinator, said they intend to strengthen TFS capacity in patrol activities, management and policy improvements, where the project provisions include providing cars, boats and radio-call equipment.

This will help in patrolling and capacity

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'Much good in having airports in all regions'

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Masoko, Lindi Region was at half way point, expected to boost blue economy productivity and local revenues.

The government has also distributed 160 modern boats at zero interest loans to fishers and seaweed farmers for the coastal zone and major lake zones, he said.

Similarly, the government has allocated 811,282 acres of land for

grazing, expecting to cut down on cow herds invading farms in various regions. There are five new pasture seeds certified ready for herders to access them, he emphasised.

Health minister Ummu Mwalimu said that health sector investments enable members of the public to obtain quality services within 5km in any village area with the government has ensured that magnetic resonance imaging (MRI) services are accessible in zonal hospitals.

Hungarian Foreign minister arrives in Dar for 2-day tour

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between the two nations.

The visiting minister will participate in a joint press conference with his counterpart as well as an exclusive interview with the Tanzania Broadcasting Corporation (TBC) and the Daily News, a government daily broadsheet.

Readiness to be involved in the interviews showcases minister Szijjártó's commitment to transparency and engagement with the Tanzanian media, the statement asserted. Talks are also scheduled between minister Szijjártó and the Defence and National Service minister Dr Stergomona Tax in the latter's Upanaga offices in the main defence forces quarter.

The visit will serve as a testament to an enduring partnership between Tanzania and Hungary, with a promising future marked by mutual respect, cooperation, and shared prosperity, the statement indicated.

For decades, Tanzania and Hungary have been enjoying good relations, especially in the era of the Soviet Union and the eastern socialist block, followed by relative eclipse in ties as the countries of central Europe focused on integrating with their western European neighbourhood from the early 1990s.

Tanzania receives development assistance from Hungary through

multilateral agencies such as the European Development Fund (EDF) with technical assistance to Tanzania initially focused on education, via the provision of scholarships to study in Hungary.

In trade and investment, the trade volume with Hungary stood at 13.3m dollars last year, with Foreign Affairs asserting that the two countries have the potential to improve trade and investment.

Tanzania Investment Centre (TIC) data shows that Hungary has four registered direct investment projects valued at 1.79m, while Tanzania's exports to Hungary stood at \$2.577m and imports from Hungary reached \$10.7m by last year.

Tanzania exports vegetables, tobacco, ossein and bones treated with acid, roasted coffee substitutes, heads, tails, paws and other pieces of raw fur skin, and tooth fish (*Dissostichus*).

The country has been importing isocyanides, medicaments of mixed or unmixed products for retail sale, sanitary towels (pads) and tampons, paraffin wax and similar consumer items from Hungary.

Visiting Hungarian tourists moved up from 2,175 in 2018 to 11,428 last year, with an Eastern Europe tourism event organised late last year as a platform for the promotion of Tanzania's tourism attractions and engagement in tourism business, the statement added.



Vice President Dr Philip Mpango closes a conference on the promotion of trade and investment between Tanzania and China in Dar es Salaam yesterday. Photo: VPO

VP: Reform is a buffer to all economic shocks

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ment and open up beneficial opportunities for Tanzanian and Chinese businesses, he said, hailing China as the leading strategic investor and a major trade partner for Tanzania.

Annual foreign direct investment flows from China increased from \$92m in 2019 to \$221m in 2021, he said, pointing out that from January 2021 to December 2023, 256 projects were registered by the Tanzania Investment Centre (TIC).

Their estimated value stands at \$2.4bn and expected to generate 9,122 job openings, bringing Chinese investments here to a cumulative \$11.4bn and creating 14,759 job opportunities.

The top five FDI projects from China are in manufacturing, commercial buildings, agriculture, transportation and services, while

in trade China accounted for up to 20 per cent of Tanzania's total commodity exports last year, he said.

Prof Kitila Mkumbo, the Planning and Investment state minister in the President's Office in his remarks, lauded Chinese investors for taking position just as the green light was given to invest.

He praised this character trait as largely peculiar to the Chinese people as they don't seek too many assurances, and are also resilient to ensure they realize their investment goals regardless of the challenges.

Chen Mingjian, the Chinese ambassador, said that the two countries are close friends and this year marks the 60th anniversary of diplomatic ties between the two nations.

"China has been Tanzania's largest trading partner for the eighth

consecutive years," she stated, noting that last year bilateral trade neared \$8.8bn with a year-on-year increase of 5.7 per cent.

Chinese investment increased by 60 per cent over the three year period, with over a dozen delegations from China visiting Tanzania in one year, she said.

The VP said in other remarks that the government has been championing a transformative opening up agenda to build and sustain a vibrant economy underpinned by four pillars of reform, reconciliation, resilience and rebuilding.

Reforms focus on consolidating policy, legal provisions, institutional and regulatory reforms to improve the business environment.

"We are seeking to promote consistency and predictability of policies as well as enhance transparency and cut down red tape and

bureaucracy in the government," he emphasised, highlighting government efforts to fight corruption.

The president has given a stern warning to government officials who are seemingly not up to speed in facilitating investment, he said, vowing that top leadership stands ready to welcome and listen to any investor who is facing obstacles in government.

"Under the pillar of rebuilding the main goal is to grow an economy that will create more employment for the youth and open up more opportunities. Several initiatives have been taken in infrastructure, mining, energy and agriculture sectors. Similarly, efforts are made to revive the tourism industry through various promotional initiatives led by the president's royal tour documentary," he added.

EU, WWF to beef up TFS to protect forests

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building training for agency staff and other related institutions working on forestry issues, he explained, underlining that the project is designed to take care of the environment and avert reckless tree felling and environmental damage.

Its implementation is expected to provide tools for forestry stakeholders including TFS to fight illegal exporters of forest products and "simplify various operational activities inside and outside the forest reserves," he said.

Venance Segere, the acting regional administrative secretary, said that illegal transporters of forest products including charcoal are flourishing, especially those who carry charcoal using motorcycles.

"These transporters have also been avoiding paying taxes, depriving the government of revenue, so it is important that TFS works to eradicate this illegal business," he said.

Using motorcycles to carry char-

coal is contrary to road use regulations, he said, emphasising the need for education to people in forest reserves in tandem with using the law to check this situation.

Morogoro, Mvomero and Kilosa districts are noticeable for reckless tree felling for charcoal while in Ulanga and Malinyi districts cutting down trees for timber is prevalent, the regional official noted, pointing out that Morogoro municipality leads the region in charcoal consumption.

Upwards of 20-round trips of motorcycle riders carry charcoal per day, which is equal to seven tonnes lorry and for which no taxes are paid, he stated, asserting that the government loses 4bn/- annually from illegal traders of forest products including charcoal.

The various authorities and villages lack income, but the forests continue to be depleted by being harvested indiscriminately, he remarked.



Zanzibar's Community Development, Gender, Women, Elderly and Children minister, Riziki Pembe Juma, pictured in New York on Tuesday presenting a report on the status of women and girls in Tanzania at the 68th annual Commission on the Status of Women. The event is the UN's largest annual gathering on gender equality and women's empowerment. Photo: Guardian Correspondent

Speaker Tulia donates cement for upgrade of classrooms in Mbeya

By Guardian Correspondent, Mbeya

MBEYA Urban MP Tulia Ackson has donated 400 bags of cement for construction and renovation of classrooms in three schools in the city.

Speaking during the handover ceremony yesterday, Joshua Mwanokolo, Tulia Trust communications officer, said that 200 bags will be used to build two classrooms and one office at Mlimani Primary School in Sinda Ward.

According to him, the school is in need of 13 classrooms according to the overall enrollment and they made the decision to construct two to reduce the gap.

He said that another 100 bags would be sent to Dr Tulia Girls' Secondary School in Iyunga Ward and the remaining 100 bags to Itende Secondary School.

"The MP has decided to renovate the classrooms in old schools so that pupils do not study while crowded in the few existing classrooms," he said.

By Correspondent James Kandoya,

Morogoro

THE Parliamentary Public Investment Committee (PIC) has expressed satisfaction with the ongoing test drives of electric locomotives and passenger coaches on the standard gauge railway from Dar es Salaam to Morogoro.

Augustine Vuma, Committee Vice Chairman said this yesterday in Morogoro Region after a tour to inspect the test drive conducted by Tanza-

nia Railway Corporation (TRC).

He said that the committee was also satisfied that Tanzanians got value for money spent in the project from construction up to procurement stages.

"I would like to commend the government for releasing the fund on time to ensure the project is completed," he said.

He said when operations starts, the project will reduce the cost of transporting of cargo by 40 percent.

"I call on the management of TRC to protect the project and ensure it

becomes sustainable," he said.

Augustine called on the management of TRC to ensure the contractor completes the project on time as per contractual agreement.

According to him, the project has created over 30,000 direct employments and 150,000 indirect employments so far.

He said the society has a big role of ensuring all infrastructures are protected.

Ally Karavina, TRC Board Chairman said that ongoing test ride have considered all the engineering pro-

cedures.

"We shall implement the government's directives of ensuring the operations start by the end of July this year," he said.

TRC director general Masanja Kadogosa assured the public that the operations will start by the end of July this year as directed by the government.

He said that the test drive from Morogoro to Dodoma will start anytime next month, adding that engineers were finalising some installations.



Prime Minister Kassim Majaliwa pictured in Dar es Salaam yesterday symbolically presenting iftar extended by NMB Bank as a Ramadhan-time goodwill gesture to children being cared for at the city's Umrah Orphanage. Second right is the bank's Chief Financial Officer, Juma Kimori. Photo: Guardian Correspondent

Ugandan MPs visit TCRA for benchmarking on ICT

By Guardian Reporter

UGANDAN Parliamentary Committee on Information and Communication Technologies (ICT) have visited the Tanzania Communications Regulatory Authority (TCRA) headquarters in Dar es Salaam for a familiarisation and learning visit.

The purpose of the visit was to acquaint members with the regulatory mechanisms of the communications sector in Tanzania.

The committee had 15 members including representatives from the National Information Technology Authority - Uganda (NITA-U) which was headed by its Chairman Tony Ayoo.

The committee members had the opportunity to learn how TCRA serves various stakeholders in the communications sector, including licensees, users of communication services and both public and private sector stakeholders.

The committee members were also briefed on how Tanzanian communications regulatory body executes its mandate in regulating the internet, telecommunications, broadcasting, postal and courier services.

John Daffa, TCRA acting director general said: "Our responsibility entails the efficient management of all communication-related services in the information and communication technology ecosystem, aiming to significantly contribute to our nation's development."

"We have introduced an online licensing system that simplifies the acquisition of licenses for new applicants and reduces the challenges of license application for investors and license and certificates seekers; these improvements have significantly enhanced the management of communications in the country," he said.

On the availability of communication technology, Daffa clarified that TCRA ensures citizens have access to fast and high-quality communi-

cation services.

He mentioned the availability of mobile communication technology at 98 percent for 2G, 86 percent for 3G, 79 percent for 4G and 10 percent for 5G technology, promising an assured penetration of telephony communications in majority areas in the country.

The committee acquired understanding of TCRA's operational framework in executing its responsibilities. This includes the administration of vital communication resources such as spectrum frequencies, numbering resources, the national .tz domain and the comprehensive database of addresses and postal codes.

The committee was also invited and explored the communications museum established by TCRA.

"We are truly delighted to have visited and the manner in which we were received speaks volumes about your hospitality. Frankly speaking, we have gained a tremendous amount of knowledge regarding communications," said Ugandan MP Tumwine Anna Mary.

"We thank you TCRA for clearly explaining the matters which my colleagues, honourable MPs, asked about. We have been well familiarised with matters in the sector with the hope that it will help to improve ours back home," said Ayoo.

The three-day visit by Ugandan parliamentarians to Tanzania was designed to enrich their understanding of the communications sector, with the goal of gathering insights and best practices that could inform proposals for enhancing similar areas in Uganda.



We thank you TCRA for clearly explaining the matters which my colleagues, honourable MPs, asked about

By Guardian Reporter

NDC looking for investors in 19 renewable energy projects

THE National Development Corporation (NDC) is looking for investors to implement 19 renewable energy projects expected to produce 1400 megawatts of electricity.

Out of all the projects, seven are wind power and the other 12 solar are power in Arusha, Dodoma, Iringa, Singida and Morogoro regions.

Sempeho Manongi, Permanent Secretary in the Ministry of Industry and Trade, said the implementation of the envisaged projects would significantly boost the country's power pool.

Speaking in Dar es Salaam when the corporation hosted a Chinese delegation of investors from different companies who visited Tanzania to explore investment opportu-

nities in various areas, the PS said the projects are open for joint venture or solely.

The corporation has also earmarked four solar power projects to produce 234MW in Singida, three solar power projects in Dodoma to provide 156MW, three solar power projects to generate 526MW in Morogoro and two solar power projects to produce 190MW in Iringa.

"China is our long time trusted friend and it is a big industrial power; we encourage joint ventures between Chinese Companies and

Tanzanian companies to facilitate technology transfer," he said.

He said trade between the two countries has been enhanced as the two presidents have been closely collaborating.

In the process of enhancing trade, there have been a number of trade missions and enhanced cooperation between the two countries.

However, he said the delegates have declared interest in Tanzania's agriculture sector, especially making power tillers, assembling tractors, producing water pumps and

medical devices.

Among others, the investors expressed readiness to invest \$24.5 million in agriculture, \$6 million in health and \$11.3 million in construction, among others.

Shen Dong, high-ranking official of the Chinese Communist Party (CCP) commended the AMEC Group of Companies for organizing the trip to Tanzania.

He said that their visit was due to the fact that China and Tanzania have historic relations and their people share a lot in common.

Big Announcement

Countdown Nearing its End!...



Researchers urged to develop small projects in poverty reduction drive

By Correspondent Theresia Victor

RESEARCHERS have been urged to develop small and medium research projects to generate insights and evidence to improve national policies and programmes for poverty reduction.

Charles Sokile, country director at Oxford Policy Management Tanzania, made the call in Dar es Salaam yesterday during the launch of Deep Challenge Fund Tanzania.

Sokile who is also co-chair of Data & Evidence to end Extreme Poverty (DEEP) national steering committee said that by developing innovative research projects, the experts can receive funding from the launched fund.

DEEP is a research consortium that aims to build evidence, insights and solutions to help end extreme poverty globally. It is led by the Oxford Policy Management in partnership with the World Bank's Development Data Group and is funded by the United Kingdom's Foreign, Commonwealth and Development Office (FCDO).

The fund aims to support researchers in Tanzania to meet this need for evidence, and to ultimately improve the lives of people living in poverty.

Tanzania was selected to be the first focus country for the DEEP Challenge Fund due to its pressing poverty reduction challenges and a desire and need for research evidence and policy change.

The fund will roll out in Bangladesh and Nigeria later this year. The research focus, aims and scope of the Tanzania Challenge Fund are being shaped by Tanzanian policymakers and other key stakeholders.

He said that DEEP awards small and medium grants between £5,000 and £50,000 per research project to local researchers working on national poverty reduction whereas small and medium grants will be allocated to organizations and/or individuals following a competitive bidding process.

The applications for the funding have officially opened and will be closed on April 14, and grants awarded and announcement expected mid to late May this year.

"Local policy and research communities help to define the scope of the challenge fund to ensure that commissioned research meets identified evidence gaps and supports ongoing initiatives in extreme poverty reduction that can make a difference in people's lives," he said.

The steering committee comprising government representatives, academics and NGOs is responsible for developing and approving the strategy of the challenge fund, providing ongoing support during grant awards and implementation and will support dissemination and policy impact opportunities using the research outputs, he said.

He added that proposals encouraged are those which will help generate new insights about the drivers of poverty such as climate change, Covid-19, urbanization, migration, conflicts, social exclusion and social norms.

Winnie Muangi, a researcher from University of Dar es Salaam School of Economics said: "The country has a favourable political and policy environment with opportunities to facilitate poverty alleviation. In universities, think tanks and government ministries as well as a growing availability of good quality data from both traditional surveys and big data sources that together provide poverty analysis opportunities at very low cost."

"Local policy and research communities help to define the scope of the challenge fund to ensure that commissioned research meets identified evidence gaps and supports ongoing initiatives in extreme poverty reduction that can make a difference in people's lives"



Mafia district commissioner Aziza Mangosongo (L) pictured yesterday presenting a souvenir shark sculpture to one of the crew members of private residential cruise ship MS The World, now anchored on Mafia Island with foreign tourists on board. Photo: Guardian Correspondent

Mammoth Italian luxury cruise ship carrying 442 tourists docks at Mafia

By Correspondent Zuwena Shame

A large Italian luxury cruise ship with a total of 442 people arrived yesterday in Mafia District, Coast Region from Moroni, Comoros Islands.

The ship christened "The World" with 288 crew members and 154 passengers docked at Ras Kisimani Mafia where tourists began enjoying entertainment from various traditional dance groups as well as the beautiful scenery.

Speaking during the reception of the tourists, Mafia District Commissioner Aziza Mangosongo said that the arrival of the ship was a result of the efforts of the government in promoting the Tanzanian destination to the world.

Apart from promotion initiatives at national level, she said there are local initiatives such as Mafia Island Festival.

"We as people of Mafia thank President Samia Suluhu Hassan for paving the way for us; we will continue from where she left," she said.

Furthermore, she emphasized that Mafia Island is safe and its infrastructure has improved, indicating its readiness to host tourists and investors from around the world.

Alma Martinez, one of the crew members from Mexico, said that it was her first time to visit Tanzania and was impressed by its beauty and unique culture.

"It's my first time in Mafia and I'm amazed by its beauty. As you can see everyone is very happy, especially me as I've been able to experience the culture of Tanzanians," she said.

Experts, stakeholders advise govt to improve medical records more

By Correspondent Valentine Oforo,

Dodoma

HEALTH experts and stakeholders have advised the government to embrace the use of digital space in scaling up electronic medical records (EMR).

The system, according to them, will bring efficiency in the country's healthcare delivery and ease implementation of universal health coverage (UHC).

Presenting a topic entitled 'Unveiling the Power of Digital Health' during the country's maiden International Primary Health Care Conference (IPHC) in Dodoma, Wendy Erasmus, Chief of Health at United Nations Children's Fund (UNICEF) said that digital health was a vital cog to help propel health care services, especially at primary level.

"For instance, for child health, the use of digital health system, including electronic medical

records, is vital to improve the sub-sector's performance," she said.

The health expert added that adoption of digital health was of paramount importance in attaining traceability and quick response as well as in providing timely solutions to various emergency cases in primary healthcare.

Erick Kitili, director of Information and Communication Technology (ICT) at the Prime Minister's Office (Regional Administration and Local Government), said that the

government has started to take some initiatives to support digital transformation in the health sector.

"The goal, among others, is to ensure the country's health sector sails on the same boat with the ongoing rapid development of technology," he said.

He called on stakeholders to support more training programmes meant to impart health professionals with practical knowledge on digital health to improve service delivery.

MAENDELEO BANK Together in Progress

MANAGING DIRECTOR POSITION

Maendeleo Bank PLC commenced operations in September 2013 as a Regional Bank with its Headquarters at Luther House Sokoine Drive, Dar es Salaam. It is the first bank in Tanzania to be listed on Dar es Salaam Stock Exchange (DSE) from its inception through the Enterprise Growth Market (EGM) window. Its Mission is to provide innovative, customer needs driven financial services with competitive returns to our Shareholders'.

In compliance with the Banking and Financial Institutions (Corporate Governance) Regulations, 2021 which stipulate that, "A Board member or a Chief Executive Officer of a bank or financial institution shall not hold office for a consecutive period of more than ten years", the current Managing Director, Dr. Ibrahim Mwangalaba tenure at Maendeleo Bank has reached the 10-year limit and is therefore due for retirement from this role at the bank.

Therefore, the bank is inviting applications from suitably qualified individuals of high personal integrity and a clean record of accomplishment to apply for the position of Managing Director.

DUTIES AND RESPONSIBILITIES

- Financial Performance: Ensuring the bank's financial stability and growth, including profitability, asset quality and capital adequacy.
- Strategic Leadership: Setting and implementing the bank's strategic goals and objectives, and providing leadership to achieve them.
- Risk Management: Overseeing the management of various risks, including credit risk, market risk, operational risk and compliance risk.
- Stakeholder Management: Building and maintaining relationships with key stakeholders, such as shareholders, clients, regulators, investors and the community.
- Governance and Compliance: Ensuring that the bank operates in compliance with regulatory requirements and ethical standards, and maintaining good corporate governance practices.
- Talent Management: Attracting, developing, and retaining top talent and fostering a positive and high-performance culture within the bank.
- Innovation and Technology: Driving innovation and leveraging technology to improve operational efficiency, enhance customer experience, and stay competitive in the market.
- Reputation and Brand Management: Safeguarding and enhancing the bank's reputation and brand through responsible business practices and effective communication.

- Ensuring that the annual budgets are prepared and submitted to the Board of Directors for approval for every ensuing year and that the bank operations are conducted within the approved budget;
- Develop and maintain an effective marketing and public relations strategy to promote the products, services and image of the bank.
- Undertaking any other duties that may arise as assigned by the Board of Directors or as result of government policy and strategic directions.

QUALIFICATION AND EXPERIENCE

- Master's Degree in the following fields: - Business Administration, Finance, Accounting, Banking, Economics, Marketing, Law or Entrepreneurship from a recognized Institution.
- A minimum of 10 years banking experience (5 years of which should be at a senior managerial position in banking).
- Proven experience in leadership.

A COMPETITIVE REMUNERATION WILL BE PROVIDED AS PER THE BANK'S SALARY SCALE.

Mode of Application:

- Interested Candidates are requested to apply as follows:
- An application letter detailing their suitability for the position,
 - A comprehensive Curriculum Vitae (CV),
 - Certified copies of Certificates and Awards,
 - Certified copies of last two pages of a current Passport,
 - Two recent passport size Photographs and
 - Three recommendation letters from professional referees including one personal referee.
 - All applications should be sent to the recruitment consultant through: recruitment@epvate-fortune.com. **CLEARLY SPECIFYING on the email the following subject: Application for the Managing Director's role - Maendeleo Bank**

The Managing Director,
Epvate & Fortune International Consulting
P.O. Box. 1235, Dar es Salaam.

Email address: recruitment@epvate-fortune.com

Deadline for submission of applications is **14th April 2024**, only shortlisted candidates will be contacted. Please note that candidates will meet their own travel and accommodation costs for the interviews.



Dr Saada Mkuya Salum (2nd-R), Minister of State in the Zanzibar President's Office (Finance and Planning), and Zanzibar Insurance Corporation CEO Arafat Ally Haji pictured in Zanzibar yesterday gracing the launch of a Tigo Pesa-facilitated ZIC motor vehicle insurance service. Photo: Guardian Correspondent

By Guardian Reporter,
Zanzibar

THE Zanzibar Insurance Corporation and Tigo Pesa have unveiled a new service that enables insurance customers to access services through

ZIC and Tigo Pesa for better service in vehicle insurance

Tigo Pesa USSD system or Tigo Pesa app.
Dr Saada Mkuya Salum, Zanzibar Minister of State in the Office of

the President (Finance and Planning) said here yesterday that that the partnership marks a significant step forward in the financial sector development.

The minister said that the move aligns with the government's vision to enhance innovation in the financial sector and make financial services more inclusive.

Arafat Ally Haji, ZIC chief executive officer said that the collaboration will open up new opportunities to stimulate innovation in insurance service delivery.

He also extended his gratitude to everyone involved in achieving the milestone, acknowledging

the efforts of both parties in turning the vision into reality.

He said that among the benefits are increased accessibility of insurance services, accelerated innovation in distribution of insurance services, providing efficient customer service and having accurate data to support service enhancement research.

Angelica Pasha, Tigo Pesa chief executive officer said that the innovative service encompasses various types of private and commercial motor vehicles, including cars, motorcycles, tuk-tuks, buses or any other motor vehicle registered in Tanzania.

IN THE RESIDENT MAGISTRATE COURT OF KIVUKONI AT KINONDONI	PASSPORT IMEPOTEA
CIVIL CASE NO. 45 OF 2023	
KARAILA KARASHI MLOO.....PLAINTIFF	
VERSUS	
MO ASSURANCE COMPANY LTD.....1ST DEFENDANT	
JSR ENGINEERING TRADING ARG SARL.....2ND DEFENDANT	
TO: JSR ENGINEERING TRADING ARG SARL, CONGO-DRC.	
Since the applicant has brought applications which the application instructions are described in the copies of applications which may be available in this court, therefore you are required to appear in this court by the personal Resident Magistrate or attorney or authorized representative before the date 28th March 2024.	
This document is issued by my order and seal of the court this 20 th March 2024.	
	SEIFU SALUM SEIFU ANATANGAZA KUPOTEA PASSPORT YENYE NAMBA TAE 563364 ILYIYOTOLEWA MWAKA 2023 MKOANI TABORA NA KUTOLEWA TAARIFA KITUO CHA POLISI MKOANI TABORA TBR/RB/347/2024. YOYOTE ATAKAYEIONA ATOE TAARIFA OFISI YA UHAMIAJI AU KITUO CHA POLISI KILICHO KARIBU NAYE.

