



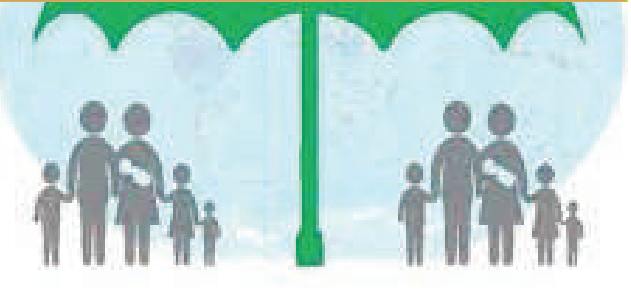
**National Pg 3**  
Samia to launch 6th PHC this month



**National Pg 4**  
NMB to support cashew growers



**National Pg 6**  
Public urged to support UHI Bill



# Ebola: Medics link up efforts in controlling Ebola spread

By Guardian Correspondent, Kagera

TANZANIA and Uganda are cooperating along their common border in Kagera Region in efforts to prevent Ebola from spreading.

Regional medical officer Dr Issessanda Kaniki and Ugandan officials agreed on the measures yesterday at the Bugango border crossing in Misenyi district.

The RMO said the two sides agreed to cooperate in regard to screening of all travellers, providing them with certificates and having in place items for disease prevention including sanitisers, soap and running water.

Health officers at border posts will explain to travellers precautions against the disease and work together to sort out any challenges that may arise, he said.

"These agreements stem from good neighbourliness in fighting the Ebola threat at border areas," he said.

Ugandan medic Dr Jesca Mlekateka said cooperation will assist people in regard to the relevant precautions.

"Here at the border there is no Ebola yet, it is still confined in Mubende District and Kampala," she said, noting that the accord will facilitate control measures to check infection

TURN TO PAGE 2



Residents of a village in Kilindi ward in Kilindi District pictured yesterday outside Kilindi Hospital, where they stayed after walking for three days running supposedly to air their grievances to the district commissioner in relation to illegal relocation. Photo: Correspondent Dege Masoli



## Government to harmonise policies to improve industrial productivity

By Felister Peter

THE government is working to harmonise sectoral policies as part of strategies to improve productive sectors for enhanced industrial productivity.

The process is expected to ensure the presence of policies that cut across the crucial sectors such as energy, water and agriculture as a tool to enable the country to develop its productive capacity which at the end would be geared towards job creation and improved condition of the people.

The Deputy Minister for Industry, Trade and Investment, Exaud Kigahe (pictured), made the remarks in Dar es Salaam yesterday when speaking at a regional workshop on coherent strategies for productive capacities development in African Least Developed Countries (LCDs).

The workshop which brought together participants from Rwanda, Mauritius, Botswana, Zambia, Zimbabwe and Singapore aimed to discuss challenges

and opportunities associated with developing coherent strategies for productive capacities development following a research conducted in Burkina Faso, Rwanda and Tanzania aiming to forge an improved capacity among national government officials and stakeholders in the selected LCDs to formulate and implement holistic and coherent strategies and policies towards achieving SDGs.

Kigahe said the project, which was supported by the United Nations Conference on Trade and Development (UNCTAD), is important because it has been undertaken at a time when African economies are recovering from the impacts caused by COVID-19.

He said the government recognizes the strategic importance of productive capacity development in Africa; and that countries including Tanzania are implementing the project to examine the state of its productive capacities, development initiatives, constraints and measures to be taken with a view to recommend proper actions for improvement.

"Opinions from experts will help the government in preparing and implementing the new harmonized policies. We are taking measures to improve the productive sector with a focus on value addition to our agricultural products including edible oil, sugar and textiles," he stated.

To achieve the goal, Kigahe said

TURN TO PAGE 2

# LAAC ejects silent council officials over audit queries

By Guardian Reporter, Dodoma

THE Local Authorities Accounts Committee (LAAC) of the National Assembly yesterday kicked out Milele District Council officials from its meeting following dissatisfaction with responses given on various audit queries.

Stanislaus Mabula (Nyamagana), the committee vice-chairman, said LAAC instructed the relevant ministry (President's Office - Regional Administration and Local Governments) to make a follow up and take steps on accounting deficiencies raised, before the end of the year.