ECOBANK TANZANIA LIMITED

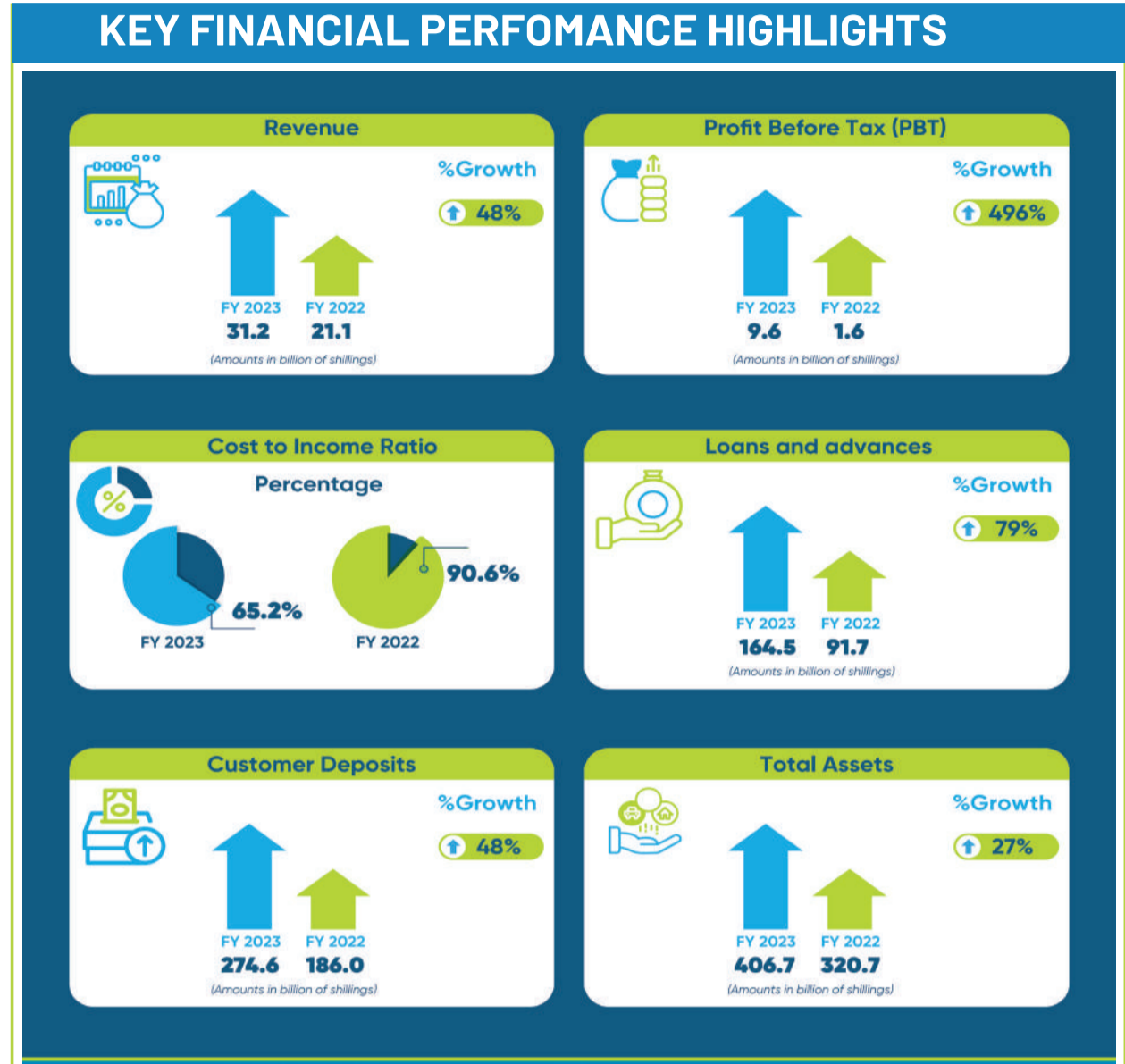
A SUBSIDIARY OF ECOBANK TRANSNATIONAL INCORPORATED (ETI), A COMPANY INCORPORATED IN LOME, TOGO



Issued pursuant to regulations 7 and 8 of the Banking and Financial Institutions (Disclosures) Regulations, 2014

AUDITED FINANCIAL STATEMENTS FOR THE YEAR ENDED 31 DECEMBER 2023

CONDENSED STATEMENT OF FINANCIAL POSITION AS AT 31 DECEMBER 2023 (Amounts in million of shillings)		
	Current Year 31-Dec-23	Previous Year 31-Dec-22
A. ASSETS		
1 Cash	4,501	5,420
2 Balances with Bank of Tanzania	61,276	14,180
3 Investment in Government Securities	87,389	152,640
4 Balances with Other Banks and financial institutions	33,717	7,682
5 Cheques and Items for Clearing	5	-
6 Inter-branch float items	-	-
7 Bills Negotiated	-	-
8 Customers Liabilities for Acceptances	-	-
9 Interbank Loans Receivables	45,257	39,753
10 Investment in Other Securities	-	-
11 Loans, Advances and Overdrafts (Net of allowances for Probable losses)	164,500	91,746
12 Other Assets	6,302	5,797
13 Equity Investments	-	-
14 Underwriting accounts	-	-
15 Fixed Assets (Net of depreciation)	3,743	3,431
16 TOTAL ASSETS	406,689	320,651
B. LIABILITIES		
17 Deposits from other banks and financial institutions	-	-
18 Customer Deposits	232,346	173,047
19 Cash Letter of credit	-	-
20 Special Deposits	42,241	12,920
21 Payments orders/transfers payable	314	258
22 Bankers cheques and drafts issued	0	-
23 Accrued taxes and expenses payable	3,671	2,030
24 Acceptances outstanding	-	-
25 Interbranch float items	-	-
26 Unearned income and other deferred charges	33	25
27 Other liabilities	35,980	3,226
28 Borrowings	63,847	109,629
29 TOTAL LIABILITIES	378,431	301,130
30 NET ASSETS / (LIABILITIES)	28,258	19,521
C. SHAREHOLDER'S FUND		
31 - Paid up Share Capital	168,024	168,024
32 - Capital Reserves	634	449
33 - Retained Earnings	(149,137)	(150,413)
34 - Profit (Loss) Account	8,737	1,461
35 - Other capital accounts	-	-
36 - Minority interest	-	-
37 TOTAL SHAREHOLDER'S FUND	28,258	19,521
38 Contingent Liabilities	87,228	58,990
39 Non Performing Loans and Advances	4,583	2,076
40 Allowances for Probable Losses	3,673	1,339
41 Other Non Performing Assets	-	-
D. SELECTED FINANCIAL CONDITION INDICATORS		
(i) Shareholders Funds to total assets	6.9%	6.2%
(ii) Non Performing Loans to Gross loans	2.73%	2.23%
(iii) Gross Loans and Advances to Total Deposits	61.25%	50.3%
(iv) Loans and Advances to Total assets	41.4%	29.1%
(v) Earning Assets to Total Assets	73.1%	88.8%
(vi) Deposits Growth	47.7%	14.0%
(vii) Assets Growth	26.8%	12.3%



CONDENSED STATEMENT OF PROFIT OR LOSS AND OTHER COMPREHENSIVE INCOME FOR THE YEAR ENDED 31 DECEMBER 2023 (Amounts in million of shillings)		
	Current Year 31-Dec-23	Previous Year 31-Dec-22
1 Interest Income	22,551	17,389
2 Interest Expense	(8,641)	(6,672)
3 Net Interest Income	13,910	10,717
4 (Bad Debts Written Off)/Recovery on Bad Debts Written Off	5,020	1,252
5 Impairment Losses on loans and advances	(8,891)	(1,528)
6 Non-Interest Income	17,353	10,391
6.1 Foreign Currency Dealing and Translation Gain/(Losses)	13,392	4,330
6.2 Fees and Commissions	3,815	5,966
6.3 Dividend Income	-	-
6.4 Other Operating Income	146	95
7 Non-Interest Expense	(20,807)	(19,223)
7.1 Salaries and Benefits	(9,100)	(7,216)
7.2 Fees and Commission	-	-
7.3 Other Operating Expenses	(11,707)	(12,007)
8 Operating Income/(Loss) Before Tax	9,586	1,609
9 Income Tax Provision	(849)	(148)
10 Net Income/(Loss) after Income Tax	8,737	1,461
11 Other Comprehensive Income	-	-
12 Total comprehensive/(loss) for the year	8,737	1,461
13 Number of Employees	124	125
14 Basic Earnings Per Share	52	9
15 Number of Branches	5	5
D. SELECTED PERFORMANCE INDICATORS		
(i) Return on Average Total assets	2.4%	0.5%
(ii) Return on Average Shareholders' Fund	36.6%	7.8%
(iii) Non Interest Expense to Gross Income	65.2%	90.6%
(iv) Net interest Income to Average Earning Assets	9.4%	7.5%

CONDENSED STATEMENT OF CHANGES IN EQUITY AS AT 31 DECEMBER 2023 (Amounts in million of shillings)					
	Share Capital	Advance towards Share Capital	Retained Earnings	Regulatory Reserve	Total
Current Year (2023)					
Balance as at the beginning of the year	168,024	-	(148,952)	449	19,521
Issue of shares	-	-	-	-	-
Profit for the year	-	-	8,737	-	8,737
Other Comprehensive Income	-	-	-	-	-
Transactions with owners	-	-	-	-	-
Dividends Paid	-	-	-	-	-
Regulatory Reserve	-	-	(185)	185	-
General Provision Reserve	-	-	-	-	-
IFRS 9 adjustment on initial application	-	-	-	-	-
Balance as at the end of the current period	168,024	-	(140,400)	634	28,258
Previous Year (2022)					
Balance as at beginning of year	168,024	-	(150,203)	238	18,060
Issue of shares	-	-	-	-	-
Profit for the year	-	-	1,461	-	1,461
Other Comprehensive Income	-	-	-	-	-
Transactions with owners	-	-	-	-	-
Dividends Paid	-	-	-	-	-
Regulatory Reserve	-	-	(211)	211	-
General Provision Reserve	-	-	-	-	-
Others	-	-	-	-	-
Balance as at the end of the previous period	168,024	-	(148,952)	449	19,521

SELECTED EXPLANATORY NOTES FOR THE YEAR ENDED 31 DECEMBER 2023
In preparation of yearly financial statements, consistent accounting policies have been used as those applicable to the previous year audited financial statements.

The extract from audited financial statements of the Bank for the year ended 31 December 2023 has been prepared in accordance with International Financial Reporting Standard (IFRS). The financial statements were audited by KPMG Certified Public Accountants who issued unqualified opinion.

The financial statements were approved by Board of Directors and signed on their behalf by:

Name	Designation	Date
1. Charles Asiedu	Managing Director	25.Mar.2024
2. Michael Sallu	Chairman	25.Mar.2024

CONDENSED STATEMENT OF CASH FLOW FOR THE YEAR ENDED 31 DECEMBER 2023 (Amounts in million of shillings)		
	Current Year 31-Dec-23	Previous Year 31-Dec-22
I. Cash Flow From Operating Activities:		
Net Income/(loss)	9,586	1,609
Adjustment For:		
- Impairment charge on loans and advances	5,891	1,528
- Depreciation and amortization	1,564	1,322
- Gain / Loss on Sale of Assets	19	125
- Net Change in statutory minimum reserve	(5,367)	(2,453)
- Net Change in Treasury bills	-	-
- Net Change in Loans and Advances	(77,600)	(24,792)
- Net Change in Other Assets	(859)	2,322
- Net Change in Deposits	88,621	53,571
- Net Change in Short Term Negotiable Securities	-	-
- Net Change in Other Liabilities	32,460	786
- Net Interest Income received	(832)	(1,306)
- Exchange loss	20	(530)
- Loans and advances from Banks	54,840	(67,231)
- Tax Paid	(850)	(112)
- Net Change in Other Borrowings	(46,010)	39,153
Net cash provided/(Used) by Operating Activities	61,483	3,993
II. Cash Flow From Investing Activities		
Dividend Received	-	-
Purchase of Fixed and Intangible Assets	(987)	(1,049)
Proceeds From Sale of Fixed Assets	-	-
Purchase of Non Dealing Securities	-	-
Proceeds From Sale of Government Securities	7,725	5,000
Purchase of Government Securities	(26,828)	(17,572)
Net Cash provided/(Used) by Investing Activities	(20,090)	(13,621)
III. Cash Flow From Financing Activities:		
Repayment of Long Term Debt	(613)	(3,285)
Proceeds From Issuance of Long Term Debt	-	-
Proceeds From Issuance of Share Capital	-	-
Payment of Cash Dividends	-	-
Others	-	-
Net Cash Provided/(used) by Financing Activities	(613)	(3,285)
IV. Cash And Cash Equivalent		
Net increase / (decrease) in Cash and Cash Equivalents	40,842	(12,899)
Cash and Cash equivalents at the Beginning of the Year	9,041	21,953
Cash and cash equivalents at the End of the Year	49,883	9,041

MINIMUM DISCLOSURES OF CHARGES AND FEES

Code	Description	Charge/Fee	FCY Equivalent
1.0	Current Accounts		
1.01	Minimum opening amount	100,000	100
1.02	Maintenance balance	50,000	50
1.03	Monthly ledger fees	10,000	10
1.04	Cash withdrawals	UP TO TILLION 7,000: ABOVE TILLION 5,000 PER ENTRY	0.5% PER ENTRY, MIN 50 MAX 5000
1.05	Overdraft current account (salary)	20,000	5
1.06	Maintenance balance	5,000	5
1.07	Monthly ledger fees	5,000	5
1.08	Cash withdrawals-otc	UP TO TILLION 7,000: ABOVE TILLION 5,000 PER ENTRY	0.3% PER ENTRY, MIN 50 MAX 500
1.09	Access to salary advance - via used "50/0"	UP TO 10% OF NET INCOME	N/A
1.10	5% PROCEEDS FINE/NET INTEREST CHARGE	5% PROCEEDS FINE/NET INTEREST CHARGE	N/A
1.11	Cash withdrawals	UP TO TILLION 7,000: ABOVE TILLION 5,000 PER ENTRY	0.3% PER ENTRY, MIN 50 MAX 500
1.12	Salary account for government employees	5,000	N/A
1.13	Maintenance balance	5,000	N/A
1.14	Monthly ledger fees	5,000	N/A
1.15	Cash withdrawals-otc	UP TO TILLION 7,000: ABOVE TILLION 5,000 PER ENTRY	0.3% PER ENTRY, MIN 50 MAX 500
1.16	Access to salary advance - via used "50/0"	UP TO 10% OF NET INCOME	N/A
1.17	5% PROCEEDS FINE/NET INTEREST CHARGE	5% PROCEEDS FINE/NET INTEREST CHARGE	N/A
1.18	Cash withdrawals	UP TO TILLION 7,000: ABOVE TILLION 5,000 PER ENTRY	0.3% PER ENTRY, MIN 50 MAX 500
1.19	Overdraft current account (salary)	10,000	5
1.20	Maintenance balance	5,000	5
1.21	Monthly ledger fees	5,000	5
1.22	Cash withdrawals-otc	UP TO TILLION 7,000: ABOVE TILLION 5,000 PER ENTRY	0.3% PER ENTRY, MIN 50 MAX 500
1.23	Access to salary advance - via used "50/0"	UP TO 10% OF NET INCOME	N/A
1.24	5% PROCEEDS FINE/NET INTEREST CHARGE	5% PROCEEDS FINE/NET INTEREST CHARGE	N/A
1.25	Cash withdrawals	UP TO TILLION 7,000: ABOVE TILLION 5,000 PER ENTRY	0.3% PER ENTRY, MIN 50 MAX 500
1.26	Overdraft current account (salary)	10,000	5
1.27	Maintenance balance	5,000	5
1.28	Monthly ledger fees	5,000	5
1.29	Cash withdrawals-otc	UP TO TILLION 7,000: ABOVE TILLION 5,000 PER ENTRY	0.3% PER ENTRY, MIN 50 MAX 500
1.30	Access to salary advance - via used "50/0"	UP TO 10% OF NET INCOME	N/A
1.31	5% PROCEEDS FINE/NET INTEREST CHARGE	5% PROCEEDS FINE/NET INTEREST CHARGE	N/A
1.32	Cash withdrawals	UP TO TILLION 7,000: ABOVE TILLION 5,000 PER ENTRY	0.3% PER ENTRY, MIN 50 MAX 500
1.33	Overdraft current account (salary)	10,000	5
1.34	Maintenance balance	5,000	5
1.35	Monthly ledger fees	5,000	5
1.36	Cash withdrawals-otc	UP TO TILLION 7,000: ABOVE TILLION 5,000 PER ENTRY	0.3% PER ENTRY, MIN 50 MAX 500
1.37	Access to salary advance - via used "50/0"	UP TO 10% OF NET INCOME	N/A
1.38	5% PROCEEDS FINE/NET INTEREST CHARGE	5% PROCEEDS FINE/NET INTEREST CHARGE	N/A
1.39	Cash withdrawals	UP TO TILLION 7,000: ABOVE TILLION 5,000 PER ENTRY	0.3% PER ENTRY, MIN 50 MAX 500
1.40	Overdraft current account (salary)	10,000	5
1.41	Maintenance balance	5,000	5
1.42	Monthly ledger fees	5,000	5
1.43	Cash withdrawals-otc	UP TO TILLION 7,000: ABOVE TILLION 5,000 PER ENTRY	0.3% PER ENTRY, MIN 50 MAX 500
1.44	Access to salary advance - via used "50/0"	UP TO 10% OF NET INCOME	N/A
1.45	5% PROCEEDS FINE/NET INTEREST CHARGE	5% PROCEEDS FINE/NET INTEREST CHARGE	N/A
1.46	Cash withdrawals	UP TO TILLION 7,000: ABOVE TILLION 5,000 PER ENTRY	0.3% PER ENTRY, MIN 50 MAX 500
1.47	Overdraft current account (salary)	10,000	5
1.48	Maintenance balance	5,000	5
1.49	Monthly ledger fees	5,000	5
1.50	Cash withdrawals-otc	UP TO TILLION 7,000: ABOVE TILLION 5,000 PER ENTRY	0.3% PER ENTRY, MIN 50 MAX 500
1.51	Access to salary advance - via used "50/0"	UP TO 10% OF NET INCOME	N/A
1.52	5% PROCEEDS FINE/NET INTEREST CHARGE	5% PROCEEDS FINE/NET INTEREST CHARGE	N/A
1.53	Cash withdrawals	UP TO TILLION 7,000: ABOVE TILLION 5,000 PER ENTRY	0.3% PER ENTRY, MIN 50 MAX 500
1.54	Overdraft current account (salary)	10,000	5
1.55	Maintenance balance	5,000	5
1.56	Monthly ledger fees	5,000	5
1.57	Cash withdrawals-otc	UP TO TILLION 7,000: ABOVE TILLION 5,000 PER ENTRY	0.3% PER ENTRY, MIN 50 MAX 500
1.58	Access to salary advance - via used "50/0"	UP TO 10% OF NET INCOME	N/A
1.59	5% PROCEEDS FINE/NET INTEREST CHARGE	5% PROCEEDS FINE/NET INTEREST CHARGE	N/A
1.60	Cash withdrawals	UP TO TILLION 7,000: ABOVE TILLION 5,000 PER ENTRY	0.3% PER ENTRY, MIN 50 MAX 500
1.61	Overdraft current account (salary)	10,000	5
1.62	Maintenance balance	5,000	5
1.63	Monthly ledger fees	5,000	5
1.64	Cash withdrawals-otc	UP TO TILLION 7,000: ABOVE TILLION 5,000 PER ENTRY	0.3% PER ENTRY, MIN 50 MAX 500
1.65	Access to salary advance - via used "50/0"	UP TO 10% OF NET INCOME	N/A
1.66	5% PROCEEDS FINE/NET INTEREST CHARGE	5% PROCEEDS FINE/NET INTEREST CHARGE	N/A
1.67	Cash withdrawals	UP TO TILLION 7,000: ABOVE TILLION 5,000 PER ENTRY	0.3% PER ENTRY, MIN 50 MAX 500
1.68	Overdraft current account (salary)	10,000	5
1.69	Maintenance balance	5,000	5
1.70	Monthly ledger fees	5,000	5
1.71	Cash withdrawals-otc	UP TO TILLION 7,000: ABOVE TILLION 5,000 PER ENTRY	0.3% PER ENTRY, MIN 50 MAX 500
1.72	Access to salary advance - via used "50/0"	UP TO 10% OF NET INCOME	N/A
1.73	5% PROCEEDS FINE/NET INTEREST CHARGE	5% PROCEEDS FINE/NET INTEREST CHARGE	N/A
1.74	Cash withdrawals	UP TO TILLION 7,000: ABOVE TILLION 5,000 PER ENTRY	0.3% PER ENTRY, MIN 50 MAX 500
1.75	Overdraft current account (salary)	10,000	5
1.76	Maintenance balance	5,000	5
1.77	Monthly ledger fees	5,000	5
1.78	Cash withdrawals-otc		



Issued pursuant to regulations 7 and 8 of the Banking and Financial Institutions (Disclosures) Regulations, 2014

NMB BANK PLC

AUDITED STATEMENT OF FINANCIAL POSITION AS AT 31 DECEMBER, 2023

(Amounts in million shillings)

	GROUP		BANK	
	Current Year 31.12.2023	Previous Year 31.12.2022	Current Year 31.12.2023	Previous Year 31.12.2022
A. ASSETS				
1 Cash	549,108	474,888	549,108	474,888
2 Balances with Bank of Tanzania	791,826	1,076,453	791,826	1,076,453
3 Investments in Government securities	2,273,605	1,944,032	2,273,605	1,944,032
4 Balances with other banks and financial institutions	220,936	15,834	220,936	15,834
5 Cheques and items for clearing	-	34,392	-	34,392
6 Inter branch float items	374	21	374	21
7 Bills negotiated	-	-	-	-
8 Customers' liabilities for acceptances	-	-	-	-
9 Interbank loans receivables	115,823	171,107	115,823	171,107
10 Investments in other securities	-	-	-	-
11 Loans, advances and overdrafts (net of allowances for probable losses)	7,706,925	6,014,603	7,706,925	6,014,603
12 Other assets	311,967	298,123	306,340	292,434
13 Equity investments	2,920	2,920	42,559	42,559
14 Underwriting accounts	-	-	-	-
15 Property, Plant and equipment	206,078	202,200	213,381	210,388
16 TOTAL ASSETS	12,179,562	10,234,552	12,220,877	10,276,690
B. LIABILITIES				
17 Deposits from other banks and financial institutions	15,008	12,445	15,008	12,445
18 Customer deposits	8,342,031	7,434,402	8,351,101	7,439,717
19 Cash letters of credit	97,267	144,435	97,267	144,435
20 Special Deposits	26,310	15,995	26,310	15,995
21 Payment orders/transfers payable	-	-	-	-
22 Bankers' cheques and drafts issued	1,983	2,178	1,983	2,178
23 Accrued taxes and expenses payable	58,895	51,569	58,895	51,569
24 Acceptances outstanding	-	-	-	-
25 Inter branch float items	-	-	-	-
26 Unearned income and other deferred charges	60,988	52,290	60,988	52,290
27 Other liabilities	104,310	81,854	145,464	124,146
28 Borrowings	1,380,193	749,354	1,380,193	749,354
29 TOTAL LIABILITIES	10,086,985	8,544,522	10,137,209	8,592,129
30 NET ASSETS/(LIABILITIES)	2,092,577	1,690,030	2,083,668	1,684,561

(Amounts in million shillings)

	GROUP		BANK	
	Current Year 31.12.2023	Previous Year 31.12.2022	Current Year 31.12.2023	Previous Year 31.12.2022
C. SHAREHOLDERS' FUNDS				
31 Paid up share capital	20,000	20,000	20,000	20,000
32 Capital reserves	-	-	-	-
33 Retained earnings	1,521,379	1,233,149	1,520,350	1,234,099
34 Profit(Loss) account	545,207	431,672	541,768	429,376
35 Other capital accounts	1,550	1,086	1,550	1,086
36 Minority interest	4,441	4,123	-	-
37 TOTAL SHAREHOLDERS' FUNDS	2,092,577	1,690,030	2,083,668	1,684,561
38 Contingent liabilities	2,415,986	1,952,430	2,415,986	1,952,430
39 Non performing loans & advances	253,151	195,093	253,151	195,093
40 Allowances for probable losses	242,701	228,073	242,701	228,073
41 Other non performing assets	10,057	8,172	10,057	8,172
D. SELECTED FINANCIAL CONDITION INDICATORS				
(i) Shareholders Funds to total assets	17%	17%	17%	16%
(ii) Non performing loans to total gross loans	3.2%	3.1%	3.2%	3.1%
(iii) Gross loans and advances to total deposits	95%	82%	95%	82%
(iv) Loans and advances to total assets	63%	59%	63%	59%
(v) Earnings assets to total Assets	83%	79%	83%	80%
(vi) Deposits growth	12%	14%	12%	14%
(vii) Assets growth	19%	18%	19%	18%

12.2 Trillion
Total Assets
+19% YoY

8.5 Trillion
Total Deposits
+11% YoY

7.7 Trillion
Loans & Advances
+28% YoY

3.2%
Non Performing Loans
to Gross Loans

AUDITED STATEMENT OF PROFIT OR LOSS AND OTHER COMPREHENSIVE INCOME FOR THE PERIOD ENDED 31 DECEMBER, 2023

(Amounts in million shillings)

	GROUP		BANK	
	Current Year 31.12.2023	Comparative Year 31.12.2022	Current Year 31.12.2023	Comparative Year 31.12.2022
1 Interest income	1,179,592	953,656	1,179,592	953,656
2 Interest expense	(242,354)	(164,020)	(246,077)	(167,307)
3 Net interest income (1 minus 2)	937,238	789,636	933,515	786,349
4 Bad debts written off	-	-	-	-
5 Impairment Losses on Loans and Advances	(84,435)	(81,180)	(84,435)	(81,180)
6 Non interest income:	468,380	402,132	468,405	402,157
6.1 Foreign currency dealings and translation gain/(loss)	73,362	53,424	73,362	53,424
6.2 Fee and commissions	366,487	324,929	366,487	324,929
6.3 Dividend income	55	50	55	50
6.4 Other operating income	28,476	23,729	28,501	23,754
7 Non interest expense:	(546,382)	(495,423)	(547,118)	(495,715)
7.1 Salaries and benefits	(297,923)	(266,296)	(297,923)	(266,296)
7.2 Fees and commissions	(15,328)	(17,746)	(15,328)	(17,746)
7.3 Other operating expenses	(233,131)	(211,381)	(233,867)	(211,673)
8 Operating income/(loss)	774,801	615,165	770,367	611,611
9 Income tax provision	(229,594)	(183,493)	(228,599)	(182,235)
10 Net income(loss)after income tax	545,207	431,672	541,768	429,376
11 Other comprehensive income, net of tax Fair value gain/ (loss) on FVOCI - net of tax	464	522	464	522
Total comprehensive income for the year	545,671	432,194	542,232	429,898

	GROUP		BANK	
	Current Year 31.12.2023	Comparative Year 31.12.2022	Current Year 31.12.2023	Comparative Year 31.12.2022
12 Number of employees	3,642	3,544	3,642	3,544
13 Basic earnings per share	1,090	863	1,084	859
14 Diluted earnings per share	1,090	863	1,084	859
15 Number of branches	231	227	231	227
SELECTED PERFORMANCE INDICATORS				
(i) Return on average total assets	5%	4%	5%	4%
(ii) Return on average shareholders funds	29%	26%	29%	26%
(iii) Non interest expense to gross income	39%	42%	39%	42%
(iv) Net interest income to average earning assets	10%	12%	10%	12%

775 Billion
Profit Before Tax
+26% YoY

545 Billion
Profit After Tax
+26% YoY

Cost to Income Ratio (CIR)
39%



Issued pursuant to regulations 7 and 8 of the Banking and Financial Institutions (Disclosures) Regulations, 2014

NMB BANK PLC

AUDITED STATEMENT OF CASH FLOW FOR THE YEAR ENDED 31 DECEMBER, 2023

(Amounts in million shillings)

(Amounts in million shillings)

	GROUP		BANK	
	Current Year	Previous Year	Current Year	Previous Year
	31.12.2023	31.12.2022	31.12.2023	31.12.2022
I: Cash flow from Operating activities:				
Net income(loss)	774,801	615,165	770,367	611,611
Adjustment for:				
- Impairment/amortization	49,444	53,637	50,329	54,509
- Net change in loans and advances	(1,692,237)	(1,360,670)	(1,692,237)	(1,360,670)
- Gain/loss on sale of assets	(294)	(590)	(294)	(590)
- Net change in deposits	873,339	943,980	877,094	947,923
- Net change in short term negotiable securities	(216,324)	(172,843)	(216,324)	(172,843)
- Net change in other liabilities	148,414	67,903	152,196	70,574
- Net change in other assets	55,167	(106,839)	55,801	(107,288)
- Tax paid	(251,330)	(188,256)	(251,031)	(186,721)
- Others	(44,751)	(23,987)	(44,751)	(23,987)
Net cash provided (used) by operating activities	(303,771)	(172,500)	(298,850)	(167,482)
II. Cash flow from Investing activities:				
Dividends received	55	50	55	50
Purchase of fixed assets	(41,041)	(20,690)	(41,041)	(20,690)
Proceeds from sale of fixed assets	691	592	691	590
Purchase of non-dealing securities	(1,501,048)	(854,827)	(1,501,048)	(854,827)
Proceeds from sale of non-dealing securities	1,388,462	823,739	1,388,462	823,739
Others-(Equity investment and Securities)	(22,903)	(12,762)	(22,903)	(12,856)
Net cash provided (used) by investing activities	(175,784)	(63,898)	(175,784)	(63,994)

	GROUP		BANK	
	Current Year	Previous Year	Current Year	Previous Year
	31.12.2023	31.12.2022	31.12.2023	31.12.2022
III: Cash Flow from Financing activities:				
Repayment of long-term debt	(254,670)	(214,814)	(254,670)	(214,814)
Proceeds from issuance of long term debt	785,238	427,518	785,238	427,518
Proceeds from issuance of share capital	-	-	-	-
Payment of cash dividends	(143,125)	(96,730)	(143,125)	(96,730)
Net change in other borrowings	-	-	-	-
Others (Specify)	(13,228)	(8,531)	(18,149)	(13,453)
Net cash provided (used) by financing activities	374,215	107,443	369,294	102,521
IV: Cash and Cash equivalents:				
Net increase/(decrease) in cash and cash equivalents	(105,340)	(128,955)	(105,340)	(128,955)
Cash and cash equivalents at the beginning of the year	1,277,542	1,406,497	1,277,542	1,406,497
Cash and cash equivalents at the end of the year	1,172,202	1,277,542	1,172,202	1,277,542

AUDITED CONDENSED CONSOLIDATED STATEMENT OF CHANGES IN EQUITY FOR THE YEAR ENDED 31 DECEMBER, 2023

(Amounts in million shillings)

AUDITED CONDENSED BANK'S STATEMENT OF CHANGES IN EQUITY FOR THE YEAR ENDED 31 DECEMBER, 2023

(Amounts in million shillings)

	Share Capital	Share Premium	Retained Earnings	Regulatory Reserve	General Provision Reserve	Others (Fair Valuation)	Total
Current Year							
Balance as at the beginning of the year	20,000	-	1,664,821	-	-	5,210	1,690,031
Profit for the year	-	-	544,890	-	-	317	545,207
Other Comprehensive Income	-	-	-	-	-	-	-
Transactions with owners	-	-	-	-	-	-	-
Dividends Paid	-	-	(143,125)	-	-	-	(143,125)
Regulatory Reserve	-	-	-	-	-	-	-
General Provision Reserve	-	-	-	-	-	-	-
Others	-	-	-	-	-	464	464
Balance as at the end of the current period	20,000	-	2,066,586	-	-	5,991	2,092,577
Previous Year							
Balance as at the beginning of the Year	20,000	-	1,330,019	-	-	4,547	1,354,566
Profit for the year	-	-	431,531	-	-	141	431,672
Other Comprehensive Income	-	-	-	-	-	-	-
Transactions with owners	-	-	-	-	-	-	-
Dividends Paid	-	-	(96,729)	-	-	-	(96,729)
Regulatory Reserve	-	-	-	-	-	-	-
General Provision Reserve	-	-	-	-	-	-	-
Others	-	-	-	-	-	522	522
Balance as at the end of the Previous period	20,000	-	1,664,821	-	-	5,210	1,690,031

	Share Capital	Share Premium	Retained Earnings	Regulatory Reserve	General Provision Reserve	Others (Fair Valuation)	Total
Current Year							
Balance as at the beginning of the year	20,000	-	1,663,475	-	-	1,086	1,684,561
Profit for the year	-	-	541,768	-	-	-	541,768
Other Comprehensive Income	-	-	-	-	-	-	-
Transactions with owners	-	-	-	-	-	-	-
Dividends Paid	-	-	(143,125)	-	-	-	(143,125)
Regulatory Reserve	-	-	-	-	-	-	-
General Provision Reserve	-	-	-	-	-	-	-
Others	-	-	-	-	-	464	464
Balance as at the end of the current period	20,000	-	2,062,118	-	-	1,550	2,083,668
Previous Year							
Balance as at the beginning of the Year	20,000	-	1,330,828	-	-	564	1,351,392
Profit for the year	-	-	429,376	-	-	-	429,376
Other Comprehensive Income	-	-	-	-	-	-	-
Transactions with owners	-	-	-	-	-	-	-
Dividends Paid	-	-	(96,729)	-	-	-	(96,729)
Regulatory Reserve	-	-	-	-	-	-	-
General Provision Reserve	-	-	-	-	-	-	-
Others	-	-	-	-	-	522	522
Balance as at the end of the Previous period	20,000	-	1,663,475	-	-	1,086	1,684,561

SELECTED EXPLANATORY NOTES FOR THE YEAR ENDED 31 DECEMBER, 2023

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

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 conformance 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 and Title	Signature	Date
Ruth Zaipuna Chief Executive Officer		March 27, 2024
Juma Kimori Chief Financial Officer		March 27, 2024
Benedicto Baragomwa Chief Internal Auditor		March 27, 2024

Name	Signature	Date
Dr. Edwin P. Mhede Board Chairman		March 27, 2024
Clement Mwinuka Board Director		March 27, 2024

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Tucheki 0747 333 444

THURSDAY 28 MARCH, 2024

Taking A New Look
At The News
ESTABLISHED IN 1995

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epaper.ippmedia.comPPP in DART operations:
Improvement still possible

STALWARTS of the public-private partnership (PPP) policy have something to be happy about this week in the wake of an announcement by the Treasury.

This is a notice to the effect that the Finance ministry was readying to sign an accord with Dubai-based Emirates National Group (ENG) in running Dar Rapid Transit (DART) Phase 1 bus routes starting next month.

Reports had it that ENG operates companies handling all manner of means of private and public transport, along with their ancillary services. This implies that it is a major firm that could do more than it is being contracted for. Still, the contract isn't yet confirmed as good.

A top official at the PPP Centre in the Treasury said that ENG emerged the winner in a tendering process, explaining that the government has taken the initiative of inviting the private sector to operate DART in response to bus congestion, with high rates of non-working buses leading to skipping passengers on many stands apart from the main terminals.

For the main Kimara-city centre routes, DART is seen as more of an over-packed shuttle for desperate commuters than anything else.

While there is clearly a chance of considerable improvement in the rapid transit mode, there are strategic issues that come up on what format of operations the company is given, or if it will have a choice on the mode of transportation.

Remarks from a Treasury official briefing the media on the issue were, to say the least, worrying, as it appears that the investor is being sought to fill gaping holes in how the rapid transit bus project is being managed.

It does not appear that the firm is being picked necessarily with intent to keep the project afloat as such, relative to the role played by DART and UDART.

The top official aired the view that the firm to be contracted for first phase axis routes "has a chance to extend operation for Phase II of the

project if proved to have managed to improve services appreciably".

It is not evident in these remarks that the total management of the project demands an overhaul or at least some redesigning.

The contracted firm is expected to sort out a sour thumb including by providing a fleet of buses, maintaining them and being paid for the mileage covered.

The PPP Centre's chieftain is emphatic that the new investor is expected to bring in a sufficient number of buses to end the congestion, improving reliability and inducing badly needed happiness.

Workable PPP arrangements are usually those where a company is provided with a franchise and is responsible for its costs and earnings but has to pay a number of taxes to the government, just like other private sector corporate entities.

This isn't what the Treasury is laying for the Emirates firm but, rather, a synergy where the firm provides the buses and pays for their operations and the same DART collects revenues.

With the firm said to boast years of global experience in the business, it is understandable for the government to show trust in it for taking up DART and making it a viable project.

That would include cancelling the UDA-DART condominium which some observers see as a relic of ancient expectations of city council running city buses.

That is no longer operative, having come up with a plan to restore it for the rapid transit module calls for a keen and deep rethink.

One view is that, for the contract to succeed, ENG ought to be asked to run the transit bus system in the mode it pleases, especially by removing route monopoly, raising the fare and providing luxury buses with level seat rules.

That would hopefully lead to a fall in the number of private or personal cars on the roads as it will have provided an option nearly as quality or comfortable but more affordable. Some food for thought...

Faith-based agencies also call for altering of new NHIF regulations

AFTER being silent for a while, health sector stakeholders tied to faith-based organisations (FBOs) are asking for improvements in the service provision agreement with the government, where the National Health Insurance Fund (NHIF) is the sole institution targeted by this demand.

The agencies are saying that short of alterations in that regard they don't see much scope for successful implementation of the universal health coverage (UHC) policy.

Private hospitals have stayed out of the limelight for a while, with FBOs said to have adopted the recent NHIF guidelines without putting up undue questions, a position they are now altering.

Worries to that effect have been raised by the former Evangelical Lutheran Church in Tanzania (ELCT) presiding bishop who has chaired the board of the KCMC referral hospital in Moshi, and so is in a position to advise the government knowledgeably enough.

The highly regarded elder is on record as having said that success by UHC largely depends on the nature of the terms agreed upon by the parties involved.

That is well known, except how to determine whether the current terms are good enough and - if not - how far the government or rather NHIF is prepared to negotiate, with a view to altering those terms. It is unclear if the wake-up call will stand.

What the demand amounts to is just to say that all is not well with the new terms set out for the 'public private partnership' in health care and that since it was largely a personal statement rather than a meeting resolution, it isn't binding on FBOs.

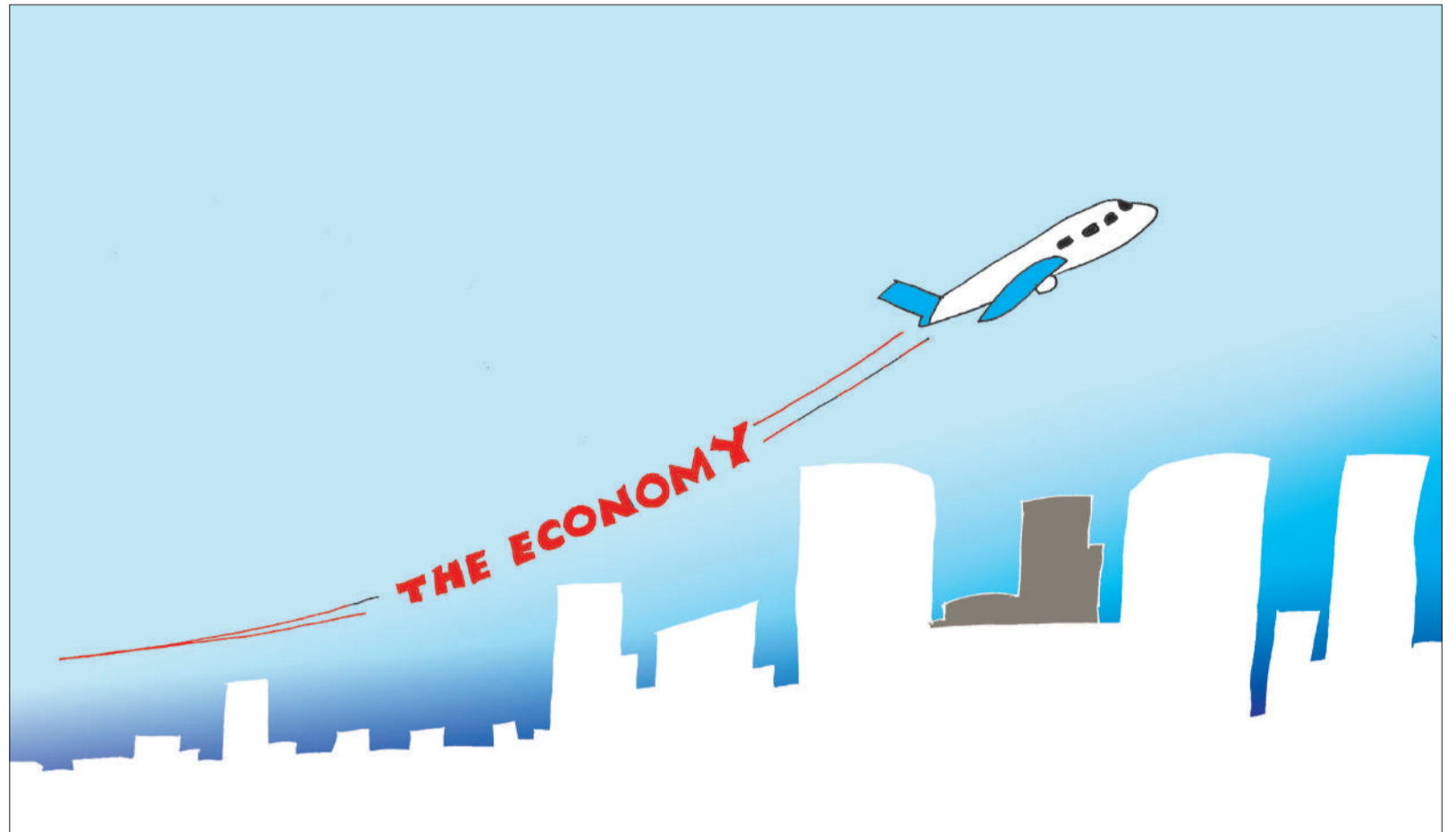
What is however not in doubt is that it sort of lets the cat out of the bag, to use the cliché, in that a huge impression was created that FBOs have no problems with the NHIF terms but private health providers are overly mindful of profits and commonly overcharge.

The registrar of health facilities was even alerted on the issue; things soon calmed down, or so it appeared.

Not much of that view can be considered for FBOs as community organisations usually in tandem with government expectations in the sector, while private hospitals have had a rather tortured itinerary with health sector policies over the past 60 years or so.

So long as FBOs are satisfied with the NHIF offer, the government will be at ease, as access to private hospitals is not an overly sensitive matter, while FBOs hospital lockouts would shake the sector.

That is why unease with a key health sector adviser for ELCT would matter. So it is advisable for NHIF and the government, by implication, to find ways around a few less contested issues until they come to some sustainable agreement.



IDLIB, Syria

WAEL Al-Hassan was returning from work in the Syrian city of Harim when he heard the sound of a baby crying.

He was returning from work on December 10, 2023. He stopped momentarily, turned on his mobile phone flashlight to investigate, and spotted a baby girl, around one month old, wrapped in a white blanket, lying by the roadside.

He felt saddened by the infant's condition and said, "She was crying loudly, and I saw scratches on her face from cat or dog claws. I then carried her in my arms and took her home, where my wife breastfed her, changed her clothes, and took care of her."

The phenomenon of abandoning newborns is increasing in northern Syria, where individuals leave their newborns in public parks or alongside roads, then leave the area. Passersby later find the infants, some of them dead from hunger or cold.

Al-Hassan said that the next morning, he handed the baby girl over to the police to search for her family and relatives.

Social Rejection

Social worker Abeer Al-Hamoud from the city of Idlib, located in northern Syria, attributes the primary reason for some families abandoning their children to the widespread poverty and high population density in the province. Additionally, there is fear of the security situation (the area is not in the control of the Syrian regime and is often under attack), the prevalence of divorces, and spouses abandoning their families after traveling abroad.

Al-Hamoud also points out another reason, which is the spread of the phenomenon of early marriage and marrying girls to foreign fighters who came from their countries to Syria to participate in combat.

Under pressure from their families, wives often have to abandon their children after their husband's death, sudden disappearance, or return to their homeland, especially when they are unable to care for them or provide for them financially. Moreover, these children have no proper documentation of parentage.

Furthermore, Al-Hamoud mentions another reason, which is some women are raped, leading them to abandon their newborns out of fear of punishment from their families or societal stigma.

Al-Hamoud warns that the number of abandoned children is increasing and says there is an urgent need to find solutions to protect them from exploitation, oppression,

Abandoned children growing challenge in northern Syria



Children eating and drinking at the Children's House in Idlib. Abandoned children is a growing issue in the region. Credit: Sonia Al-Ali/IPS

and societal discrimination they may face. She emphasizes that the solutions lie in returning displaced persons to their homes, improving living conditions for families, raising awareness among families about the importance of family planning, and launching campaigns to integrate these children into society.

Alternative Families

It's preferable for members of the community to accept these children into their families, but they face difficulties in registering the births.

Thirty-nine-year-old Samaheer Al-Khalaf from the city of Sarmada in northern Idlib province, Syria, sponsored a newborn found abandoned at a park gate, and she welcomed him into her family.

She says, "After 11 years of marriage to my cousin, we were not blessed with children, so we decided to raise a child found in the city at the beginning of 2022."

Al-Khalaf observes that the Islamic religion's prohibition on "adoption" prevents her from registering the child under her name in the civil registry. Additionally, she cannot go to areas controlled by the Syrian regime to register him due to the presence of security barriers.

She says, "I fear for this child's future because he will remain of unknown lineage. He will live deprived of his civil rights, such as education and healthcare, and he won't be able to obtain official documents."

Children's House Provides Assistance

With the increasing numbers of children of unknown parentage, volunteers have opened a center to receive and care for the children abandoned by their families.

Younes Abu Amin, the director of Children's House, says, "A child of unknown parentage is one who was found and whose father is unknown, or children whose parentage has not been proven and who have no provider."

"The organization 'Children's House' opened a center to care for children separated from their families and children of unknown parentage in the city of Sarmada, north of Idlib," says Abu Amin. "The number of registered children in the center has reached 267, ranging in age from one day to 18 years. Some have been placed with foster families, while others currently reside in the center, receiving all their needs, including shelter, food, education, and healthcare."

Upon arrival at the center, Abu Amin notes that the center registers each child in its records, transfers them to the shelter department, and makes efforts to locate their original family or relatives and send them to them or to find a foster family to provide them with a decent life.

Abu Amin explains that the center employs 20 staff members who provide children with care, psychological support, and education. They work to create

a suitable environment for the children and support them psychologically to help with emotional support.

He emphasizes that the center survives on individual donations to cover its expenses - which are scarce. There is an urgent need for sufficient support, as the children require long-term care, especially newborns.

A young girl Marah (8) and her brother, Kamal (10), lost their father in the war. Their mother remarried, leaving them to live in a small tent with their grandfather, who forces them to beg and sell tissues, often leaving them without food for days.

Consequently, they decided to escape from home. Kamal says, "We used to sleep outdoors, overwhelmed by fear, cold, and hunger, until someone took us to the child center."

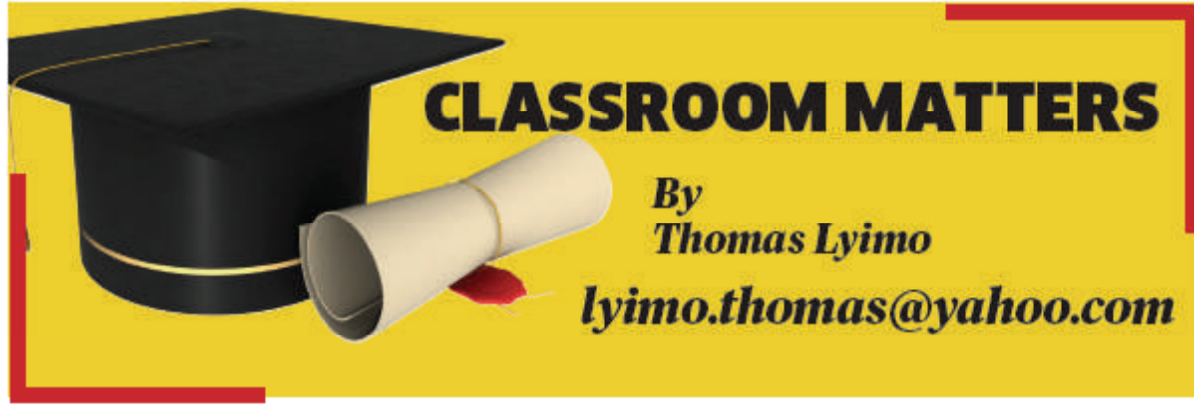
Upon reaching the center, they returned to their studies, played with other children, and each other, just like children with families.

Kamal expresses his wish, "I hope to continue my education with my sister so we can rely on ourselves and escape from a life of injustice and deprivation."

These children, innocent of any wrongdoing, are often left to fend for themselves, bearing the brunt of war-induced poverty, insecurity, homelessness, instability, and early marriage.

IPS UN Bureau Report

Invigilating young learners requires techniques and care



MAJORITY of learners are afraid of examinations. This is due to several reasons related to examinations. There are those who cannot recover early from psychological pain of failing the examination. When they hear of examinations they fear and lose happiness. This situation may tempt them to look for assistance in the examination so that they perform well, thus avoid psychological pain.

Another reason why learners may be afraid of examinations is pressure from parents that they should produce good results. Since the society has placed much emphasis on passing school examination as a way of excelling in life, much pressure is exerted on learners. Learners believe that failing in examination is failing in life, thus taking examination as something more than special. Everyone is trying to perform well and this is where violation of examination rules and regulations happen.

Young learners are not able to think from a broader perspective, what they are told is what they believe and hence much struggle to accomplish what they have been told. The struggle to accomplish their objectives is what makes them sometimes troublesome in the examination.

It becomes a war where everybody, learners and the invigilator has different objectives to achieve. For the invigilator he desires to identify the best learners using the examination results and for the learners they struggle to pass the examination as they are made to believe that passing examination is excelling in life. This kind of reality is what makes examination invigilation a serious business.