The panel failed to continue with its interrogation of Milele council officials concerning queries raised in the CAG Audit



**That isn't positive and had there been appropriate responses the matter should not have reached the parliamentary committee**

Report for fiscal 2020/21, including 441m/- of funds not reflected in the electronic system on council expenditure.

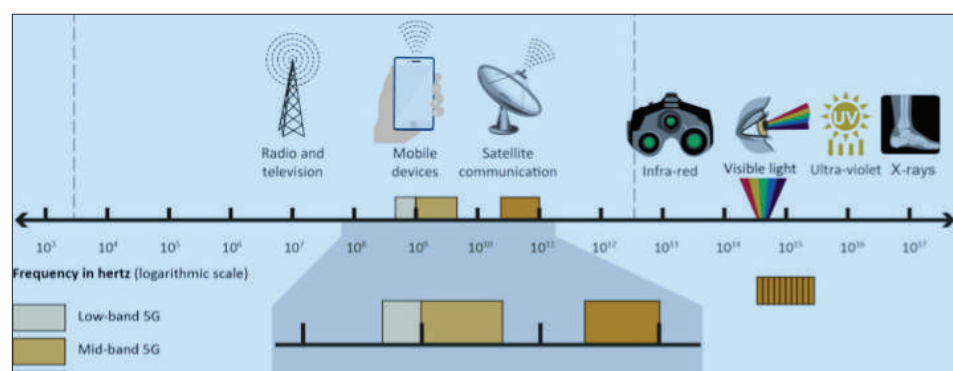
Qualifying it as a gross short error, he said the district council executive director had admitted that it is a state of things which cannot be allowed to continue.

He said there was great weakness in internal revenue collection where the committee discovered that the council had underestimated its income projections.

"How can you collect revenue at 185 per cent?" the legislator queried, asserting that this was an instance of underestimated collection targets. If the council had put reasonable targets it could have collected more and become a better council, he

TURN TO PAGE 2

# TCRA finalises auction of radio frequency spectrum



By Guardian Reporter

THE Tanzania Communications Regulatory Authority (TCRA) has concluded the auction of radio frequency spectrum for 2022, earning upwards of \$187m.

The regulator said in a statement yesterday said that four bidders -Vodacom

(T), Airtel (T), MIC (T) trading as Tigo, and Viettel (T) trading as Halotel won a total of 11 blocks in different bands, while no blocks remained unsold in the 700 MHz, 2300 MHz, 2600 MHz and 3500 MHz bands

The auctioned mobile telecommunication bands were designated by the International Telecommunication Union (ITU) for

broadband mobile systems allocated to each member state, it said.

"The successful conclusion of the competitive award and assignment process for the IMT multi-band frequency spectrum was carried out according to the provisions of the TCRA Act Chapter 172 and the Electronic and Postal Communications Act, (EPOCA) Chapter 306 of the laws of Tanzania," the statement indicated.

Under the two laws, TCRA is assigned with allocating radio communication frequencies or frequencies channels, which includes assigning, issuing, distributing, retrieving, suspending, canceling or otherwise modifying the distribution among users or licensees of such bands, it said

Describing the benefits of auctioning frequencies, it said that it will facilitate advancement of the country's mobile and fixed broadband infrastructure, plus their ability to catalyze economic activities and facilitation of social economic initiatives.

"In furtherance to the National ICT Policy, TCRA intends that the spectrum auction of the 700 MHz, 2300 MHz, 2600 MHz and

TURN TO PAGE 2





## Ebola: Medics link up efforts in controlling Ebola spread

FROM PAGE 1

Anton Jovinari, the Mbale village executive officer, said since they received reports on Ebola and were collaborating with community

health officers to keep the people informed on what is needed.

Mbale Health Centre medics and village leaders for Uganda attended, with the Kagera RMO and Bugango ward officials present.

## Private sector challenged to open new UHI branches

By Correspondent James Kandoya

PRIVATE sector has been urged to open new branches beyond country borders to help travelers coming in or from Tanzania and non-residents to access travelling health insurance cards.