As the desire of every learner is to pass exams, the examination room is affected by disturbance which may originate from friendship or orientation. Because learners come from families and society where they are taught to love one another, they may sometimes be tempted to express their love though in a wrong way.

If the kind of love preached in the society is not well defined, it can have negative effects on examinations. I heard one teacher telling learners in a class, '..... during examination is not a chance to help others, just help them before the examination....'

The question is, do all teachers speak the above statement? Teachers should be courageous to speak the above statement if they really want to help the society through education. It is obvious that teachers are the ones who can make the objectives of the curriculum realized. Their boldness and determination can help the country reach an up-

per level of development. If teachers are strict in examination invigilation, there would be good results and the value of education will be seen. Graduates will be able to create and utilize the available opportunities in the environment for their betterment and the entire society. Sometimes it is better for learners to hate you for what will have good impact in their future as well as the nation.

Techniques and care in the invigilation of examination can be enhanced by teachers doing the following.

First, teachers should encourage learners to do examination themselves. This will build the idea of self-reliance. If learners are urged to do examination themselves they will take time to prepare for examination.

The result for this will be getting right results which can give a direction on what to follow in the education process. Learners should be made to feel proud of having or embracing what really belongs to them. This may help to teach young learners to be patriotic.

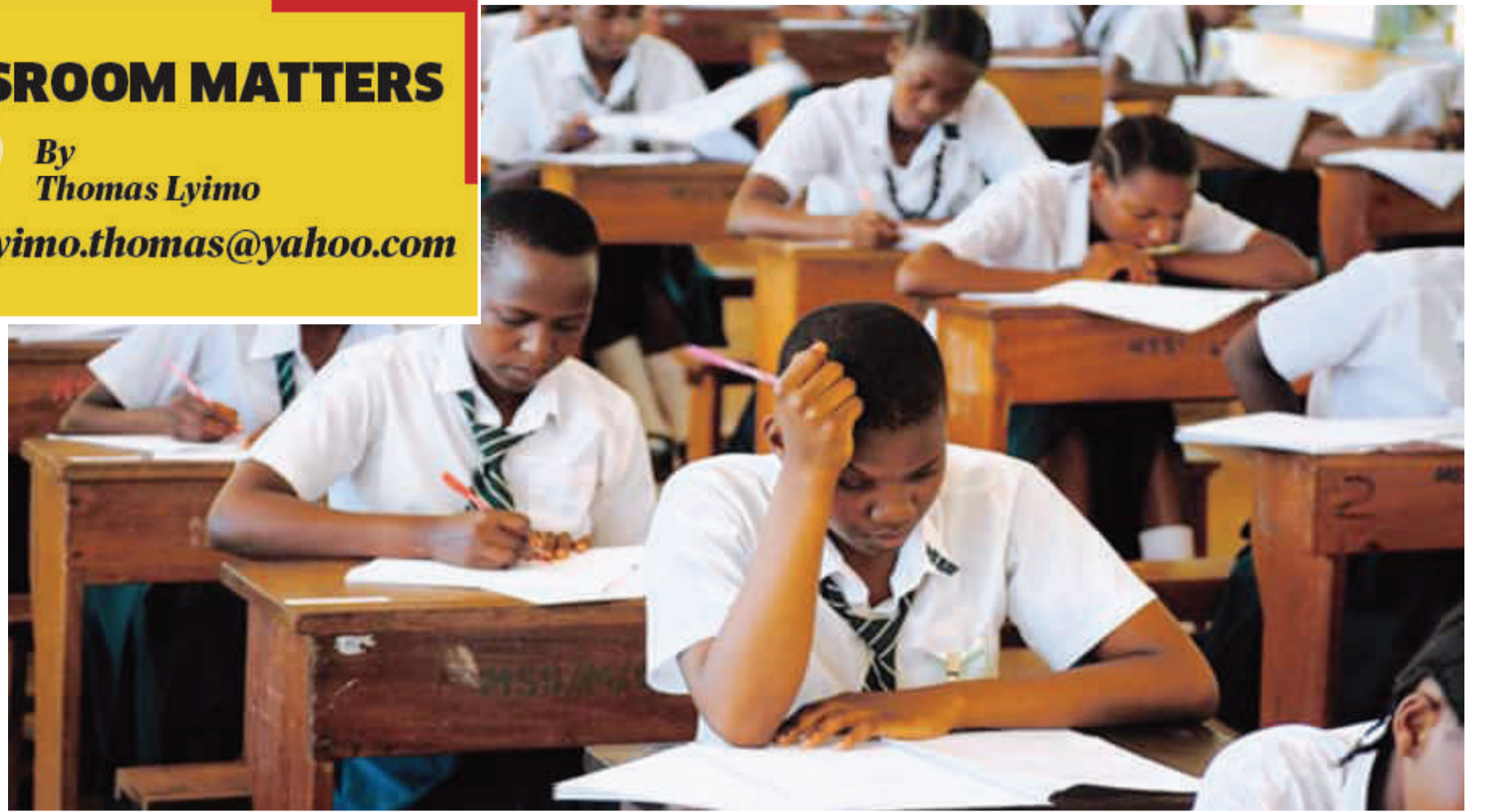
Second, translating examination questions but not giving answers. There is a difference between translating questions and giving answers. If in the examination there are vocabularies which are above learners' ability to discern they can fail the examination while they know answers.

This will be unfair and discouraging to learners. Therefore invigilators should translate the examination without suggesting answers to learners.

Third is by changing sitting positions. There are those learners who cannot stop communicating unless you disturb the communication network they have created. This becomes a must if we have to produce right results which will retain the value of our education.

Invigilating the examination is a work which demands mental and sometimes physical activity like changing sitting positions. There must be a struggle to make sure each side wins the battle accordingly. Changing position gives a clear message to the learner that they have done something wrong and they take it as a lesson.

Examination is what gives a picture of learner's understanding. It shows their capability and decides their future suitability in certain courses of study. If not well supervised, examinations will give wrong results that can affect the whole process of teaching and learning and ultimately provide defective professionals who cannot contribute to the country's socio-economic transformation. Teaching is being strict in examination invigilation.



Canara Bank (Tanzania) Ltd.

(Together we can build a better life)

PUBLICATION OF AUDITED FINANCIAL STATEMENTS

Issued pursuant to regulations 7 and 8 of the Banking and Financial Institutions (Disclosures) Regulations, 2014

CONDENSED STATEMENT OF AUDITED FINANCIAL POSITION AS AT 31ST DEC 2023 (Amount in Million Tshs)

	Current Year 31st Dec 2023	Previous Year 31st Dec 2022
A ASSETS		
1 Cash	511.52	595.79
2 Balances with Bank of Tanzania	9,797.16	4,942.86
3 Investment in Government Securities	38,180.41	43,769.98
4 Balances with other banks and Financial Institution	1,117.74	504.40
5 Cheques and item for Clearing	22.94	0.04
6 Inter branch float items	0.00	0.00
7 Bills negotiated	0.00	0.00
8 Customer Liabilities for Acceptances	0.00	0.00
9 Interbank Loan Receivables	3,517.44	4,179.14
10 Investment in other securities	0.00	0.00
11 Loans, advances and Overdrafts (Net of allowances for probable losses)	46,709.06	50,045.18
12 Other Assets	1,523.75	1,347.58
13 Equity Investments	0.00	0.00
14 Underwriting Accounts	0.00	0.00
15 Property, Plant and Equipment	824.19	1,149.36
16 TOTAL ASSETS	102,204.21	106,534.34
B LIABILITIES		
17 Deposits From Other Banks	1,700.00	9,984.60
18 Customer Deposits	56,378.31	53,334.13
19 Cash Letters of Credit	0.00	0.00
20 Special Deposits	0.00	0.00
21 Payment Orders /Transfers Payable	0.00	0.00
22 Bankers cheques and Drafts issued	0.00	0.00
23 Accrued taxes and expenses payable	2,101.03	1,652.44
24 Acceptances Outstanding	0.00	0.00
25 Interbranch float items	0.00	0.00
26 Unearned income and other deferred charges	0.00	0.00
27 Other Liabilities	717.28	921.31
28 Borrowings	0.00	0.00
29 TOTAL LIABILITIES	60,896.62	65,892.48
30 NET ASSETS (LIABILITIES) 16 Minus 29	41,307.59	40,641.86
C SHAREHOLDERS FUNDS		
31 Paid Up Share Capital	32,830.00	32,830.00
32 Capital Reserves	261.30	467.69
33 Retained Earnings	7,346.41	6,448.73
34 Profit/(Loss) Account	829.89	895.43
35 Other Capital Accounts	0.00	0.00
36 Minority Interest	0.00	0.00
37 TOTAL SHAREHOLDERS FUNDS	41,307.59	40,641.86
38 Contingent Liabilities	4,446.26	6,747.30
39 Non Performing loans and advances	349.31	2,181.49
40 Allowances for Probable Losses	178.13	80.66
41 Other non performing Assets	0.00	0.00
D SELECTED FINANCIAL CONDITION INDICATORS		
(i) Shareholders Funds to Total Assets	40.42%	38.15%
(ii) Non performing loans to total gross loans	0.74%	4.35%
(iii) Gross loans and advances to Total Deposits	80.69%	79.15%
(iv) Loans and advances to Total assets	45.70%	46.98%
(v) Earning Assets to Total Assets	87.66%	92.46%
(vi) Deposit Growth	-8.28%	-31.98%
(vii) Assets Growth	-4.06%	-21.27%

CONDENSED AUDITED CASH FLOW STATEMENT FOR THE YEAR ENDED 31st Dec 2023 (Amount in Million Tshs)

	Current Year 31st Dec 2023	Previous Year 31st Dec 2022
I Cash flow from operating activities		
Net Income (Loss)	829.89	895.43
Adjustment for:	0.00	0.00
Impairment/Amortization	778.63	1,371.25
-Net change in loans and advances	3,272.45	95.22
Gain/Loss on Sale of Assets	0.00	0.63
-Net change in Deposits	(5,240.42)	(29,765.88)
-Net change in Short term negotiable securities	0.00	0.00
-Net Change in Other Liabilities	456.91	193.30
-Net change in Other Assets	312.96	807.91
-Tax paid	(694.80)	(700.82)
-Others	0.00	0.00
Net cash provided (used) by operating activities	(284.37)	(27,102.95)
II Cash flow from investment activities		
Dividend Received	0.00	0.00
Purchase of fixed assets	(417.76)	(148.55)
Proceeds from sale of Fixed Assets	0.00	9.03
Purchase of non-dealing securities	(7.93)	(7,000.05)
Proceeds from sale of non-dealing securities	0.00	0.00
Others	0.00	0.00
Net cash provided (used) by investing activities	(425.69)	(7,139.57)
III Cash flow from financing activities		
Repayment of long-term debt	0.00	0.00
Proceeds from issuance of long term debt	0.00	0.00
Proceeds from sale of share capital	0.00	0.00
Payment of cash dividends	(164.15)	(492.45)
Net change in other borrowings	0.00	0.00
Payment of lease Liabilities-IFRS 16	(253.88)	(280.53)
Net cash provided (used) by financing activities	(418.03)	(772.98)
IV Cash and Cash Equivalents:		
Net increase (decrease) in cash and cash equivalent	(1,128.10)	(35,015.50)
Cash and Cash Equivalents at the beginning of the Quarter/Year	12,085.80	47,101.30
Cash and Cash Equivalents at the end of the Quarter/Year	10,957.71	12,085.80

CONDENSED AUDITED STATEMENT OF CHANGES IN EQUITY AS AT 31st DEC 2023 (Amount in Million Tshs)

	Share Capital	Share Premium	Retained Earnings	Regulatory Reserve	General Provision Reserve	Others	Total
Current Year 2023							
Balance as at the beginning of the year	32,830.00	-	7,344.16	467.69	-	-	40,641.86
Profit for the year	-	-	829.89	-	-	-	829.89
Other Comprehensive Income	-	-	-	-	-	-	-
Transactions with owners	-	-	-	-	-	-	-
Dividends Paid	-	-	(164.15)	-	-	-	(164.15)
Regulatory Reserve	-	-	206.39	(206.39)	-	-	-
General Provision Reserve	-	-	-	-	-	-	-
Others	-	-	-	-	-	-	-
Balance as at the end of the current period	32,830.00	-	8,216.29	261.30	-	-	41,307.59
Previous Year 2022							
Balance as at the beginning of the year	32,830.00	-	6,129.50	1,279.37	-	-	40,238.87
Profit for the year	-	-	895.43	-	-	-	895.43
Other Comprehensive Income	-	-	-	-	-	-	-
Transactions with owners	-	-	-	-	-	-	-
Dividends Paid	-	-	(492.45)	-	-	-	(492.45)
Regulatory Reserve	-	-	811.69	(811.69)	-	-	-
General Provision Reserve	-	-	-	-	-	-	-
Others	-	-	-	-	-	-	-
Balance as at the end of the previous period	32,830.00	-	7,344.16	467.69	-	-	40,641.86

SELECTED EXPLANATORY NOTES FOR THE YEAR ENDED 31st Dec 2023

In preparation of the current year financial statements, consistent accounting policies have been used as those applicable to the previous year audited financial statements (if there were changes during the year, the changes be explained as per IAS 34 & IAS 8)

Name	Title	Signature	Date
T R BALAJI RAO	CHIEF EXECUTIVE OFFICER	(SIGNED)	20-03-2024
FADHIL PETRO SANGA	HEAD OF FINANCE	(SIGNED)	20-03-2024
FREDRICK HIPPOLITE	HEAD OF INTERNAL AUDIT	(SIGNED)	20-03-2024

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 conformance 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	Title	Signature	Date
INDIAEL D. KAAYA	DIRECTOR	(SIGNED)	20-03-2024
MWANANDI A. MTANDA	DIRECTOR	(SIGNED)	20-03-2024

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Tens of thousands of Filipinos are employed in Poland and many are subject to inhumane working environments

Trapped, abandoned: Filipino workers lured to Poland by shadowy agents

By Katie McQue

ON a bitterly cold night in February, Robby was finishing up his shift on a production line at a chicken factory in Mława, Poland.

He was looking forward to going home to eat dinner and sleep.

But there was a knock at the door, and tensions rose as a group of policemen entered the factory. They had received a tip that the company was employing undocumented workers.

The foreign workers were marched into an office to have their identity papers checked.

Robby, a Filipino who had been working there for two months, did not realise he was in trouble.

"I was not aware I was illegal. I thought my agency had obtained a work permit for me," he said. "When they apprehended me, I felt like a criminal. I felt so degraded. The police put us in a car with bars."

Robby was detained for a day and interrogated before

Polish immigration authorities informed him that he would be deported.

He is one of six Filipinos interviewed by Al Jazeera who travelled to Poland after being lured to the central European nation by recruitment scams.

The journey usually starts with a click. Hopeful candidates respond to some of the hundreds of adverts posted online and on social media that falsely offer Filipino workers stable, well-paid jobs in Poland, a country of about 40 million.

The recruiters also promise easy access to permanent residency and European citizenship.

For the chance of a new life in Europe, Filipino workers pay these agents thousands of dollars in fees. In some cases, the jobs never even materialise.

Several of those interviewed who did end up travelling are parents who had dreamed of bringing their children to live with them.

Advertisement
"It's not OK here; I need my

fellow Filipinos to know that," said Cora, 44, who arrived in Poland about a year ago with her husband Ronald.

"Some Filipinos want to come here because of the promise of European residency, but it's not true. We thought we were going to be European residents. We're so upset."

Cora and Ronald paid more than \$11,000 to a Philippine recruitment agency for their factory jobs on the outskirts of Warsaw.

They said they did not know at the time they would need to live in Poland for at least five years and pass a Polish language test to be eligible for permanent residency status.

Their agency also said they would be entering full-time jobs and be direct employees of the company they worked for. When they arrived, they found out they'd be working uncertain hours for a subcontractor.

"We are doing seasonal work. Sometimes there is no work," says Cora, who gets paid about 20 zloty (\$5) per hour.

Like Robby, they are undocumented workers without a temporary residency permit and are scared that authorities will find out and deport them.

"Every week, I call my agency to ask about the visas," says Ronald.

Cora said the cost of living is so high that the couple will not be able to recoup the fees they paid to agents. Yet, they still feel they need to save some money before they can leave.

"Some months, we have just a few hours of work. Sometimes, you work for one month, the manager fires you, and the agency must find another job. But then there's a wait of two or three weeks," she said.

They were also shocked when they saw the accommodation the agency had provided them with. They were originally told they would have their own home, but they were placed in a five-bedroom apartment with eight others. There is only one bathroom and a small kitchen that everybody shares.

"We have to line up for the bathroom and toilet every

day," said Cora. "It's very difficult."

The UN's International Organization for Migration (IOM) said there was a rising number of Filipino workers in Poland, currently about 30,000, "but they do face the possibility of abuse or violation of their rights, such as low or withheld wages and poor accommodations offered by employers" that is unsanitary and lacks clean water.

The workers interviewed all felt a sense of regret.

"The fees are too high, but we take the risk just to come to Poland for new challenges and opportunities," said Evangelina, 43.

After paying \$5,700 to a recruitment agency, she has a seasonal job in a factory that produces flooring.

"But some of us are disappointed," she said.

Ana, 30, paid \$4,080 to get her job in Poland and was told by her recruiter she would earn more than \$700 monthly. She was placed in a fish factory in Grzybowo with an hourly rate of \$3.

She says 18 fellow Filipino recruits have fled their jobs in the same factory to look for informal work elsewhere in Europe.

"Some of the girls left early in the morning when the landlady was sleeping," she said. "The recruitment agents asked us why they left. We told them it was because of our situations and the salary."

Noticing a growing problem, the Philippines government has issued several warnings about "unscrupulous recruiters" for jobs in Poland, who are targeting Filipinos working in other countries, such as the United Arab Emirates.

This recruitment process is referred to as "third-country" and "cross-country" hiring, which flouts a Philippine government requirement that people should be hired only through government-registered employment agencies.

Filipino cross-country recruits are not issued with an overseas employment certificate by their government, which would them to access consular assistance should they encounter an issue abroad.

Robby had left a job in Saudi Arabia to work in Poland.

After he was detained, he was issued with documentation by the Polish government attesting he was a human trafficking victim.

However, since he lacked an overseas employment certificate, the Philippine embassy would not pay for his repatriation flight.

The Polish government also refused to fund his trip back.

An immigration official gave him a booklet on how to contact the IOM to request a flight home.

"I regret leaving the Middle East for this," said Robby, who arrived home on February 17, traumatised from his detention. He said he is still struggling to adjust to life in the Philippines.

"IOM is not involved in deportations," a spokesperson told Al Jazeera. "We operate an assisted voluntary return and reintegration programme, where migrants who choose to return to their country of origin are able to avail themselves of our programme on a regular flight, all costs covered by the programme. This is also open to victims of human trafficking."

At the time of writing, the Philippine Embassy in Warsaw and the Philippines' Department of Migrant Workers had not responded to Al Jazeera's request for comment.

CAPITAL RADIO

RATIBA YA VIPINDI JUMATATU - JUMAPILI

MONDAY TIME PROGRAMME	TUESDAY TIME PROGRAMME	WEDNESDAY TIME PROGRAMME	THURSDAY TIME PROGRAMME	FRIDAY TIME PROGRAMME	SATURDAY TIME PROGRAMME	SUNDAY TIME PROGRAMME
05:00-09:00HRS MORNING JAM 09:00-13:00HRS LETE RAHA 13:00-14:00HRS DW-RADIO 14:00-16:00HRS CLUB 101 16:00-18:00HRS DALA DALA 18:00-18:10HRS HABARI 18:10-20:00HRS BOZOUK TIME 20:00-21:00HRS HALI HALISI 21:00-22:00HRS SPORTS 22:00-05:00HRS MUZIKI MCHAGANGANYIKO)	05:00-09:00HRS MORNING JAM 09:00-13:00HRS LETE RAHA 13:00-14:00HRS DW-RADIO 14:00-16:00HRS CLUB 101 16:00-18:00HRS DALA DALA 18:00-18:10HRS HABARI 18:10-21:00HRS BOZOUK TIME 21:00-22:00HRS SPORTS 22:00-05:00HRS MUZIKI MCHAGANGANYIKO)	05:00-09:00HRS MORNING JAM 09:00-13:00HRS LETE RAHA 13:00-14:00HRS DW-RADIO 14:00-16:00HRS CLUB 101 16:00-18:00HRS DALA DALA 18:00-18:10HRS HABARI 18:10-21:00HRS BOZOUK TIME 21:00-22:00HRS SPORTS 22:00-05:00HRS MUZIKI MCHAGANGANYIKO)	05:00-09:00HRS MORNING JAM 09:00-13:00HRS LETE RAHA 13:00-14:00HRS DW-RADIO 14:00-16:00HRS CLUB 101 16:00-18:00HRS DALA DALA 18:00-18:10HRS HABARI 18:10-20:00HRS BOZOUK TIME 20:00-21:00HRS SPORTS 21:00-23:00HRS MALUMBANO YA HOJA 22:00-05:00HRS MUZIKI MCHAGANGANYIKO)	05:00-09:00HRS MORNING JAM 09:00-13:00HRS LETE RAHA 13:00-14:00HRS DW-RADIO 14:00-16:00HRS CLUB 101 16:00-18:00HRS DALA DALA 18:00-18:10HRS HABARI 18:10-20:00HRS BOZOUK TIME 20:00-21:00HRS SPORTS 21:00-23:00HRS KIPIMA JOTO 22:00-05:00HRS MUZIKI MCHAGANGANYIKO)	07:30-10:00HRS DK 90 DUNIANI 10:00-11:00HRS KADOGOO 11:00-13:00HRS BONGO HITS 13:00-14:00HRS DW RADIO 14:00-16:00HRS ZAIDI YA UMJUAVYO 16:00-18:00HRS ALIYEVUMA 18:00-21:00HRS BUZUKI TIME 21:00-22:00HRS SPOTI 22:00-05:00HRS MUZIKI MCHAGANGANYIKO)	07:00-09:00HRS HABARI NA MATUKIO YA WIKI 09:00-11:00HRS THE SUNDAY 11:00-13:00HRS TOP 20 13:00-14:00HRS DW RADIO 14:00-16:00HRS CAPITAL MICHEZONI 16:00-18:00HRS UKURASA YA MBELE 18:00-21:00HRS JIACHIE 21:00-22:00HRS SPOTI 22:00-01:00HRS LADHA LAINI 01:00-05:00HRS MUZIKI MCHAGANGANYIKO)

Tembelea mitandao ya kijamii ya CAPITAL RADIO



CAPITAL RADIO

By Theo Leggett

BOEING chief executive Dave Calhoun (pictured) will leave at the end of this year amid a deepening crisis over the firm's safety record.

Boeing also said that the head of its commercial airlines division will retire immediately while its chairman will not stand for re-election.

The firm is under pressure after an unused door blew out of a Boeing 737 Max in January shortly after take-off.

No-one was injured but the firm's safety and quality control standards came under renewed scrutiny.

Calhoun took on the chief executive role in early 2020 after the previous boss, Dennis Muilenburg, was ousted in the aftermath of one of the biggest scandals in Boeing's history.

Within the space of five months, two brand new 737 Max planes had been lost in almost identical accidents that claimed the lives of 346 passengers and crew.

A board member at the time, after being made boss Calhoun promised to strengthen Boeing's "safety culture" and "rebuild trust."

However, in January this year a disused emergency exit door blew off a new Alaska Airlines Boeing 737 Max shortly after take-off from Portland International Airport.

An initial report from the US National Transportation Safety Board concluded that four bolts meant to attach the door securely to the aircraft had not been fitted.

Boeing is facing a criminal investigation into the incident itself, as well as legal action from passengers aboard the plane.

Many analysts said a change in Boeing's leadership was overdue.

"A shake-up at the top is necessary," said Stewart Glickman, equity analyst at CFRA Research, adding that he believed the current crisis stemmed from problems in the firm's corporate culture that only fresh insight would be able to fix.

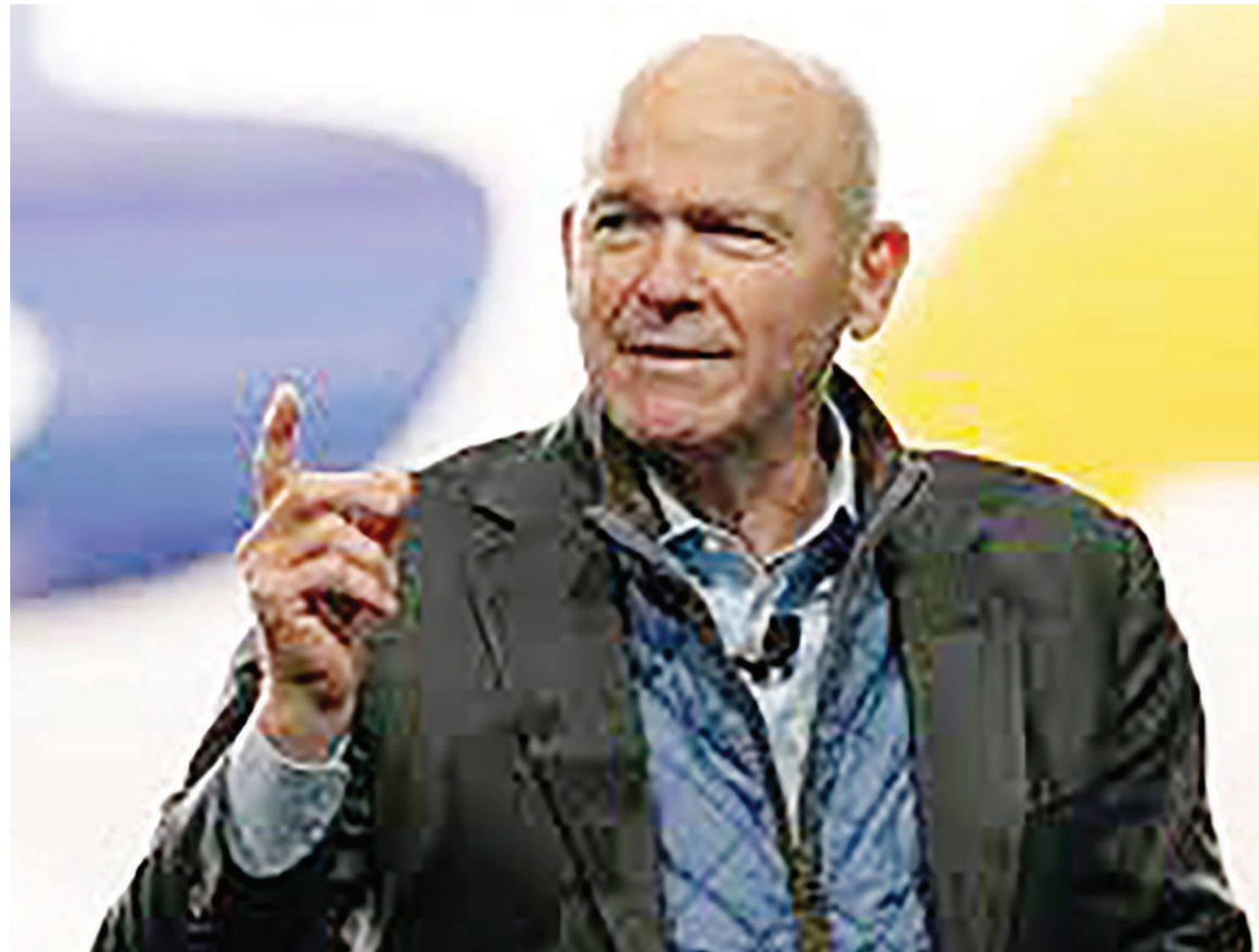
"I don't think you can change the culture with internal voices because I think this has been modus operandi for this company for too long."

In a letter to staff on Monday, Calhoun described the Alaska Airlines incident as a "watershed moment" for Boeing and said it had to respond with "humility and complete transparency."

"The eyes of the world are on us, and I know that we will come through this moment a better company," he said.

Air safety campaigner Ed Pierson, a former senior manager at Boeing's 737

Boeing boss to leave as firm faces safety crisis



factory in Renton, Washington, said Calhoun had had years to try to boost safety at the company.

"It's been one failure after the other," said Pierson, who is now executive director at The Foundation for Aviation Safety.

"The company deserves much better leadership and the people who get on these airplanes deserve much better leadership."

The Federal Aviation Administration said earlier this month that a six-week audit

of the 737 Max production process at Boeing and its supplier Spirit AeroSystems had found "multiple instances where the companies failed to comply with manufacturing quality control requirements."

Another report into Boeing's safety culture by an expert panel found a "disconnect" between senior management and regular staff, as well as signs that staff were hesitant about reporting problems for fear of retaliation.

After the two plane crashes in October 2018 and 2019, it was discovered that flawed flight control software caused the incidents - details of which Boeing was accused of deliberately concealing from regulators.

The company agreed to pay \$2.5bn (£1.8bn) to settle fraud charges and admitted deception, though in later court hearings it formally pleaded not guilty.

It subsequently faced widespread accusations that it had put profits ahead of

passengers' lives.

Mark Pegram, whose 25-year-old son Sam died when Ethiopian Airlines 737 Max crashed in 2019, said Calhoun had appeared to have been brought in to say what investors wanted to hear and "not fix the cause of the problems that were making planes fall out of the sky."

He said he was pleased by the change but disappointed it had taken so long.

"It's something we've been calling for quite some time now," he said.

The crisis at Boeing has caused wider disruption in the travel industry as the company, one of the world's two major jet-makers, slows its manufacturing lines to try to get a grip on the problems.

Airlines, including Ryanair, have warned of higher ticket prices and more limited flight schedules as they face delayed aircraft deliveries. On Monday, Ryanair's chief executive Michael O'Leary said that the company "welcomed" Boeing's management changes, specifically the departure of Stan Deal will be leaving his role as head of the commercial airlines division immediately.

O'Leary said: "Stan Deal has done a great sales job for Boeing for many years but he is not the person to turnaround the operation in Seattle and that's where most of the problems have been in recent years."

Scott Hamilton, managing director of Seattle-based aircraft and economics research firm Leeham Company, told the BBC's Today programme: "I've never quite understood O'Leary's defence of Calhoun."

"I certainly understand his criticism of Stan Deal, now the former chief executive of Boeing commercial airplanes. But I've never understood his defence of Calhoun quite frankly."

Hamilton added: "I think the rank and file [at Boeing] are happy to see the changes. The unknown, of course, is who is going to come in to replace Calhoun."

Speculation has already started on who that might be, but the pool of people with qualifications for such a job is small.

Air transport consultant John Strickland of JLS Consulting warned that the hard work for the company was still ahead.

"It's all very well to get rid of people but what are you going to do to keep steering the business," Strickland said. "This is much easier said than done."

Shares in the company rose more than 1pcent after the changes were announced.

Deal will be replaced as head of Boeing's commercial airlines division by Stephanie Pope who has spent the past three months working as Boeing's chief operating officer.

Larry Kellner, the firm's chair will also leave and be replaced by Steve Mollenkopf, the former boss of Qualcomm, the chip-maker, who has been a board member at Boeing since 2020. He will lead the search for a new chief executive.

OCP Africa Helps Empower Africa's Vital Female Farmers

By special correspondent, Rabat

DESPITE making up a large percentage of farmers, female farmers in Africa face structural issues that impact their productivity, something OCP Africa aims to remedy.

The state of female farmers in Africa highlights significant disparities in agricultural productivity compared to their male counterparts, despite women constituting a substantial portion of the agricultural workforce in the region.

According to the World Bank and the ONE Campaign's report "Levelling the Field: Improving Opportunities for Women Farmers in Africa," women farmers in Africa produce between 13% and 25% less than men across various countries such as Ethiopia, Malawi, Niger, Nigeria, Tanzania, and Uganda. The report attributes this productivity gap to several factors, including limited access to land, credit, agricultural inputs like fertilizers and tools, as well as a lack of available services and markets.

Amid a lingering and even growing food security crisis in many of the African nations covered in the report, closing this gap is seen as an important step towards enhancing gender equality and driving broader economic growth across the continent.

Reducing the structural barriers facing local female farmers could significantly contribute to reducing hunger and improving livelihoods, with the potential to increase yields on women's farms by 20-30% and raise overall agricultural output by 2-4%.

A key example of the issues facing female farmers can be found in Niger. A 2015 study showed that the country's women farmers have less access to land ownership, less access to laborers, and



Reducing the structural barriers facing female farmers in Africa could significantly contribute to reducing hunger and improving livelihoods.

less access to quality fertilizers. Similarly, in Uganda, where an estimated 76% of women work in agriculture, female farmers' plot sizes are typically 30% smaller while often serving only as subsistence farming.

While cultural issues can be hard to change, there are many possible avenues to make life better for female farmers. One avenue is OCP Africa's "Women in Agribooster" program which aims to remove key barriers to success for female farmers.

The ambitious program focuses on alleviating the practical issues regarding access and skills, while aiming to build communities of women farmers

to provide a sense of mutual support and knowledge exchange. The OCP Africa initiative provides female farmers with direct access to high-quality seeds, fertilizers, and other essential agricultural inputs.

Meanwhile the program helps build capacity among female farmers by providing both agricultural training and financial literacy training. By boosting the skills and agency of women farmers, participants will learn to deploy cutting-edge technology and agricultural practices, while becoming mindful of the essential impact of soil quality, crop rotation and pest management.

By using inputs such as fertilizers more efficiently, OCP Africa aims to promote a more sustainable way of farming to participants while boosting yields and growing income.

Yet, skills alone will not reduce the productivity gap between male and female farmers. This is why the Women in Agribooster initiative provides direct links between female farmers and the markets where they can sell their products. Beyond this, the program seeks to facilitate the vital access to credit and financial services that can help female farmers invest in essential farm improvements and even expand their operations.

While women in agriculture on the African continent face a steep uphill climb to reach parity with their male counterparts, programs such as OCP Africa's Women in Agribooster initiative can provide the critical boost that many farmers need. At the start of the program, 5,000 women farmers registered for the program, and benefited from \$155,000 in new investment, leading to a remarkable 25% increase in their yields.

Since then the program has welcomed 13,000 new participants in Ghana and Nigeria, and hopes to empower many more as it grows over the years.

Landmark accomplishments as Tanzania and China mark 60 years of traditional friendship

By Correspondent Mary Kadoke

THIS year marks the 60th anniversary of the China-Tanzania diplomatic cooperation. The achievements that were earlier cemented by fore fathers of the two nations, the late President Julius Nyerere who is the founder of the United Republic of Tanzania and a staunch Pan Africanist.

Mao Zedong was a great Marxist, proletarian revolutionary, strategist theorist and the main founder and leader of the Communist Party of China (CPC), the Chinese People's Liberation Army (PLA) and the People's Republic of China.

The late Nyerere was a good friend of the Chinese people. He and Chairman Mao and other leaders of the older generation have firmly committed to strengthening the friendship between the two states.

Chen Mingjian, Chinese Ambassador to Tanzania said there is a series of achievements that will be celebrated in April this year to mark the 60th anniversary of the bilateral ties between the two states.

The envoy made the remarks during the Naval Fleet reception organised by the Chinese embassy to welcome hundreds of military officials of a ship that docked in Dar es Salaam last Saturday.

Military strengthening

She said during the past years China has sent 10 batches of 18 navy ships to visit Tanzania. The latest navy visit of the ship docked on Saturday in Dar es Salaam, is the task force's first visit after they completed their escort mission in the Gulf of Aden and the waters off the Coast of Somalia. She said it is the latest example of the close exchange of the two countries.

"Military exchange and cooperation has always been an important pillar of the overall relations between China and Tanzania for the past decades. Chinese People's Liberation Army (PLA) and Tanzania People's Defence Force have been brothers and sisters enjoying a stable, close and jovial relationship," she said.

"In May last year, PLA Navy Commander and current Defence Minister Admiral Dong Jun visited Tanzania and met with the Tanzania's Chief of Defense Force (CDF), General Jacob John Mkunda and the former Minister of Defense and National Service in the ministry Innocent Bashungwa and held a joint training exercise.

Political cooperation
Mingjian said China and Tanzania cooperation is in a good status especially after President Samia Suluhu Hassan visit in China in 2022 where she met Chinese President Xi Jinping and the two leaders agreed to upgrade bilateral relations to a comprehensive strategic cooperative partnership.

She added: "August last year Au-



China's Ambassador to Tanzania, Chen Mingjian in a conversation with CCM Secretary General, Dr Emmanuel Nchimbi during a recent reception organised by the Chinese Embassy in Dar es Salaam. Photo: Correspondent Mary Kadoke.

gust President Samia met with President Xi on the sidelines of the BRICS Summit in Johannesburg, where they shared their readiness to take the opportunity of jointly celebrating the 60th anniversary to continuously work with Tanzania in supporting each other's core interests and major concerns and deepening strategic cooperation."

Trade volumes
She also said that the China-Tanzania 2023 trade volume has exceeded USD 8.78 billion, up by 5.7 percent yearly making China the largest trading partner and source of investment in Tanzania for eight consecutive years.

She said China-Tanzania cooperation has long been leading when it comes to China-Africa cooperation, with China achieving fruitful results from the investment in Tanzania as it has always been a participant, enabler and beneficiary of the Forum on China-Africa Cooperation (FOCAC).

"In 2023, China-Tanzania trade volume exceeded \$8.78 billion, up by 5.7 percent year-on-year making China the largest trading partner of Tanzania for eight consecutive years and the source of investment," she said.

Chen added: "As China-Africa relations continue to flourish, I see enormous opportunity and great prospects

for collaboration between Chinese and Africa think tanks. We hope and believe that this forum will be a continuing success."

The ambassador said during the visit to Tanzania in 2013, President Xi Jinping proposed the principle of sincerity, real results, amity and good faith for China's Africa policy and solemnly announced that China and Africa always stand together as a community with a shared future.

Frequent exchange that has promoted the enthusiasm for language learning

The Confucius Institute at the Dar es Salaam has trained nearly 50,000 Chinese learners in the Tanzania and with that China kept providing training opportunities for Tanzania which covers a wide range of fields such as vocational education, infrastructure building, poverty alleviation and women empowerment

Prof James Mdoe, Deputy Permanent Secretary for the Ministry of Education, Science and Technology told The Guardian that more than 200 Tanzanians have benefited with the Chinese scholarships conducted yearly. Prof Mdoe was speaking in the side-line of China Africa Think Tank Forum, held in Dar es Salaam this month.

He said the scholarship and vocational training in the country is the fulfilment of what the Chinese President Xi Jinping underscored during the opening ceremony of the eighth Ministerial Conference of Forum on FOCAC in November 2021 on how his government will implement 'Future of Africa'- a project for China-Africa cooperation for vocational education and encourage Chinese companies in Africa to create at least 800,000 local jobs.

"More than 200 government scholarships and vocational training opportunities are provided to Tanzanians yearly through the Confucius Institute, Luban Workshop and technical assistance. China has also helped build two China-Africa friendship primary Schools for Tanzania, a Vocational Training Centre in Kagera and a library for the University of Dar es Salaam (UDSM) which is one of the largest and best-equipped in Africa," he said.

"I would like to appreciate President Xi's innovative mindset and foresight that has resulted in the Global Development Initiative (GDI) which supports timely achievement of all 17 Sustainable Development Goals (SDGs) of the 2030 Agenda for Sustainable Development by revitalizing global development partnership and promoting stronger,

greener and healthier global development as it aligns with the theme of this forum," he remarked.

The PS noted that education policies in Africa have not changed much from the systems inherited from the colonial masters. The failure is evidenced by the mismatch between graduates and the labour market and the inequitable access to quality education on the continent.

As a consequence, unemployment to our youth is rampant and hence jeopardizing peace and tranquillity leading to the underdevelopment we are witnessing, among other factors.

He added: "Without quality, relevant education the dream of 'building a community with shared future' with our friends from China will be farfetched. Something needs to be done now. As a think Tank let us interrogate our education policies and systems and come up with practical ways of making them relevant, market responsive and a source of job creation and not otherwise."

Amair Hassan, Tanzania Navy Commander said this year the countries army forces will celebrate 60 years of tremendous achievements and cooperation between the Tanzania People's Defence Forces (TPDF) and the Chinese People's Liberation Army.

RATIBA YA VIPINDI
JUMATATU - JUMAPILI

MONDAY TIME PROGRAMME	TUESDAY TIME PROGRAMME	WEDNESDAY TIME PROGRAMME	THURSDAY TIME PROGRAMME	FRIDAY TIME PROGRAMME	SATURDAY TIME PROGRAMME	SUNDAY TIME PROGRAMME
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Thursday 28 March 2024

Yields for government debt instruments jump in 12 months

By Guardian Reporter

Investors in financial markets smiled over the last 12 months, after the central bank (BoT) increased yields for government debt instruments for both liquidity and financing purposes by between 20 to 100 percent.

The central bank report shows that the domestic debt level also increased to 30.5trn/- during the year ended in January this year, from 26.4trn/- during the year ended in January 2023 and 20trn/- by January 2022.

Major investors of the government debt instruments, both short and long terms include commercial banks, pension funds, individuals (both local and foreign investors), investment funds and insurance companies.

The BoT's monthly interest rate report shows yields for short term government debt instruments (Treasury bills) of different maturities from 35 days to 364 days have escalated between 60 to 100 percent.

The trend has therefore caused the increase of overall Treasury bill rate by nearly 100 percent to 12.21

percent in February this year, from 6.34 percent in February last year.

Between January 2023 and January 2024, the central bank issued Treasury bills amounting to 1.9trn/- for financing purposes, compared to 2trn/- issued during the year ended in January 2023.

The interest rate for Treasury bills for 35 days maturity increased by more than 70 percent to 6.29 percent by January this year, from 3.49 percent in January 2023, while for 91 days maturity, the yield more than doubled to 8.43 percent, compared to 4 percent respectively.

The central bank report also shows that the yields for 182 days maturity T-bills reached to 8.93 percent in January this year from 5.23 percent recorded in January last year, while those of one year maturity went up to 12.25 percent from 7.12 percent.

For medium and long term debt instruments (Treasury bonds), the report shows that yields for different maturities have also increased by between 0.42 to 3.22 basis points.

The yields for 2-year maturity, which seems to be less attractive to investors than long term bonds of



20 and 25 years, increased to 11.64 percent in January this year, compared to 9.37 percent recorded in January 2023.

During last year, the central bank issued five auctions of two year Treasury bonds, which only two

(April 25 and July 5) were oversubscribed while the remaining three auctioned in January, September, November 2023 and January 2024 were undersubscribed.

The report shows the yields for five year Treasury bonds also in-

creased to 10.09 percent from 9.67 percent, while the interest rate for 10 years maturity reached to 12.03 percent, compared to 11.05 percent.

During the reported period, four auctions of five years T-Bonds were conducted in January, May, August and October by they all ended up undersubscribed.

Also, five auctions of 10 years T-Bonds held between January last year and January this year were also undersubscribed, according to auctions results posted on BoT website.

In a meantime, the yields for 15 years Treasury bonds went up to 13.66 percent from 11.43 percent in January last year, while the yields for 20 and 25 years maturity reached 15.83 percent and 14.39 percent respectively, from 12.61 percent and 12.76 percent respectively.

The reports show from January 2023 to January 2024, the central bank conducted six 25 years Treasury bonds, which were all oversubscribed due to investors' appetites on long term government debts instruments.

The report shows between Janu-

ary 2023 and January 2024, the central bank has issued Treasury bonds of different maturities ranging from two to 25 years, amounting to 3.88trn/-.

The largest issued Treasury bond was on June last year which amounted to 630bn/- followed by April whereby the central bank issued bonds valued 596.2bn/-, while the smallest were recorded on October 2023 and January, when the central bank issued bonds amounted to 36.5bn/- and 32.2bn/- respectively.

According to BoT, the Treasury bonds have continued to account for the largest share of the domestic debt stock.

Data by the ministry of finance and BoT indicate that commercial banks account for 28.5 percent of all government domestic debts source, followed by pension funds with 28.1 percent and Bank of Tanzania with 21.6 percent.

Other government creditors according to the report are insurance funds with 5.8 percent share, BoT special fund, with 1.6 percent and others (unspecified creditors) with 14.5 percent share.



Ecobank Group CEO, Jeremy Awori



Bank signs UN Women's Empowerment Principles

LOMÉ

ECOBANK, the pan-African banking group, has become an official signatory of the Women's Empowerment Principles by UN Women and the UN Global Compact (WEPs), which provide guidance to the private sector on how to advance gender equality and women's empowerment in the workplace, marketplace and community.

Ecobank Group CEO, Jeremy Awori, announced the signature of these Principles during a webinar organised by Ecobank Foundation and UN Women on the occasion of the International Women's Day celebrations.

Themed "Invest in Women: Why does it matter? How can we accelerate it?", the webinar discussed the importance of investing in women to build inclusive societies, and success strategies to counter unconscious biases and discriminatory practices that hinder investments in women.

Commenting about the signing of these principles, Jeremy Awori, Chief Executive Officer, Ecobank Group, said: "At Ecobank, we are fully committed to

driving gender equality. Ensuring that women and girls have equal rights as men and boys and can attain their full potential without facing discrimination in any aspect of their lives. This is essential to achieving a sustainable, just, and prosperous society. Across the Bank we have implemented numerous initiatives and solutions, including our multi-award winning Ellevate programme to meet the financial and non-financial needs of women's businesses, and we will continue to introduce new solutions. While we recognise that there is more to do, signing the WEPs is another step in our absolute commitment and determination to advance gender equality and inclusion."

Ecobank's dedicated Ellevate programme provides women-owned, led or focused businesses with a comprehensive suite of cash management, borderless payments and collections, banking and funding solutions, in addition to skills training and mentoring. It has onboarded over 73,000 women business customers and lent more than US\$177 million since its launch in November 2020.

Ecobank has implemented several other initiatives to advance gender equality

and inclusion. These include establishing a Diversity and Inclusion Council to create an environment where individuals can thrive without discrimination or bias. Additionally, Ecobank has signed the Women Working for Change Gender Diversity Charter; sponsored awareness programmes on gender-based violence for its staff; and implemented mentoring programmes, along with comprehensive learning and development initiatives aimed at advancing women's career progression. The Bank will shortly launch a women supplier programme to onboard more women-owned and women-led businesses into its procurement database.

Congratulating Ecobank Group, Mireille Kamitatu, Deputy Regional Director UN Women Regional Office West and Central Africa said: "I am pleased to acknowledge Ecobank Group's commitment confirmed by the signing of the WEPs. We commend the leadership of this Pan-African bank, spanning 35 countries, for its decisive step in advancing gender equality across the continent. UN Women stands ready to offer support in your gender-focused initiatives towards our

ultimate objective to achieve the Sustainable Development Goals".

Many of Ecobank Group's gender equality initiatives align with the seven Women Empowerment Principles which are high-level corporate leadership, treat all women and men fairly at work without discrimination, employee health, wellbeing and safety, education and training for career advancement, enterprise development, supply chain and marketing practices, community initiatives and advocacy as well as measurement and reporting.

WEPs are a primary vehicle for corporate delivery on gender equality dimensions of the 2030 agenda and the United Nations Sustainable Development Goals. By joining the WEPs community, Ecobank's Group CEO has signalled the Bank's commitment to this agenda at the highest levels of the conglomerate and a desire to work collaboratively in multistakeholder networks to empower women. These include equal pay for work of equal value, gender-responsive supply chain practices and zero tolerance against sexual harassment in the workplace.

UTT empowers women in trade

By Beatrice Philemon

Female entrepreneurs can boost financial capital and access loans by depositing funds in Savings and Credit Cooperative Societies (SAC-COS) linked to UTT Asset Management and Investor Services (UTT AMIS).

Investing their funds to UTT and UTT AMIS, would raise their financial capital hence obtain loans that would further their business endeavours.

Dr Astronaut Bagile, Women in Social Entrepreneurship (WISE)'s executive director made the statement recently when speaking to women entrepreneurs engaged in food processing, poultry farming, construction industry, catering services, cosmetic and bakery business and other business.

The event was organised by WISE in collaboration with Tanzania Child Welfare (TCW).

"Instead of depositing their funds to individual who collects money and serve as treasurer and yet sometimes disappear with your money, I encourage them to invest their funds to UTT-AMIS that is a safe place for their funds," she said.

Currently UTT AMIS has different package to all people willing to invest for the

business they have in their localities in accordance with their needs and demand and later on enjoy the benefits it has.

"Let us invest our fund to UTT AMIS with a smiling face, training for people willing to invest is offered free of charge, we don't need to have a mental health for the business we have,

Currently, WISE's staffs have been able to invest their funds at UTT AMIS including other women entrepreneurs who have received training on entrepreneurship training courses from WISE.

Stella Anastazi, Capital Market and Securities Authority (CMSA)'s public relation officer says women entrepreneurs and other people can now utilize a share certificate issued by Brothers at the Dar es Salaam Stock Exchange (DSE) as collateral to access loans from the financial institutions or banks.

"People can use it to access loans in accordance with the shares they have.

Also if people want to buy share, bonds and units, should buy it for goals and make follow-up on it to have current information.

"if you change your mobile phone, please inform the companies or brokers who sell shares to you to enable them inform you if there is any changes," he

For people willing to buy shares, please check the nature of the company you want to buy shares, bonds and even units.

She recommends people including women entrepreneurs to buy shares in companies that make profits/money every day.

Apart from that if you want to buy shares or bonds, please ask brokers about dividend policy of the company.



Let us invest our fund to UTT AMIS with a smiling face, training for people willing to invest is offered free of charge, we don't need to have a mental health for the business we have,

Embracing complexity: Shifting towards economic transformations with balance

By Diane Coyle

THE economy of the 2020s is a world away from the economy of the mid-20th century, when much of the standard toolkit economists still use was first developed.

The formalization of economics in the 1950s and '60s occurred in the context of a manufacturing sector that drove growth and employment, producing standardized goods, and trade was dominated by finished goods rather than components. Keynesian economics shaped the categories of statistics gathered in the System of National Accounts and in the linear input-output models and macroeconomic models newly built by econometricians.

Many of those in prominent policy roles today learned their economics from textbooks and courses based on that relatively orderly economy. In particular, the framework for evaluating policies relied on the basic theorems of "welfare economics," the branch of the discipline that asks whether economic outcomes are desirable or not. The theory states that market outcomes are the best that can be attained—if certain key assumptions hold.