Addressing journalists in a seminar for capacity building on the new Universal Health Insurance (UHI) Bill, the director of Policy and Planning at the Ministry for Health Edward Mbangi said that the private sector should take the chance to open branches to help Tanzanians and non residents accessing travelling health coverage.

He said when the law comes into implementation July 1, next year, all country's consulate departments will use insurance cards as one of the priority to get the visa, adding that the private sector will benefit from the business.

Practically, the bill proposes compulsory uptake of health insurance since the card will be required whenever one seeks other services such as provision of travel document (passport) and visa to mention the few.

He said travelling insurance cover was very important to protect them from a wide range of unexpected and unforeseen events when travelling internationally or domestically that could affect their health or cost you money.

"Once the parliaments pass the law, it will mandatory for ant Tanzanians traveler coming or from the country to get visa or passport services without travelling insurance card," he said

It is once again a new opportunity for the private sector to think of opening insurance branches beyond country borders to serve

Tanzanians travelling to and from the country or with no residents, he added.

Tanzania Insurance Regulatory Authority (TIRA) director general Dr Baghayo Saqware assured the public that the authority was organized to ensure the public get clean insurance services.

Furthermore, to ensure the public gets insurance services while the insurer offers their services at an affordable and a fair competitive environment.

"I call on the public to report TIRA when observing unethical behaviors from the providers," he said.

Janeth Kibambo, a member of secretariat, in the new insurance bill process said once the law was over, Tanzanians will access insurance services in all health facilities.

The government statement comes while it is prepared to start a public awareness campaign after on September 25, this year tabled the Universal Health Insurance (UHI) Bill 2022 in Parliament providing compulsory conditions for people to have registered in insurance schemes in order to secure several social services.

The Bill also introduced the Tanzania Insurance Regulatory Authority (TIRA) as the overall regulator mandated to oversee insurance schemes and quality of provided healthcare services.

**I call on the public to report TIRA when observing unethical behaviors from the providers**

## LAAC ejects silent council officials over audit queries

FROM PAGE 1

declared.

"There is also great weakness in ensuring the repayment of loans - totaling 127m/- to vulnerable groups," he said, noting that committee members saw this situation as sheer negligence.

Similarly there are outstanding claims by council staff totaling 1.1bn/-, with incessant demands

from the staff. "If workers do not get paid their allowances you cannot expect achievements," he said.

He further said there 13 point of sale machines had shut down for 81 to 1,220 days, equivalent to three years. That isn't positive and had there been appropriate responses the matter should not have reached the parliamentary committee, he added.

## TCRA finalises auction of radio frequency spectrum

FROM PAGE 1

3500 MHz bands will, among other things, bring all these benefits to the nation," it said.

Other benefits include lowering mobile communications costs due to cost savings as a result of deploying fewer base stations for wider coverage, potentially lowering consumer prices, it said.

Enhancing the quality of services and quality of experience through coverage and capacity improvement is also envisaged, plus extending the provision of mobile broadband services to a wider section of the population especially those in rural areas, the statement underlined.

The promotion, enhancement and facilitation of innovation for new ICT services and technologies to be deployed in the specific band is similarly projected, enabling sourcing of revenue by obtaining optimal return for the spectrum band as a scarce resource among others, it said.

In the auction, five telecommunications service providers participated in the

successful, winning blocks in different bands.

Vodacom (T) won one block in 700 MHz (frequency division duplex) at \$25,548,468.98 pricing, two blocks in 2300 MHz (time division duplex) at \$34,378,597.94 in costs and one block in 2600 MHz (TDD) at \$3.3m in price

Airtel (T) won two blocks in 3500 MHz (TDD) at \$21.1m, two blocks in 2600 MHz (FDD) at \$39m while MIC (T) or Tigo won two blocks in 3500 MHz (TDD) at \$34m and Viettel (T) or Halotel emerged winner for one block in 2600 MHz (FDD) at \$30.1m.

The FDD spectrum requires two (paired) channels, one for the uplink and one for the downlink while TDD requires a single channel for both uplink and downlink.

"Successful auctioning of the high value frequency spectrum will not only bring about wider range of new services that have never been thought of for the benefit of communities in the country but also contribute to improved living standards of the people and speed up economic development of the country," it added.