Needless to say, they rarely do. For example, for the theory to be valid, people need to have fixed preferences—including for things that do not yet exist. All goods need to be "rival," or able to be consumed only by one person, yet many are nonrival—from the atmosphere to public roads to digital movies. There must be no externalities such as pollution or CO2 emissions. No firms can have market power—there must be perfect competition—and there must be constant returns to scale as production

levels increase. What's more, in the 1970s Nobel laureate Kenneth Arrow proved his "impossibility theorem," which shows that it is never (on very reasonable assumptions) possible to determine the welfare of society as a whole by adding up the welfare of individuals.

Time for change

So for at least the past 40-50 years, the absence of solidly grounded welfare economics has been an uncomfortable vacuum in economics. Policymakers must choose what they think will be the best course of action for their society, using the best tools economics can provide. One of these, widely used, is cost-benefit analysis. Another is simply to aim to increase economic growth, as this drives up living standards. As the old joke goes, the economic tools work in practice even though they don't work in theory.

But they have reached their limits. It is time for a reboot of welfare economics. And that means moving away from the simplistic set of assumptions that have shaped the worldview instilled in generations of economics policymakers. Why now? The answer is that the economy has changed so fundamentally that the discipline must follow suit.

One obvious change is the urgency of addressing the environmental crisis. Both climate change and loss of biodiversity put future economic prosperity at risk—and pose potentially existential threats. In the mid-20th century the binding constraint on economic growth was the shortage of physical and human capital, which both needed major postwar investment. In the middle decades of the 21st century, nature



firms have significant market power. Pinpointing the location of value creation is next to impossible given the massive movement of data and ideas along fiber-optic cables. The continuing rapid development of artificial intelligence means that this technological transition will endure. There are no definitions and statistics to monitor the economy, and governments find it difficult to collect taxes and regulate corporate activities.

The new economics

Academic economists are well aware of the changing character of the economy, and there is a good deal of exciting research taking place. But there is not yet a 21st century version of the synthesis of Keynes' vision of how the economy as a whole works nor the statistics to measure and forecast it. This means that economists—especially if they work in the policy world, with its practical demands—default to the old mental model.

So this is the challenge for the economics profession (as I discuss in my book *Cogs and Monsters*). How should economists analyze the highly nonlinear, interdependent, intangible global economy, with its concentration of market power and new emerging inequalities? What do good outcomes in the digital, intangible, but nature-constrained economy look like? What needs to be measured so we can tell? Above all, if economics is to be useful, what new toolkit can economists provide to help policy decision-making?

Diane Coyle is the Bennett Professor of Public Policy at the University of Cambridge.

will be the binding constraint. Economists must make a major effort to develop natural capital statistics, devise new ways of measuring the social cost of nature's services, and above all integrate the analysis of the human economy and nature in a meaningful way rather than relegating the issue to isolated "externalities."

It is time for a reboot of welfare economics. And that means moving away from the simplistic set of assumptions that have shaped the worldview instilled in generations of economics policymakers.

Less obvious, but just as fatal for the currently prevailing default mental model of a

constant returns, competitive economy of manufactures, is the structure of production today. It is highly globalized even after the shocks of recent years. It is increasingly intangible (in terms of economic value added, material inputs matter as much as ever). Global production is enabled by digital communications and logistics, and digital platforms are becoming the preeminent business model.

This means there are pervasive economies of scale, even more powerful than in the case of older industries such as steel and aircraft manufacture. In many countries and many sectors, a small number of

Tourism surge for Mafia as over 400 people arrive

By Julieth Mkireri, MAFIA

THE large tourist ship dubbed 'The World' has docked in Mafia Island, Coastal Region, with 154 tourists from various countries, accompanied by 288 crew members. They spent a day camping and enjoying the beach breeze of the Kisimani coast.

The arrival of over 400 tourists in total is attributed to a tourism campaign aimed at promoting the country's tourism sector, initiated by President Samia Suluhu Hassan through her film project dubbed 'The Royal Tour' and the Mafia concert.

Aziza Mangosongo, the district commissioner of Mafia, addressed the press regarding the aforementioned arrival,

stating that the mass influx of tourists presents another opportunity to further promote Mafia as a tourism and investment destination.

She emphasized the island's abundant natural tourism attractions, which remain pristine and untouched. Mangosongo cited the presence of sharks as a particular draw for visitors interested in observing these creatures.

"The President has paved the way for us; we are building on that momentum and continuing to promote it. In fact, Mafia is akin to a paradise on earth, where one can come to relax, enjoy the peace and tranquility that the beaches provide, and indulge in various sports," said Aziza.

On the other hand, the Mafia DC outlined areas suitable for tourism investments to the tourists, stating, "One can invest in the hospitality industry, constructing hotels, and operating camping sites. We warmly invite those interested and assure them of our full support."

Olivanus Thomas, Mafia's district administrative secretary, mentioned that they announced the arrival of the ship at the end of last year and were pleased with the feedback from the tourists, promising to revisit the island.

"I invite more tourists to come and visit Mafia; they will discover numerous attractions the island has to offer," said Thomas.

Albert Makalla, the



Tourists explore the pristine white beaches of Mafia Island. Photo by Correspondent Julieth Mkireri

community conservator from Mafia Marine Reserve, highlighted that the conservation efforts on the island have led to the increased arrival of tourists.

"Mafia district council chairperson, Juma Salum, stated that receiving such a large tourist vessel is a significant achievement for the district.

Salum mentioned that Mafia boasts numerous attractions, yet many remain undiscovered. He emphasized that such visits will help unlock opportunities for investors to explore areas of interest

firsthand.

Alain Ange, a retired Minister of Natural Resources and Tourism from Seychelles who is among the tourists traveling with the ship, noted that apart from being a tourist attraction, Mafia is also a favorable area for investment."

Alain expressed his intention to reach out to the DC, emphasizing their willingness to collaborate with Tanzania, particularly in the areas of investment and tourism, with the aim of promoting Mafia on a global scale.

Eileen Weiser, a tourist from Michigan, shared her delight upon arriving at the island, where she savored its scenery and tranquility. She pledged to return for another tourism experience in the future.

Tourists from the United States, Seychelles, Comoros, Cameroon, and other countries not only visited the island but also extended their journey to Zanzibar for further tourism experiences before continuing their travels to other destinations around the world.

Bank joins efforts to offer ICT training to students, widows

By Correspondent Mary Kadoke

IN a bid to imparting ICT knowledge to pupils among public schools in the country, Diamond Trust Bank Tanzania (DTB) in collaboration with ARISE has donated 100 computers worthy 35m/- to enable Songoro Mnyonge Secondary School and the Centre for Widows and Children Assistance (CWCA) to set up computer labs.

Lauren Education Promotion Centre (LEPC) is also part of the beneficiary from DTB AND ARISE.

Speaking during the handover ceremony held yesterday in Dar es Salaam, Ravneet Chowdhury DTB Chief Executive Officer (CEO) said the motive behind the support sticks on the sustainability agenda which is committed to a net zero carbon emission by 2030.

"To uphold this notion, recycling of all e-waste resulting from our business operations is fundamental. It is on this backdrop that all the computers in the bank are annually recycled and distributed to schools in promotion of computer literacy at lower education levels," he said.

He added: "We are glad to maintain our environments clean by turning obsolete computers into re-useable gadgets that can support learning."

According to him, DTB and ARISE sustainability journey is not only a commitment on environmental management, good corporate and sustainable business practices as anchored in the United Nations Strategic Development Goals (SDGs), but also a representation of our business ethics underpinned in the need to conserve the resources for future generations and empowering the younger generations with the right education and skills set.

Uday Bhasin, a mentor from A brainchild of three sisters (ARISE) consists of Inaya Bhasin, Simar Bhasin and Rania Bhasin said the 'Arise' is not for profit support initiative whose ethos is to Empower, Educate and Conserve."

"In a competitive world where there are dwindling resources and a growing divide between the haves and the have nots, the Bhasin sisters conceptualize ARISE which hopes to support sustainable pro-



Ravneet Chowdhury (L), Diamond Trust Bank Tanzania CEO, applauds after handing over donated computers to Felicia Felix (2nd L), Lauren Education Promotion Centres managing director. Others from (3rd L- and 2nd R) are 'ARISE' sisters who partnered with the bank in extending the donation. Photo: Correspondent Mary Kadoke.

grammes around the core values," said Bhasin.

Utti Mwang'amba Centre for widows and Children Assistance

(CWCA) managing director said the organization is in full hope that the donation will boost their day-to-day activities, such as their role in em-

powering parents to enroll their children to school.

"Preventing early marriages has been one of our roles and what we

do is to ensure that we empower parents to easily enroll their children in schools at a low burden. We believe in supporting ICT knowledge for those in schools, especially those with no access to computers," said Mwang'amba.

Explainer Siame who gave her remarks on behalf of the Kinondoni District Education Officer (DEO) urged the two organisations to keep up the spirit to other schools in municipalities, districts and regions, as the country still has a lot of students that need access to computer.

"We consider this as a holy act keep up the initiative," she said.

Rodina Kimaro, a Headmistress at Songoro Mnyonge Secondary School, said the computer donation will ease the teaching load that seems to have many students compared to the teachers available.

"Currently the school has 1,300 students and 19 teachers. The teaching process is not easy. With the donation we believe that at some point the teaching load will be reduced," said Rodina.

PM lauds banks for supporting various socio-economic initiatives

By Guardian Reporter

PRIME Minister of Tanzania Kassim Majaliwa has lauded the country's banking industry for supporting various socio-economic initiatives across Tanzania adding that the bank's initiatives complement the Government's efforts to enhance social service delivery.

Majaliwa remarked during an Iftar event organized by the NMB Bank in Dar es Salaam on Tuesday evening that brought together over 1000 stakeholders including the bank's customers who are observing the holy month of Ramadan, leaders from the government, orphaned and abandoned children among others.

He said the bank through its Corporate Social Investment (CSI) has been at the forefront of investing in key sectors that include education, health, water, and Small and Medium Enterprises (SMEs).

"The bank has organized this Iftar event as a sign of giving back to communities, especially during the holy month of Ramadan. Apart from this Iftar event, I am glad that the bank has gone the extra-mile to generously donate necessities including a variety of food and non-food items to three orphanage centers located in Dar es Salaam that include Umrah, Al-Azam, and Tanzania Kwan-



Prime Minister Kassim Majaliwa (R) bids farewell to the NMB Bank's Board of Directors Chairman, Dr. Edwin Mhede, during an Iftar event hosted by the bank in Dar es Salaam on Tuesday. Looking on is the bank's chief finance officer, Juma Kimori. Photo: Guardian Correspondent.

za."

He added: "This act of compassion aims to bring smiles to the faces of the orphaned and abandoned

children and provide them with much-needed support."

Majaliwa during the event urged other companies to emulate NMB

Bank to bring smiles to the faces of the young orphans and provide them with much-needed support.

During the event tasked local Gov-

ernment and municipal councils to identify orphaned and abandoned children and coordinate their basic needs.

"These children are the leaders of the next generation. Providing their necessities should be a prerequisite," Majaliwa stressed.

During the event, Juma Kimori, NMB's Chief Financial Officer said the bank has a long-time tradition of honoring and celebrating the holy month of Ramadan.

"NMB Bank through its 'Close to you' philosophy deeply cares about the community, and this Iftar event and donation, though modest, reflects our commitment to making a positive impact where we can. When God is in it, even the little we give can mean a lot," Kimori stated.

Dr. Edwin Mhede, NMB Bank Board Chair during the event said the month of Ramadan should be used to nurture a generation of people who have fear for God.

He added: "We are glad to see this big turn-up at this event as guests would have chosen to enjoy their Iftar elsewhere. At NMB Bank we believe that a family that stays in one house eats together."

Africa Food Systems Forum opens in Kigali



By Guardian Correspondent, Kigali

The Africa Food Systems Forum 2024 annual summit, the premier forum for African agriculture and food systems was opened yesterday here.

The theme for this year's summit - Innovate, Accelerate and Scale: Delivering food systems transformation in a digital and climate era - underscores the urgent need to radically transform African food systems which aimed at enhancing local food production, bolster resilience to climate change, uplift African livelihoods, and harness the continent's potential to tackle global challenges.

The theme highlights the need to prioritize three key actions: innovating, accelerating, and scaling up. Regarding innovation, the 2024

Summit will shine the spotlight on innovative policy delivery mechanisms, financing initiatives, research, and business models.

Speaking during the official opening of the summit, Dr Edouard Ngirente, Prime Minister of the Republic of Rwanda said: "As we evolve in a digital age, the summit will showcase cutting-edge technologies and equipment to manage climate impact, digital and financing gap, food waste and loss to name a few".

Participants and delegates will have the opportunity at the Summit to network with the innovators and thought leaders driving these state-of-the-art technologies and developments.

Ngirente said, "To transform the agriculture sector into a powerful engine for economic development, our country is embracing innovation

and making evidence-based-policy decisions. In this context, the Government has focused on de-risking the sector to ensure that it becomes more profitable and attractive for the youth and private sector actors."

The AFS Forum will take place from September 2-6, 2024 in Kigali, Rwanda. The summit is expected to host approximately 5000 delegates from across the food systems eco system.

Speaking to the significance of the event, Hailemariam Dessalegn, the Chair of the AFS Forum Partner's group, emphasized the pivotal role of youth in accelerating the delivery of sustainable and prosperous food system.

"With an abundance of emerging African young talents, remarkable innovations, and proven practices and solutions both locally and international-

ly, scaling up adaptation and replication is feasible. However, achieving this requires mobilizing actions and investments on a large scale, especially from the private sector," he said.

The launch ceremony is the premier drum beat and kick start event towards the Africa Food Systems Annual Summit, in September.

The summit will bring together business leaders, potential investors, high-ranking government officials, thought leaders, and farmers under the same roof to make the connections needed to unlock investment and financing opportunities for medium and small enterprises (MSMEs), youth, women and government-led deals and unleash the potential for faster, widespread, food systems transformation across Africa.

Telecom firm launches 5G home Wi-Fi

By Guardian Reporter, Dar es Salaam

AIRTEL Tanzania has launched the groundbreaking Airtel 5G Smart Box and bundles to facilitate the accessibility of 5G services in the country.

This significant milestone heralds a new era of high-speed internet connectivity, providing unparalleled download speeds, improved reliability, and seamless streaming capabilities.

Airtel's 5G technology promises to revolutionize internet connectivity in Tanzania, offering superfast download speeds. Airtel's 5G service ensures higher quality streaming, low latency, increased availability, and more reliable and stable connectivity.

Whether for high-definition video conferencing, or streaming ultra-high-definition content, Airtel 5G sets to meet the demands of digital lifestyles for individuals and businesses.

"Airtel Tanzania is excited to lead the charge in 5G connectivity, making advanced data services accessible to Tanzanians increasing the much-sought broadband penetration. Our aim is not

only to provide cutting-edge services but also to empower individuals and businesses to reach their full potential in an increasingly digital world," says Airtel Marketing Director Timea Chogo.

To enjoy Airtel's 5G services, customers can access it through 5G-capable handsets or the newly introduced Airtel 5G Smart Box.

The 5G routers are available under two arrangements tailored to either Business or Home (retail) customers. Notably, the device remains an Airtel asset for the entirety of the contract period, emphasizing our commitment to providing continued support and service excellence.

Understanding the diverse needs of our customers, Airtel has introduced affordable unlimited 5G plans.

The Airtel 5G Smart Box is available for purchase at Airtel shops in Dar es Salaam and Dodoma, or through door-to-door Airtel sales representatives.

To sign up, one simply needs a national ID card (NIDA), a TIN certificate, and a business license for businesses.

BANKING & FINANCE



Artiste Nasib Abdul, alias Diamond Platinumz (C), Airtel Tanzania's brand ambassador, displays Airtel 5G Smart Box after its launch on Tuesday in Dar es Salaam. Left is Airtel Tanzania Director of Marketing Timea Chogo and right is Public Relations manager Jackson Mmbando. Photo: Guardian Correspondent

WORLD

Father and wife's illnesses focus attention on Prince William

LONDON

WITH both his father King Charles and his wife Kate absent from public duties as they undergo treatment for cancer, Britain's Prince William has come under the media and public spotlight like never before.

As heir to the throne and as a son of the late Princess Diana, the 41-year-old is accustomed to the scrutiny that comes with being a British royal.

But his father and wife's absence from public life since mid-January have meant even greater attention has turned to the future King William V.

From the moment his grandmother, the late Queen Elizabeth, died in September 2022, he would have been all too aware of the "scary" reality of his destiny, said Anna Whitelock, history of the monarchy professor at London's City University.

"He knows he has to be ready to be king," she told Reuters.

"When (the king's) cancer diagnosis came, of course, I'm sure his first reaction was as a son, concern for his father. But there is also this big weight of responsibility that suddenly starts to kind of descend

upon his shoulders. And I'm sure he's very, very aware of that."

William was at the center of some golden years for the royal family in the last decade with public celebrations and outpourings of support at his and Kate's wedding in 2011, the births of their three children, and milestones in the reign of his grandmother Elizabeth.

But the last few years also saw a high-profile fallout with Prince Harry, his younger brother's exit from royal duties along with wife Meghan, and their criticism of the institution. There was also the scandal over his uncle Prince Andrew's friendship with the late sex offender Jeffrey Epstein.

The death of Elizabeth and of her husband Philip the year before left the monarchy looking noticeably smaller, something brought into sharp relief by the current absence of Charles, 75, and Kate.

"He must be absolutely devastated and worried about his wife, about his children and about his father, on top of all the problems he's had with his brother," royal biographer Claudia Joseph said.

"I think it's very tough. But... he's made of stern stuff. He's very stoic."



Britain's Prince William (second right), Kate, Princess of Wales (right), Prince Harry (left) and Meghan, Duchess of Sussex (second left) leave after they paid

William will 'step up'

That contrasts with the view tabloid newspapers presented of "work-shy" William in 2017. But since then he has taken on more and more royal duties and won praise for championing causes including the environment and mental health.

"I'm sure when the time comes, Prince William will step up to the plate," said Robert Hardman, author of recent biography Charles III. "I mean, we saw how in the aftermath of the death of Elizabeth II - the longest lived, longest reigning monarch we've ever had - people thought, how do you follow that? Well, the answer is monarchy gets on with it."

While the role of monarch is meant to be a non-political head of state, Whitelock said William would find it very difficult to spend his time as king just wearing robes and cutting ribbons. Many people would actually welcome "a more interventionist monarch,"

she added.

"I think it's going to be really interesting over the next few years to see whether people are ready for that or whether there is a kind of line which he ends up having to be very clear that he doesn't cross."

The prince has not been shy to speak his mind and criticize world leaders over the environment. In February, he voiced concern over the Israel-Hamas conflict in Gaza, saying too many people had been killed: an unusually direct intervention from a British royal.

"I think the royal family has to modernize and develop as it goes along and it has to stay relevant," William said in 2016, when asked by the BBC about his future as king.

"That's the challenge for me is how do I make the royal family relevant in the next 20 years' time, and it could be 40 years' time, it could be 60 years' time and I have no idea when that's going to be. I hope that's something that I can do."

Netanyahu coalition under strain after standoff with US

JERUSALEM

ISRAELI Prime Minister Benjamin Netanyahu faced growing strains on his divided coalition on Tuesday after an angry standoff with Washington worsened disagreements over proposals to draft ultra-Orthodox Jews into the military.

Israeli media reported that a cabinet meeting to discuss the planned changes to the conscription law had been called off, with only days left before the government has to present proposals to the Supreme Court. Asked about the reports, a Netanyahu aide said a cabinet session had yet to be scheduled.

The hold-up came a day after Netanyahu's fraught relations with US President Joe Biden broke down over Washington's decision not to veto a UN Security Council resolution seeking an immediate ceasefire in Gaza.

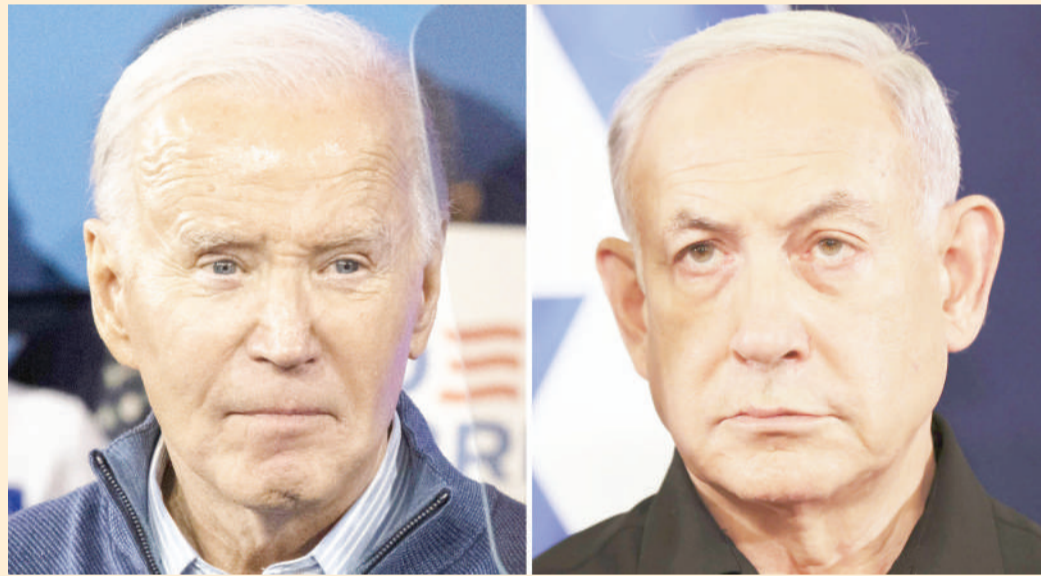
Amid growing international pressure for a halt to the fighting and a stop to Israeli plans to launch a ground assault on the southern Gaza city of Rafah, Ne-

tanyahu cancelled a scheduled visit to Washington by two of his most senior aides who were due to hear US ideas about operational alternatives.

The open show of defiance towards Israel's strongest ally was welcomed by his religious-nationalist coalition partners but implicitly criticized by centrist former Defense Minister Benny Gantz, who joined the war cabinet last year and who said the delegation should go to Washington.

Despite plunging approval ratings for Netanyahu himself, surveys indicate the Israeli public largely supports the government's determination to dismantle Hamas as a military force in Gaza, giving him a motivation for digging in his heels against Washington. However the divisions underscored the growing pressure on the government internationally.

The conservative Israel Hayom newspaper, normally supportive of Netanyahu, backed the decision not to send the delegation but said public support



This combination photo shows President Joe Biden, left, on March 8, 2024, in Wallingford, and Israeli Prime Minister Benjamin Netanyahu in Tel Aviv, Israel, Oct 28, 2023. (PHOTO / AP)

from Biden was what was needed more than anything by Israel at a time when "the legitimacy of its actions is disintegrating at frightening speed".

Netanyahu's position remains dependent on holding together his coalition with hard-right religious nationalist parties that are resolutely opposed to any

set-up in the war or any concession to international demands for a broad-based political settlement with the Palestinians.

But the conscription law, which could potentially remove exemptions keeping ultra-Orthodox Jews from serving in the military, is shaping up as a significant obstacle, highlighting

a longstanding divide between secular and religious Israelis.

The proposals have sharpened divisions between allies of Defence Minister Yoav Gallant, who has been pushing for a widening of conscription laws, and the ultra-Orthodox parties in the coalition who want the exemptions to remain.

India outpacing world in renewable energy adoption: US envoy Garcetti

ADDIS ABABA

ANI | Updated: Mar 27, 2024 14:43 IST

New Delhi [India], March 27 (ANI): India is outpacing the world when it comes to adopting renewable energy, said US Ambassador to India Eric Garcetti, on Wednesday, while calling for deeper collaboration between New Delhi and Washington to win the fight

against climate change.

At an event, Garcetti highlighted the importance of deploying clean energy to support sustainable economic growth and protect vulnerable communities.

"The United States and India are the most important friends in the world. The two biggest democracies have never been close. The friendship between the leaders is most consequen-

tial in a world of aligned democracies," Garcetti said.

"I think that India and the United States together, (can) ensure that just ways (to fight climate change), with the developed world doing its part and the developing world doing its part...I'm so excited to see India, outpacing the world when it comes to renewable energy today," he added.

The US ambassador was speaking at

the inaugural session of the US-India Forum on Decarbonising Pathways.

During his address, he underscored the urgency of addressing climate change, citing the need to act now for the sake of future generations.

Garcetti also conveyed that the US mission in India is also hoping to have "vibrant relationships" with state governments and at the local level to promote sustainable development. **ANI**

Xiangjiang New Area of China's Hunan actively cultivates new quality productive forces

XI JINPING, general secretary of the Communist Party of China Central Committee, visited a joint venture in Changsha, central China's Hunan province on March 18, where he learned about local endeavors to accelerate the development of new quality productive forces and promote high-standard opening up.

BASF Shanshan Battery Materials Co., Ltd. is located in the Xiangjiang New Area of Changsha. It was established by German chemical giant BASF and Shanshan, a leading Chinese lithium-ion battery materials supplier, in 2021.

With a well-established research and development (R&D) system, a robust patent portfolio, as well as a

low-carbon and sustainable supply chain, the company is dedicated to pioneering new chemical functionalities of positive electrode materials, in pursuit of a sustainable future.

BASF Shanshan Battery Materials Co., Ltd. is a miniature of the Xiangjiang New Area's efforts to cultivate new quality productive forces and expand new growth momentum and advantages.

According to statistics, the Xiangjiang New Area's R&D spending intensity, or the expenditure on R&D as a percentage of its GDP, for the first time exceeded five percent last year, ranking third among all new areas at the national level.

In 2023, 27 specialized and so-

phisticated small and medium-sized enterprises (SMEs) that produce novel and unique products, and 500 high-tech firms were newly established in the Xiangjiang New Area, ranking second and third among all state-level new areas, respectively. The area is home to 64 state-level innovation platforms, accounting for over 40 percent of the total in Hunan province.

An industrial park of Zoomlion, a Chinese construction machinery and equipment manufacturer, in the Xiangjiang New Area, houses a number of heavyweight machines, including the all-terrain crane with the world's largest tonnage, as well as the world's tallest curved-arm aerial work platform. These inno-

vative achievements highlight the strength of the Xiangjiang New Area in the field of intelligent manufacturing.

To the west of Tongzipo Road, there is a thoroughfare connecting dozens of listed companies engaged in engineering machinery, new energy, new materials, and biomedicine, and a huge number of SMEs as well.

Focusing on 15 industrial chains, the Xiangjiang New Area is determined to build itself into a nationally important high ground for advanced manufacturing and a hub of high-end industries.

HS Photonics is one of the star enterprises in the Xiangjiang New Area. It has independently

developed the first generation of quantum dot laser in the domestic industry, and co-developed the world's first sample of silicon optical module by quantum dot laser with a leading Chinese optical chip manufacturer.

The Xiangjiang New Area has made technological innovation an inherent part of its development, continuously unleashing new growth drivers.

Since 2023, the National Supercomputing Center in Changsha has been approved to build a state-level open innovation platform for a new generation of AI public computing power, with internationally advanced and nationally leading computing capabilities. A 200-petaflop

AI innovation center has been established.

Besides, the Xiangjiang New Area is orderly promoting its scientific innovation programs, including four major science labs and ten landmark projects.

The Xiangjiang New Area, occupying only 0.5 percent of Hunan province's land area, generates eight percent of the province's GDP. The new area's total economic output grew from 160 billion yuan (\$22.22 billion) in 2015 to 450 billion yuan in 2023.

With innovation as its driving force and technology as an enabler, the Xiangjiang New Area is unleashing new vitality in its high-quality development.

People's Daily

Brazil, France launch \$1.1b programme to protect rainforest

BELEM, Brazil

BRAZIL and France on Tuesday launched an investment program to protect the Brazilian and Guyanese Amazon rainforest involving 1 billion euros (\$1.1 billion) in private and public funds over the next four years.

The announcement was made during French President Emmanuel Macron's three-day visit to the South American country, where he landed on Tuesday in Belem, near the mouth of the Amazon, and was met by Brazil's President Luiz Inacio Lula da Silva.

"Gathered in Belem, in the heart of the Amazon, we, Brazil and France, Amazonian countries, have decided to join forces to promote an international roadmap for protection of tropical forests," they said in a joint statement.

Their pledge to work together to stop deforestation in the Amazon by 2030 to contribute to slowing global warming comes two years before Brazil hosts the COP30 climate negotiations talks in Belem in 2025.

"The presidents expressed their commitment to the conservation, restoration and sustainable management of the world's tropical forests and agreed to work on an ambitious agenda, including ... developing innovative financial instruments, market mechanisms and payments for environmental services," the statement said.

Macron and Lula took a river boat to visit a sustainable development project for producing chocolate on an island near Belem, and met with Indigenous leaders.

At the event, Macron honored Indigenous leader and environmental campaigner Raoni Metuktire, of the Kayapo people, with the National Order of the Legion of Honor, France's highest order of merit, for his fight to protect the rainforest and Indigenous rights.

Chief Raoni, who became a global reference for campaigning in the 1980s with musician Sting at his side, handed Macron documents denouncing the environmental impact that a planned railway backed by soy farmers will have on Indigenous people, whom he said have not been freely consulted.

Raoni asked Lula not to approve building the 1,000-km railroad known as Ferrograo that would lower agribusiness costs for shipping grains from Mato Grosso farm state to Amazon river ports and out to international markets.

Despite past run-ins over the environment, relations between France and Brazil have recovered from a low point in 2019 when Macron led a wave of international pressure on then-president Jair Bolsonaro over fires raging in the Amazon. Bolsonaro accused Macron and other G7 countries of treating Brazil like "a colony".

"After a four-year eclipse and a virtual freeze in political relations between our two countries during Bolsonaro's presidency, we are in the process of relaunching the bilateral relationship and the strategic partnership with Brazil," a French presidential adviser said on Friday.

London court stays Julian Assange's 'immediate' extradition; asks US to file assurances of his rights

LONDON

WIKILEAKS founder Julian Assange has fended off the threat of immediate extradition to the United States after the latest ruling by the High Court in London, which has signalled it may allow him to appeal his case, CNN reported.

Notably, if extradited to the US, the 52-year-old Australian citizen will have to stand on trial on charges of espionage relating to WikiLeaks's release of classified documents relating to the US-led wars in Afghanistan and Iraq. The trial could see him spend the rest of his life behind bars, according to Al Jazeera.

The court gave the US government three weeks to give a series of assurances around Assange's First Amendment rights and that he would not face the death penalty. If the US fails to give these assurances, Assange would be allowed to appeal his extradition.

At a two-day hearing last month, Assange sought permission to review the 2022 extradition decision signed off by the UK. A panel of two judges said in their Tuesday ruling that Assange would not be extradited immediately, giving the US a three-week window to provide assurances that he would enjoy similar legal rights as US citizens.

"If those assurances are not given, then leave to appeal will be given and there will then be an appeal hearing," the judgement read.

If the assurances are given, there will be a further hearing in May to decide if the assurances are 'satisfactory', before a final decision on leave to appeal, it said.

The court said Assange had a "real prospect of success" on three of the nine grounds of appeal: that his extradition is incompatible with freedom of expression; that, if extradited, Assange might be prejudiced at trial due to his nationality; and that, if extradited, he would not enjoy adequate death penalty protection, according to CNN.

ANI

A key country for us: Bill Gates

NEW DELHI

BILLIONAIRE and Microsoft co-founder Bill Gates on Wednesday emphasised India's pivotal role in his philanthropic endeavours and technological aspirations.

Gates, speaking virtually from Seattle at the Times Now Summit, underscored India's significance both in his past actions with Microsoft and in his current charitable efforts through the Bill & Melinda Gates Foundation.

"India is a key country for us," Gates said while highlighting the profound impact the nation has had on his career trajectory and his philanthropic vision.

"It's the country that we have the most on-the-ground activities and very deep partnership with many of the ministries at the union level and with several of the states, particularly UP, Bihar, and now India," he said.

He also reiterated India's pivotal position in the global landscape, emphasising the nation's significance as a cornerstone for his foundation's multifaceted initiatives.

The renowned philanthropist and tech visionary also reflected on his extensive engagement with India spanning over two decades, Gates emphasised the nation's exceptional talent pool, agility, and steadfast commitment to implementing cost-effective solutions with far-reaching impacts. With over 25,000 personnel employed by Microsoft in India, Gates lauded the country's conducive environment for fostering innovation and scaling impactful interventions.

"In my first career at Microsoft, I had a great experience in India where over the last 25 years, Microsoft has built up a team. There are now over 25,000 people," he noted.

In his capacity as the co-chair of the Bill & Melinda Gates Foundation, Gates elucidated on the foundation's deep-rooted partnership with India, characterised by extensive on-the-ground activities and collaborative initiatives with governmental and private entities. Gates highlighted the foundation's strategic approach of piloting projects in India before disseminating successful models to other developing nations, thereby leveraging India's unique context to inform global interventions.

"Everything in the digital realm, pioneered with the identity system but now more and more digital public infrastructure. And it was fantastic that India used the big G20 meeting to introduce other countries to digital public infrastructure. And we've seen a lot of uptake. And so I sat down with the government. We talked about how we're helping other countries get on the same path that India's on," he also said.

India's economic growth trajectory also garnered Gates' attention, with the nation consistently maintaining robust growth rates. While acknowledging India's strides in various sectors, Gates underscored the imperative of sustained investments in healthcare and education to fortify the nation's human capital and address existing disparities.

"India's had pretty steady growth for some time. Obviously, there's countries to learn from that also had periods of very long growth, India will have to do things its own way," he noted.

Gates commended India's democratic ethos, wherein politicians vie not only on ideological grounds but also on their commitment to addressing fundamental societal needs.

"India should be proud that it's the world's largest democracy and, you're allowing lots of different voices to be heard. I'm sure there'll be some degree of continuity and we're a neutral organisation. But the idea that politicians compete less on who's in their group and more on trying to lift everybody up, it's great to see that in India you can have politicians saying," Gates said.

He refrained from endorsing any political faction, emphasising the importance of collaboration and consensus-building to uplift all segments of society.

Beyond philanthropy and technology, Gates expressed admiration for India's vibrant culture and entrepreneurial spirit, citing instances of immersive experiences during his visits, including interactions with government officials, students, and business leaders.

Gates' engagements spanned a spectrum of activities, from candid discussions on policy matters to attending high-profile events such as Mukesh Ambani's daughter's wedding, underscoring his deep-rooted affinity for India.

"I felt very lucky to be included. And the hospitality was the best ever," he said.

Gates also reflected on the foundation's collaborations with Indian ministries, particularly in areas pertaining to women's empowerment and childcare. He underscored the importance of uplifting women and addressing maternal health issues, leveraging digital platforms to promote nutrition and empower women across diverse socio-economic strata.

Looking ahead, Gates expressed confidence in India's trajectory, emphasising the nation's potential to drive inclusive growth and serve as a beacon of democratic ideals on the global stage. As India navigates through the electoral process, Gates reiterated his commitment to collaborating with elected representatives to advance shared goals and foster sustainable development.

ANI

Chinese economy makes steady progress and has bright future

AGAINST the backdrop of a complex and severe international situation and sluggish global economic recovery, the trend of China's economic development is an important aspect that affects the world economy and attracts great attention. Last year, China's GDP exceeded RMB 126 trillion (US \$17.7 trillion), growing by 5.2%, ranking the top among major economies in the world, contributing one-third of global growth and remaining the world's largest growth engine. The 2024 Chinese government work report has set the economic growth target for this year at around 5%, and the overall trend of economic recovery and long-term improvement remains unchanged.

In the past decade, China has adhered to the new development concept of "innovation, coordination, green, openness, and sharing", followed a high-quality development path, focused on top-level design, and set sights on long-term economic development. China's economic development has shown the following highlights:

Firstly, the foundation for development has become more solid. China has historically solved the problem of absolute poverty. Last year, the disposable income of Chinese residents increased by 6.1%, faster than the GDP growth, and the growth rate in rural areas was faster than that of urban areas. China has a huge market advantage, with a per capita GDP of over US \$12,000 and a middle-income group of over 400 million people. Last year, the added value of China's service industry accounted for 54.6% of GDP, and the contribution of final consumption expenditure to economic growth exceeded 82.5%. The Communist Party of China (CPC) has imposed high pressure on corruption, built a new type of friendly and clean relationship between government and business, and set a more standardized, transparent and predictable environment for economic activities. The "Belt and Road" initiative has created a new platform for international economic cooperation, injected new impetus into world

economic growth, and expanded the space for its own economic development. China has carried out more than 3,000 projects in cooperation with co-developing countries, facilitating investment of nearly US \$1 trillion.

Secondly, the competitive advantage remains significant. China's economic development has significant institutional advantages. China adheres to the development and improvement of the socialist market economy, and through forward-looking economic policies and industrial layout, it is in a leading position in new economic formats such as new energy. In 2023, the installed capacity of renewable energy reached 14.5 trillion kilowatts, accounting for more than 50% of the total installed power generation capacity of the country, surpassing that of thermal power for the first time in history. China has the supply advantage of a complete industrial system. The industrial system consists of 41 industrial categories, 207 job types, and 666 industrial subcategories, making it the only country in the world to have all the industrial categories listed in the United Nations Industrial Classification. China has the advantage of a large number of high-quality workers and entrepreneurs. China has established the world's largest public education system, with the number of graduates in science, technology, engineering, and mathematics steadily ranking first in the world. By the end of 2023, China had more than 4 million effective invention patents.

Thirdly, China has been creating more opportunities for foreign-invested enterprises. China's shift to high-quality development offers a high-return market for foreign companies. In the past five years, the return rate of foreign direct investment in China was 9.1%, much higher than that of European and American countries. Many foreign-invested enterprises continue to be optimistic about China by investing in China and deepening their efforts in China. Last year, nearly 54,000 foreign-invested enterprises were established in China, an increase of 39.7% year-on-year. China provides a fertile soil for foreign-funded enterprises to



Maweni Cement Plant

transit from "Made in China" to "Created in China". According to the World Economic Forum network data, of the 153 lighthouse factories representing the highest level of intelligent manufacturing and digitization in the world, China has 62, ranking first in the world in terms of quantity.

Last year, the actual use of foreign investment in China's high-tech manufacturing industry increased by 6.5%, and more and more multinational enterprises are choosing to establish research centers in China. China continues to optimize the environment for foreign investment. Last year, China formulated 59 policies and measures to optimize the environment for foreign investment, of which 38 have been implemented.

The high-quality development of the Chinese economy has provided sustained momentum for China-Tanzania cooperation. China has been the largest trading partner of Tanzania for 8 consecutive years, with a bilateral trade volume of US \$8.78 billion last year, a year-on-year increase of 5.66%. China is also the largest source of foreign investment in Tanzania.

Last year, large-scale investment projects such as the China-Tanzania Kibaha Industrial Park, East Africa Commercial and Logistics Center, and the second phase of Maweni Cement Plant were successfully launched. The construction of major projects such as the fifth and sixth lots of the Central Standard Gauge Railway, the Nyerere Hydropower Station, and the Magufuli Bridge by Chinese enterprises in Tanzania is steadily advancing, making important contributions to the improvement of Tanzania's infrastructure and investment environment.

This year marks the 60th anniversary of the establishment of diplomatic ties between China and Tanzania, ushering in new opportunities for the development of bilateral practical cooperation. Under the guidance of the head-of-state diplomacy, China will promote the continuous development of the China-Tanzania comprehensive strategic partnership and continue to benefit the two peoples with its own economic development.

Christine Willauer, 84, a lifelong Chemnitz resident, said she felt asylum-seekers in Germany got financial benefits that the elderly did not. "When I am in the city, some days I feel there are not many people speaking my own mother tongue anymore," she said. "I also miss the old manners."

City spokesman Matthias Nowak said the majority of people in Chemnitz are against extremism, adding that Chemnitz would "fall apart" without immigrants - for instance, 40 percent of staff at the hospital are foreigners.

Racial tensions cost Germany Inc skilled foreign labour

CHEMNITZ

MANAGER Joerg Engelmann says he has pulled out all the stops to attract skilled foreign workers to his chemical engineering company in Chemnitz, east Germany. But once they arrived, the racial slurs and exclusion they experienced in the town have driven some of them away.

His firm is one of five German medium-sized companies that told Reuters their foreign staff recently moved on or switched locations due to xenophobia, even as Europe's biggest economy suffers a shortage of skilled labour.

Many large companies in Germany and the Netherlands have expressed concern about the difficulty of hiring due to anti-immigrant sentiment. Some employers go a step further, saying they are actually losing staff because of it.

CAC Engineering GmbH, the family-owned company Engelmann runs, has lost around five of its 40 foreign employees over the past 12 months because of discrimination, he told Reuters. The company declined to make its former staff available to Reuters.

"We do what we can. But we can't become bodyguards," said Engelmann, 57. "There are parts of the population who don't realise that these are foreign skilled workers who want to make a real contribution in Germany."

CAC did not give details, but xenophobic hate crime cases recorded across Germany by the interior ministry more than tripled between 2013 and 2022 to more than 10,000. Overall, Engelmann said, high energy costs pose a bigger challenge.

Official German estimates suggest the country as a whole will be short of seven million skilled workers by 2035, compared with a labor force of around 46 million.

The climate is more hostile in eastern Germany, where after the fall of communism plant closures and layoffs saw an exodus of young people and a lower birth rate.

Chemnitz, in the state of Saxony near the Czech border, is trying to attract skilled workers - Engelmann's firm says it helps arrange temporary housing, language and even driving lessons to encourage foreign employees to settle.

But Chemnitz has become a focus of anti-immigrant feelings since 2018 when anti-migrant protests in the city turned to riots.

Largely destroyed during World War Two and rebuilt

under Communism as Karl-Marx-Stadt, it was one of Germany's richest cities at the turn of the 20th century.

Since reunification in 1990, its population has shrunk by around 20 percent to just over 250,000. Foreigners have jumped to nearly 14 percent of inhabitants from just over 2 percent in 2000, according to data from Chemnitz-based FOG Institute for Market and Social Research.

On Monday evenings at around 6 pm, around 250 people march through the town in a regular "Monday demonstration" promoted by one of the far right parties that make up a quarter of the city council's members. Marchers at a recent event sang nationalist songs, beat drums and waved the flags of Saxony, Germany and Russia.

Resident Farid Mokbil, 31, an Egyptian who came to Germany to teach German to foreigners, said he is happy in the town overall. He experiences racism often but doesn't take it personally.

"In the first week here I went shopping at the supermarket and an elderly woman just looked at me - I'm not sure if it was my appearance - but she just started shouting," he said. "Such weird situations happen ... A few days ago in the tram, a

boy said loudly, 'here there are only Afghans who want to steal.'

Christine Willauer, 84, a lifelong Chemnitz resident, said she felt asylum-seekers in Germany got financial benefits that the elderly did not.

"When I am in the city, some days I feel there are not many people speaking my own mother tongue anymore," she said. "I also miss the old manners."

City spokesman Matthias Nowak said the majority of people in Chemnitz are against extremism, adding that Chemnitz would "fall apart" without immigrants - for instance, 40 percent of staff at the hospital are foreigners.

'Remigration'

Channelling the anti-immigrant mood are political parties including Alternative fuer Deutschland (AfD), which is on track to win three regional state elections in September this year including in Saxony.

The AfD has said it wants to reverse mass migration that occurred in 2015, create asylum centres outside the European Union, introduce strict controls on German borders, sanction migrants who do not integrate fully and create incentives for economic migrants to return home.



Officers of German Federal Police patrol for immigrants at the border crossing from Poland into Germany in Frankfurt an der Oder, Germany, Oct 28, 2021. AP



External Affairs Minister S Jaishankar called on Philippine President Bongbong Marcos, on Tuesday. ANI

Haiti gang violence causing sporadic distribution of food, water, medical supplies, says UN

UNITED NATIONS

UN humanitarian and their partners in Haiti said on Tuesday gang violence and roadblocks are causing erratic aid deliveries and disruption to the distribution of medical supplies.

The World Food Programme (WFP) has announced a milestone achievement for March, collaborating with local partners to distribute a record-breaking 18,500 hot meals to displaced individuals.

This accomplishment stands in stark contrast to the situation just days prior, from March 20 to 22, when WFP and its partners encountered difficulties reaching the intended 18,000 people due to security concerns.

The UN Office for the Coordination of Humanitarian Affairs (OCHA) said

the distribution of medicine and medical supplies is a critical need, including the distribution of supplies to respond to cholera. It seeks to maintain disease outbreak monitoring sites for displaced people across the capital, Port-au-Prince.

OCHA reported that there were 10 suspected cases of cholera recorded within a span of 48 hours at the Lycee Marie Jeanne displacement site.

Additionally, it mentioned that Haiti's National Ambulance Center, which had been temporarily closed last week due to gang activity, has now resumed its services.

The UN Children's Fund (UNICEF) announced that so far this month, working with partners, it was able to distribute 1.7 million liters of water to more than 15,000 people in the capital.

Xinhua

Simba clarifies Kramo's temporary withdrawal

By Correspondent Seth Mapoli

FOLLOWING the recent confusion surrounding Simba SC's Ivorian winger Aubin Kramo's probability of taking part in CAF Champions League matches, the team's management has clarified the status of the footballer.

Ahmed Ally, Simba SC's Information and Communication Manager, stated that Kramo will not feature in any competitions for the remainder of the season, as the outfit has officially withdrawn his name from both CAF and Tanzania Football Federation registration systems.

Ally emphasized that Kramo remains an integral part of the Simba SC squad and continues to receive all entitlements and privileges accorded to other players.

However, due to persistent injuries, the winger has endured, the decision was made to temporarily remove his name from the registration list to allow for comprehensive treatment without the risk of losing his position to another player.

The official noted: "Kramo remains a valued member of Simba SC, and he continues to receive all rights and benefits entitled to any other player."

"Unfortunately, due to his ongoing injury concerns, we have opted to withdraw his registration temporarily to facilitate his rehabilitation process," Ally explained.

He further elaborated: "The club's decision to remove Kramo from the registration roster is aimed at providing him with ample time to undergo treatment and ensure his complete recovery, thus enabling him to rejoin the squad for the upcoming season."

The Information and Communication Manager added: "While he may not be available for league matches in the current CAF Champions League campaign due to his withdrawn status, we are eager to have him back in contention for the next season."

Ally reassured fans that Kramo's absence from the current season's fixtures is a strategic move aimed at prioritizing his long-term health and readiness to contribute effectively to the team in future campaigns.

He emphasized the club's commitment to supporting Kramo throughout his rehabilitation journey and expressed optimism about his eventual



Simba SC's Ivorian winger, Aubin Kramo.

return to full fitness.

The official noted: "In withdrawing Kramo's registration, our primary concern is his well-being and ensuring that he makes a complete recovery before returning to competitive action."

"We are confident that with the necessary treatment and rehabilitation, he will be back stronger and ready to make a significant impact on the team," Ally affirmed.

The announcement regarding Kramo's temporary withdrawal from the squad comes amidst speculation and uncertainty surrounding his availability for upcoming fixtures.

However, Simba SC's transparent communication regarding the situation aims to provide clarity to supporters and stakeholders alike, reaffirming the club's commitment to its players' welfare and long-term success.

Simba SC introduced Kramo as a versatile winger expected to play a crucial role in domestic and continental tournament matches, aiming to surpass their performance.

Kramo officially joined the club on July 8, 2023, becoming the second import after Willy Onana in the major transfer window. The Ivorian winger, previously with ASEC Mimosas, sealed a lucrative deal with the Msimbazi Street giants.

Due to injury, Kramo missed all 19 NBC Premier League matches, which witnessed Simba SC garnering win in 14, drawing three, and losing two.

He also missed the CAF Champions League encounters, with Simba SC now gearing up for the quarterfinal tie against Al Ahly scheduled for tomorrow at Benjamin Mkapa Stadium in Dar es Salaam.

Dar to host Run for Binti Marathon in May

By Guardian Correspondent

A NON-GOVERNMENTAL organization - Smile for Community (S4C) - in collaboration with Legal Services Facility (LSF) - yesterday revealed the third season of the race, dubbed 'Run for Binti', has been scheduled for May 25 in Dar es Salaam.

'Run for Binti Marathon', an annual feature, seeks to mobilize resources and have joint efforts to empower girls by ensuring they have access to education and reproductive health rights, including safe menstruation and improved learning environments.

Last year's event benefited students at Nanyamba and Chawi secondary schools in the Nanyamba Town Council by providing them with modern toilets and sanitary pads for girls, helping to maintain their health and ensuring their continuous school attendance.

The LSF's CEO, Lulu Ng'wanakilala, stated: "In implementing our 'Access to Justice' program, it's evident that girls and young women face both avoidable and unavoidable barriers to education, healthcare, and their basic rights."

Lulu noted: "That is why LSF sees the importance of collaborating with Smile for Community and other stakeholders to reduce these obstacles and forge new paths towards a just and equal society, especially for girls."

The 'Run for Binti Marathon' has significantly brought stakeholders together to address community chal-

lenges.

Through last year's event, more than 2,500 students from secondary schools in Mtwara benefited from improved sanitation facilities, menstrual health education, and environmental conservation efforts, including tree planting.

"This initiative is more than just a race - it is a movement towards creating sustainable change in our society. We invite everyone to join us in this cause to run - not only for the thrill of it but also for the impact, we can collectively make the lives of thousands of girls better. Together, we can overcome barriers and build a future that will see every girl get the opportunity to thrive," Lulu pointed out.

Smile for Community's Director General, Flora Njelekela said: "Smile for Community, in partnership with LSF, is thrilled to announce the third season of the 'Run for Binti' race, set for May 25 at the Oysterbay grounds in Dar es Salaam. The races will include 21km, 10km, and a 5km run, as well as a 55km cycling race."

She pointed out: "This year's objective is to enhance girls' educational and reproductive health environments. Funds raised will go towards building and improving sanitation facilities in secondary schools, improving access to clean water by constructing wells, promoting safe menstruation through the distribution of reusable sanitary pads, contributing to environmental conservation through tree planting, and providing education on self-defense and addressing gender-based violence."

No more defeats? Goran Kopunovic's ouster and Christine Mwagala's outcry

By Correspondent John Kimbute

A BIT of the typical mentality when dealing with NBC Premier League coaches in particular was visible in the past week or so, as Tabora United made an exit pact with Goran Kopunovic, no novice in either local soccer or the region as he once led the Simba SC technical bench.

It was as usual a rather desperate attempt to rectify things, whereby at the local level as in the more technical foreign league runs, replacing a coach often has results, and at times handsomely.

That is what is being expected by the Tabora United leadership for the remaining matches of the league.

How far that may play out that way remains to be seen, but what is not quite likely is for the new coach, definitely in an acting capacity, to make good what club information officer Christine Mwagala was putting out as a clarion call from the management - no more defeats.

Technically it looks like a club vows to itself that it is tired of defeats, which is fine if there have been too many, but the side is not exactly on the bottom of the league, though they are hovering on the line of relegation, with a goal advantage over Geita Gold FC, as third in line for the kicker.

The formulation of what the club leadership wants from the interim coach is what in the usual language is covered by an expression, 'if wishes were horses beggars would ride', in the sense of impossibility.

Merely wishing that the club suffers no more defeats is no reason why such defeats will not take place since the side by and large remains the same.

At the same time, it is a statement to the effect that the technical bench ought to



Tabora United FC's head coach, Goran Kopunovic. PHOTO: COURTESY OF TABORA UNITED FC

adopt defensive techniques to fill the playing side with a defensive mentality, with an option of either winning or drawing rather than losing by any margin.

Were that the case, perhaps the departed coach could have been advised to put into motion such techniques, ably used by Taifa Stars' interim coach Hemed Suleiman 'Morocco' in his outing especially against DRC in the 2023 AFCON finals.

For once, it is a little unclear how far the interim Taifa Stars coach used the same tactics in his friendly outing against Bulgaria, which also has to do with how far it was vital to ensure a no-defeat outcome.

Using an overly defensive-minded outfit is helpful to keep the other side at bay especially in disruptive tackling, not in building moves.

It is not, all the same, feasible to interpret the

'no more defeats' rallying cry by the club information officer in the sense of technique to be followed, but just sentiment in the sense that the club is tired of losing so many matches. It is technically empty.

As relative newcomers to the Premier League and tying at 21 points each with 21 matches played, the fact that Mashujaa FC and Tabora United - and regular campaigner Geita Gold FC find themselves at the same points level and have relative proximity in terms of experience in the Premier League shows that nothing is especially odd at the club.

If anything, Geita Gold FC was supposed to ask itself several pertinent questions as they were doing much better the previous season and appear to have lost out tremendously this season.

The disappointment at Tabora United seems to be tied to the level of preparations which, to an extent, was appreciable.

As this sacking of the coach comes after the short registration window has passed and whatever lessons were derived from the first part of the season had already started being put to use, the leg-room for either the new coach or interim coach looks sort of limited.

It is not easy to change the squad at the moment and he has to rely on a slight shift of techniques to get results, implying that the coach whose services they disrupted was somewhat conservative in his attitude to the side.

It would imply that the management or leadership looked at the matter and decided that a change could bring about positive results

with the same squad instead of making matters worse.

Often when a coach is relieved of his duties there is an impression somewhere as to the sort of techniques that could work in the situation, for instance, what players to use in either this or that position, their combination, etc.

Again when a team loses there is blame-throwing that sometimes leads to a pressure cooker atmosphere, where the coach and several players cannot work together anymore.

Changing technical bench leadership is an act of mobilization between club leadership and players, in which case entering a new contract that things will go well so long as the coach goes.

At times the differences or atmosphere of remobilization is not between leadership and players but within the leadership, where the coach may be a bit too friendly with players, to the leadership's discomfort.

Being friendly with players involves ease of accepting the level of performance they put up, or behaviour in camp and outside the camp, as finally, the coach is the one who has to sound an alarm about the impact of outside life on the performance of a player.

Short of such 'naming and shaming', there is little leadership can do as they are not close to players on a day-to-day basis.

It is these levers that the Tabora United leadership pulled, but results are not assured.

Benchikha urged to approach Simba SC vs Al Ahly tie seriously

By Correspondent Cheji Bakari, Tanga

AS Simba SC is expected to host Egypt's Al Ahly in a 2023/24 CAF Champions League quarterfinal first leg at Benjamin Mkapa Stadium in Dar es Salaam tomorrow, the former's head coach Abdelhak Benchikha has been advised to take the game seriously.

Some soccer stakeholders in Tanga issued the advice recently, noting it will be the third time for Al Ahly to land in Dar es Salaam this year to play in two continental showdowns at Benjamin Mkapa Stadium.

The outfit has taken on both Simba SC and Yanga in the showdowns, hence, the former is very much familiar with the stadium and all-game environment.

Al Ahly had already confronted Simba SC twice in the inaugural African Football League, featuring in the quarterfinal stage in Dar es Salaam and Cairo.

The CAF Champions League holder also locked horns with Yanga in this season's CAF Champions League Group Stage in Dar es Salaam and Cairo.

Al Ahly drew with Simba SC and Yanga in the continental fixtures, which means the recent notion that a foreign squad can hardly get good results at the venue can hardly be justified.

The records further detail that Al Ahly has not lost the duels played at Benjamin



Simba SC's players (L-R) attacker Pa Omar Jobe, winger Saidi Ntibazonkiza, and midfielder Clatous Chama jubilate when Ntibazonkiza netted for the squad in a 2023/24 CAF Champions League clash against Botswana's Jwaneng Galaxy at Benjamin Mkapa Stadium in Dar es Salaam on March 2.

Mkapa Stadium. Al Ahly has lifted the coveted CAF Champions League trophy 11 times, making it the most accomplished side in CAF inter-club tournaments.

The fanatics, for that matter, advised Simba SC's Algerian gaffer to see to it he sets up a tactical plan that will have his club coming out victorious and stay in pole position - when it comes to seeking a place in the last four.

There are various reasons for the Msimbazi Street side to seek

better results in the first leg. First of all, Marcel Kohler-coached Al Ahly boasts plenty of quality players and the club is extremely dangerous on the break.

The Egyptian club is playing accurate passes and the midfielders are good enough to dictate the game's tempo. They can quickly rectify their mistakes and ensure they are in control of the clash.

One of the soccer supporters revealed: "The game will probably be 50-50 - giving a

chance for either Simba SC or Al Ahly to either secure victory, draw, or lose because these teams are not new to each other... in the head-to-head record, Simba SC has shown resilience when taking on Al Ahly."

He noted: "Frankly speaking, though, Simba SC's head coach has to make good choices of players on some areas on the pitch, finishing is still a problem to the club."

Brazil draw six-goal thriller with Spain as Endrick, Yamal dazzle

MADRID

BRAZIL snatched a late leveller to share an entertaining and occasionally heated 3-3 friendly draw with Spain on Tuesday as youngsters Lamine Yamal and Endrick dazzled.

Lucas Paqueta fired home a stoppage-time penalty to deny La Roja victory at the Santiago Bernabeu, after the hosts had taken a late lead.

Spain captain Rodri scored two heavily debated penalties of his own in a pulsating battle under a closed roof in the Spanish capital.

The Manchester City midfielder opened the scoring from the spot in the 12th minute after electric winger Yamal tumbled in the box and Dani Olmo extended Spain's lead with a fine individual goal.

A mistake by Spain goalkeeper Unai Simon allowed Rodrygo to pull one back before the break and teen sensation Endrick, on as a substitute, fired Brazil level five minutes into the second half.

Rodri dispatched his second spot-kick late on after Dani Carvajal was clipped by Lucas Beraldo but Paqueta had the final say.

The match, arranged to help combat racism after various incidents of abuse aimed at Real Madrid and Brazil winger Vinicius Junior in Spain, proved a pulsating battle between two of football's heavyweight nations.

Vinicius captained Brazil for the first time but was largely kept quiet, with his teenage compatriot and future Los Blancos team-mate Endrick continuing to enjoy the limelight, along with Barcelona youngster Yamal.

"It's a shame it got away from us in the last second, it was a penalty we could have avoided," Rodri told Teledeporte.

Rodri was given the armband on this occasion by regular skipper Alvaro Morata, as a gesture for the recent death of the midfielder's grandfather.

"I dedicated (the goals) to my grandfather, for everything that he taught me," added Rodri.

La Roja excelled in the first half, barely allowing five-time World Cup winners Brazil a sniff in Selecao coach Dorival Junior's second match at the helm.

"I'm angry not to win a game in which we were superior," admitted Spain coach Luis de la Fuente, but he said he was encouraged ahead of Euro 2024 this summer. "The positive thing ... is that we have come out reinforced, the team is growing and giving the feeling that this side can go very far."

AFP

Southgate defends Stones selection as Manchester City face injury crisis

By Jamie Braidwood

ENGLAND manager Gareth Southgate defended selecting John Stones against Belgium after the Manchester City centre-back limped off with an abductor injury just days before his club's pivotal Premier League clash with Arsenal.

Stones was substituted within the opening stages of England's 2-2 draw at Wembley on Tuesday night after playing the full game against Brazil on Saturday evening.

England's camp has been disrupted by several injuries to Southgate's squad and the injury added to the defensive issues facing City, with right-back Kyle Walker also picking up an injury problem against Brazil.

Walker was forced to withdraw from England's squad after feeling a tight hamstring but Stones was one of five outfield players who kept their place along with City team-mate Phil Foden, Arsenal's Declan Rice, Real Madrid's Jude Bellingham and Chelsea's Ben Chilwell.

Pep Guardiola's side host Premier League leaders Arsenal on Sunday in a key game in the title race but Southgate insisted that England did not regret starting Stones ahead of the fixture.

"We measure everything," he said after the 2-2 draw. "The first game wasn't a game which was a high level in terms of intensity. We've done exactly what Holland did with Virgil van Dijk and Nathan Ake and what Norway did with Martin Odegaard and Erling Haaland. It only seems to fall on us when there's a question on that."

"Of course, we're disappointed if he's got a problem. It looks like it's in the abductor area. He came in on the back of not playing for two weeks, so it's not about overload. But I hate sending players back to their clubs injured."

Further injuries to Harry Maguire, Luke Shaw, Trent Alexander-Arnold, Kieran Trippier and Reece James saw England select an inexperienced back-four, with Ezri Konsa making his first international start alongside Lewis Dunk.

Southgate praised Konsa, as well as fellow debutants Ivan Toney, who scored a first-half penalty, and 18-year-old Kobbie Mainoo, who was named man-of-the-match after a standout display.

"The great thing is definitely some players have emerged positively from the opportunities they've had," Southgate said.

"We've perhaps got more depth in one respect, but the injuries are a concern. We've got so many players missing at the moment, and we've still got the real heat of the season to come, with the intensity of the games, what's resting on the games."

THE INDEPENDENT

Ukraine join Poland, Georgia in qualifying for Euro 2024

LONDON

UKRAINE came from behind to beat Iceland in a play-off to qualify for Euro 2024 on Tuesday, while Poland secured their place at the finals with a penalty shoot-out victory over Wales and Georgia qualified for a first ever major tournament.

The Ukrainians were aiming to qualify for a first tournament since the Russian invasion of the country two years ago, and they did so by coming from behind to defeat Iceland 2-1 in a game played in the Polish city of Wroclaw.

Albert Gudmundsson silenced the crowd in a city with a large Ukrainian refugee population as he fired Iceland into the lead on the half-hour mark.

Iceland, with a population under 400,000, were hoping to return to the finals of a competition in which they reached the quarter-finals in 2016.

However, Euro 2020 quarter-finalists Ukraine equalised nine minutes after half-time thanks to a superbly taken goal by Viktor Tsygankov of Spanish side Girona.

Extra time was loom-



Ukraine's Mykhailo Mudryk scores their second goal past Iceland's Hakon Rafn Valdimarsson during the Euro 2024 qualifying playoff soccer match between Ukraine and Iceland, at the Tarczyński Arena Wroclaw in Wroclaw, Poland, Tuesday. (Reuters)

ing when Ukraine grabbed the winner with six minutes left as Chelsea's Mykhailo Mudryk swept home a first-time shot from the edge of the area. "Thank you, guys! Thank you, team! For significant emotions for the entire country. For the important victory and making it to EURO. For proving once again: whenever Ukrainians face difficulties but do not give up and continue to fight, Ukrainians certainly win," Ukraine's President, Volodymyr Zelensky, wrote on X.

Having narrowly missed out to Italy in their qualifying group and being forced into the play-offs, Ukraine can now look forward to the European Championship which begins in Germany on June 14.

They will go into Group E alongside Belgium, Slovakia and Romania and will have ambitions of progressing to the last 16.

Poland go into a difficult Group D at the Euro along with France, the Netherlands and Austria after getting the better of

Wales in a tense shoot-out at the end of their play-off final in Cardiff.

The match ended 0-0 after 90 minutes and there were no goals either in extra time, which ended with Wales having Chris Mepham sent off for a second booking.

A high-quality shoot-out, which began with Robert Lewandowski converting Poland's first kick, saw nine successful penalties before Daniel James had his effort saved and Wales lost 5-4.

There will be no third

consecutive European Championship for the Welsh team, who were semi-finalists in 2016, but Poland will be present at a fifth continental finals in a row.

"It's a cruel game, that's what I've said to the players, one kick away from qualifying. It hurts," Wales manager Rob Page told broadcaster S4C.

Earlier, Georgia made history by winning through to a major international tournament for the first time since the country in the Cauca-

sus of 3.7 million people gained independence from the Soviet Union in 1991.

They beat Greece 4-2 on penalties after a 0-0 draw at the end of extra time in Tbilisi, sparking a pitch invasion from delighted fans at the Boris Paichadze Stadium.

Nika Kvekveskiri stroked in the decisive penalty for Georgia after Tasos Bakasetas and Giorgos Giakoumakis both failed to score from the spot for Greece.

Surprise European champions in 2004, Greece's defeat means their wait to qualify for a first major tournament since the 2014 World Cup goes on.

Ranked 77th in the world, a Georgia team coached by former France full-back Willy Sagnol will join Turkey, Portugal and the Czech Republic in Group F at the European Championship.

"I would pay to feel what I feel today," said Sagnol after the game, speaking in English.

They had never come close to qualifying before, until losing in a play-off at the same stage for the last Euro, going down 1-0 at home to North Macedonia in 2020.

AFP

Sean 'Diddy' Combs' lawyer now says raids of the rapper's homes were 'excessive' use of military force

LOS ANGELES

SEAN "Diddy" Combs' lawyer said Tuesday that the searches of the rapper's Los Angeles and Miami properties by federal authorities in a sex trafficking investigation were "a gross use of military-level force" and that Combs is "innocent and will continue to fight" to clear his name.

It's the first public statement from the music mogul's team since Monday's raids of his homes by Homeland Security Investigations agents.

"Yesterday, there was a gross overuse of military-level force as search warrants were executed at Mr. Combs' residences," said the statement from attorney Aaron Dyer. "There is no excuse for the excessive show of force and hostility exhibited by authorities or the way his children and employees were treated."

The searches were part of an ongoing sex trafficking investigation by federal authorities in New York, two law enforcement officials told The Associated Press. The officials were not authorized to publicly discuss details of the investigation and spoke to the AP on condition of anonymity.

Combs was not detained and spoke to authorities, and neither he nor any family members were arrested, nor has their travel been restricted, according to Dyer's statement.

Dyer said the "unprecedented ambush" has led to a "premature rush to judgment of Mr. Combs and is nothing



Sean "Diddy" Combs attends Sean "Diddy" Combs Album Release Party For "The Love Album: Off The Grid" on September 15, 2023 in New York City. Agencies

more than a witch hunt based on meritless accusations made in civil lawsuits."

"There has been no finding of criminal or civil liability with any of these allegations," Dyer said. "Mr. Combs is innocent and will continue to fight every single day to clear his name."

Combs' sons, Justin and Christian "King" Combs, were handcuffed during the raid at their father's residence in Los Angeles. King, 25, is a music artist whose song "Can't Stop Won't Stop" with Kodak Black topped Billboard's Mainstream R&B Hip-Hop charts in 2022.

Law enforcement conducted the raid Monday at Combs' multimillion-dollar mansion in the affluent Holmby Hills neighborhood in Los Angeles and his Miami

waterfront home. Along with a heavy presence of officers, command trucks were parked outside both properties.

The criminal investigation is a major escalation in the scrutiny of Combs, who has been the defendant in several sexual

abuse lawsuits in recent months.

In a lawsuit Combs settled the day after it was filed in November, his former protegee and girlfriend, the R&B singer Cassie, sued him alleging years of sexual abuse, including rape. The law-

suit said he forced her to have sex with male prostitutes while he filmed them.

In February, a music producer filed a lawsuit alleging Combs coerced him to solicit prostitutes and pressured him to have sex with them.

Another of Combs' accusers was a woman who said the rap producer raped her two decades ago when she was 17.

Combs and his attorneys have denied all of the lawsuits' allegations.

The AP does not typically name people who say they have been sexually abused unless they come forward publicly as Cassie did.

Combs is among the most influential hip-hop producers and executives of the past three decades. Formerly known as Puff Daddy, he built one of hip-hop's biggest empires, blazing a trail with several entities attached to his famous name. He is the founder of Bad Boy Records and a three-time Grammy winner who has worked with a slew of top-tier

artists including Notorious B.I.G., Mary J. Blige, Usher, Lil Kim, Faith Evans and 112.

Combs' network of non-music business ventures, including lucrative private-label spirits, sportswear fashion and a TV network, has been falling apart since the abuse lawsuits began surfacing.

His vodka and tequila deal with Diageo, a major producer of distilled spirits, formally disintegrated in January when the two parties settled mutual lawsuits, leaving the brands in Diageo's hands.

His fashion line, Sean John, has disappeared from Macy's, one of the line's primary partners; Sean John items remain for sale at Walmart's online store, although many items are heavily marked down or available only in off-sizes.

And last November, Combs resigned as chairman of Revolt TV, which focuses on music and social justice issues for African Americans.

AP

Gwiji by David Chikoko



SPORT

Ukraine join Poland and Georgia in qualifying for Euro 2024

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Sundowns' septet flies directly to Dar for CAF CL after international duty

By Correspondent Michael Mwebi

MAMELODI Sundown have decided to fly their key players straight to Dar es Salaam instead of returning to South Africa with the rest of South Africa's national team.

According to iDiski Times, Mamelodi Sundowns made special travelling arrangements for the seven Bafana Bafana stars in their squad ahead of the CAF Champions League clash against Young Africans SC, also termed Yanga, on Saturday.

Goalkeeper Ronwen Williams, Grant Kekana, Aubrey Modiba, Thapelo Morena, Terrence Mashego, Teboho Mokoena, and Themba Zwane were part of the South Africa national team that settled for a thrilling 3-3 draw with Algeria in an international friendly in Algiers on Tuesday night.

Williams, Modiba, Kekana Mokoena, and Zwane started the game and all played 90 minutes. Zwane scored a brace.

Defender Mashego was an unused substitute while Morena came on in the second in the last 17 minutes of the game.

All seven players left Algiers immediately after the game and are scheduled to arrive in Dar es Salaam on Thursday at dawn.

The decision to fly straight to Dar instead of returning to South Africa with the rest of the international team is meant to avoid the delays that could have affected Sundowns' preparations.

According to the original travelling arrangements, these players were scheduled to only arrive in Tanzania a day before the first leg.

The experienced septet was pivotal in steering Bafana Bafana to their first semi-final appearance in 24 years at the 2024 African Cup of Nations (AFCON) tournament in Ivory Coast in February- finishing third after a penalty shoot-out win over DR Congo.

The South African giants are still chasing their first CAF Champions League title since 2016.

Having won the inaugural African Football League tournament last year, Sundowns have firmly set their eyes on the elusive second CAF Champions League title.

Last year they were eliminated at the semi-final stage by Morocco's Wydad AC.

They have dominated the Group Stage for many seasons but come short at the decisive knockout hurdles.

Against Yanga- who are coincidentally managed by Miguel Gamondi who won the Premier Soccer League with Sundowns alongside Neil Tovey as co-coaches in 2006- they will have the benefit of playing the second leg at home next week.

Simba SC enjoys clean bill of health ahead of clash vs Al Ahly



Simba SC players are pictured participating in training in Zanzibar recently in preparation for the 2023/24 CAF Champions League quarterfinals as well as the 2023/24 NBC Premier League. PHOTO: COURTESY OF SIMBA SC

By Correspondent Michael Mwebi

SIMBA SC and Al Ahly will go head-to-head in the first leg of the CAF Champions League quarterfinals at Benjamin Mkapa Stadium in Dar es Salaam tomorrow.

The Msimbazi Street outfit is competing in the quarterfinals for the fourth time in five years. The Tanzanian side picked up nine points from their six group matches to finish behind ASEC Mimosas and above Wydad Casablanca and Jwaneng Galaxy.

After failing to progress to the quarters in all their past three recent attempts, Simba now has their work cut out if they are to reach the semi-finals for the second time in their history.

They can at least take confidence from the fact they have never lost to Al Ahly in all their four home games, including a 2-2 draw in the African Football League in October last year.

Simba SC will take to Ben-

jamin Mkapa Stadium in a positive mood with all players available for selection.

The team arrived in Dar es Salaam on Tuesday from Zanzibar where they had camped in preparation for the crucial game during the international break.

The club confirmed head coach Abdelhak Benchikha has a clean bill of health as he looks to secure a first-leg advantage ahead of the return fixture in Cairo next weekend.

"The camp in Zanzibar

has gone well and all the players have returned in good physical and mental condition. After arriving in Dar es Salaam, the squad went straight to camp and the training program will continue as usual."

As for the Egyptian visitors, they are expected to be without the services of influential midfielder Emam Ashour, goalkeeper Mohamed El Shenawy and striker Wissam Abu Ali.

Ashour suffered a shoulder injury in Egypt's victory

over New Zealand last week. First-choice goalkeeper El Shenawy is in Germany for his rehabilitation.

The Al Ahly squad has been boosted by the return of Mahmoud Metwally after a long period of absence, as well as Ahmed Abdel Qader.

Hussein Al-Shahat is also part of the trip to Tanzania after recovering from a muscle injury that forced him out of the Egyptian national team camp a few days ago.

The aggregate winner of

the two-leg match will qualify to face either DR Congo's TP Mazembe or Petro de Luanda of Angola in the last four which comes with a 3bn/- cash prize.

Al Ahly emerged winners for a record-extending 11th time in the CAF Champions League last year edging out Wydad AC in a two-legged final.

The Egyptian football giants have also bagged the CAF Confederation Cup- a second tier of Africa inter-club showdowns- once.

Yanga boosted by return of star players

By Correspondent Seth Mapoli



Legal Services Facility (LSF) Executive Director, Lulu Ng'wanakilala (R), speaks at a press briefing in Dar es Salaam yesterday during the official launch of the third season of the 'Run for Binti' race expected to take place at the Oysterbay grounds in the city on May 25. Looking on (L) is Smile for Community Executive Director, Flora Njelekela. PHOTO: GUARDIAN CORRESPONDENT

THIS season's NBC Premier League defending champion, Young Africans SC, is gearing up to face Mamelodi Sundowns in the CAF Champions League last-eight game set to take place at the Benjamin Mkapa Stadium in Dar es Salaam on Saturday.

As the anticipation builds, the Tanzanian outfit eagerly awaits the return of six of their star players who have been representing their respective national teams.

Among key players are Malian goalkeeper Djigui Diarra, Burkinabe midfielder Stephan Aziz Ki, and his Ivorian counterpart Pacome Zouzoua, as well as Zambian forward Kennedy Musonda.

Their presence is crucial for Young Africans SC, popularly known as Yanga, as they aim to field a formidable lineup against their opponents.

Ally Kamwe, the outfit's Information, and Communication Manager, emphasized the importance of having the full squad back in training ahead of the crucial fixture.

"We have made arrangements to ensure that the players return promptly and have ample time to train with their colleagues," Kamwe stated.

He expressed relief in receiving assurances from the federations that the players would be back in time for the match.

"We have contacted the leaders of the federations and they have assured us that by today, they will be back, and that is good news for us because we need to have a full squad for our match against Mamelodi," Kamwe affirmed.

In addition to the six

stars, two other players who were part of Tanzania's senior national soccer team, Taifa Stars, during the squad's recent friendly fixtures in Azerbaijan, will also rejoin their club.

Defender and captain Bakari Mwamnyeto, along with goalkeeper Aboutwalib Mshery, will bolster the team's lineup with their experience and skill.

Commenting on the significance of the upcoming game, Kamwe highlighted the dual objectives Yanga is aiming to achieve.

"Apart from seeking a new chapter of glory for the club in the championship, we also stand to gain a substantial amount of prize money if we progress to the semi-final stage," Kamwe explained.

The financial incentive adds another layer of motivation for the team as they prepare to take on their continental rivals.

With the return of their international stars and the added depth provided, Yanga is poised to put up a formidable challenge against Mamelodi Sundowns.

The stage is set for an exciting encounter as both teams vie for supremacy in the CAF Champions League.

Fans eagerly anticipate witnessing their beloved club's quest for glory unfold at the Benjamin Mkapa Stadium on Saturday.

In the 2023/24 CAF Champions League season, Yanga clinched second place in Group D, securing their spot in the quarterfinals with a total of eight points.

The Group D standings were led by Al Ahly, followed by Yanga, with CR Belouizdad placed third and Medeama SC sitting fourth.

Flexibles by David Chikoko

THE 'ueue' in Queue is SILENT

DON'T MENTION IT