Shinyanga district commissioner Jasinta Mboneko (L) pictured yesterday distributing sanitary pads donated by the Flaviana Matata Foundation to students of Shinyanga municipality's Mazinge Secondary School. Photo: Correspondent Marco Maduhu

## Govt calls upon clerics to help find solution to drug abuse among youth

By Polycarp Machira, Dodoma

THE government has called on religious leaders to find lasting solutions to the problems of drug abuse among youths in the country.

The call was made by the Deputy Minister of State, Prime Minister's Office (Policy, Parliamentary and Coordination), Umyy Nderiananga while delivering reports on the implementation of the 2022/23 budget on the fight against drugs to the Parliamentary Committee on Aids and Drugs.

She urged the clerics to work judiciously to ensure peace and harmony among the various groups and find ways of mentoring youths to deter them from the usage and

abuse of illicit drugs.

She said the Drug Control Commission will continue working closely with the ministry and see how they can prepare online content and educate youths on the effects of drug abuse.

"The government is implementing the ruling party's manifesto which has issued directives on the need to strongly deal with drug abuse," she said, adding that religious leaders have platforms that can help.

On her part, the committee's deputy chairperson, Dr Alice Karungi thanked the government for disbursing money to the commission just as was budgeted.

She said it was pleasing to see that the amount budgeted for the first

quarter of 2022/23 was disbursed on time, enabling the commission to perform its duties.

"Rehabilitation activities on young Tanzanians who had been on drugs by training them on different skills should be a sustainable programme being part of the control and stop use of drugs by the commission" she noted.

Gerald Kusaya, Commissioner General of the Drug Control and Enforcement Authority (DCEA), said his organization has put in place measures to control importation of drugs in the country, saying the most common drugs include heroin, cocaine and methamphetamine.

He also pointed out that bhang is in high use simply because of

easy availability and production at secretive places. According to the director, the urge for 'easy money' is also what drives many people to plant harmful plants.

"We are working closely with the Ministry of Agriculture to see how to educate the public that instead of planting bhang, they should focus on other crops that can provide them with a lot of money" said Kusaya.

Executive Director for Tanzania Commission for Aids (TACAIDS), Dr Leonard Maboko assured the parliamentary committee money from the Global Fund will be received in the second quarter of 2022/23.

He said the Joint United Nations Programme on HIV/AIDS (UNAIDS) in its national development plan for 2022/23 had a budget of Tsh 2,132,610,000.00, whereby Tsh1,090,849,597.00 has been received.



CRDB Bank Plc head of card business Farid Seif (R) presents a dummy Card Business for 500,000/- to the runner-up of the bank's "Tisha na TemboCard" promotion for last month, Diana Lucas Rutainurwa, at the handing over of prizes to the winners held in Dar es Salaam on Tuesday. Looking on is the bank's Business Development and Corporate Sales Digital Payments Solutions manager, Gertrude Moragwa. Photo: Guardian Correspondent

FROM PAGE 1

the government has invited the private sector to make sure local and foreign investors establish projects that would add value to locally manufactured goods that can compete in regional markets in the East African Community (EAC), Southern African Development Community (SADC) and the African Continental Free Trade Area (AfCFTA).

"We should not only enhance production, we need to ensure quality of the goods to compete in international markets," he added, noting that efforts are ongoing to ensure the private sector enjoys a conducive business and investment environment.

The Deputy Minister highlighted that for the productive sectors to be able to compete in the markets there should reliable power services

## Government to harmonise policies to improve industrial productivity

and good transport infrastructures such as road and railways

"Our economic development activities are being challenged by many factors including unreliable and costly power supply, shortage of skilled labour, inadequate access to financial services and higher operation cost," he remarked.

Dr Donald Mmari, REPOA Executive Director said they conducted the research for purposes of ensuring Tanzania as one of African LDCs improves its productive sectors and has better policies.

He said in the agriculture sector, researchers focused on a number of issues which included poor

production and low quality of the produced raw materials, the thing that resulted into factories' failure to produce quality goods that compete at the world market.

He said the workshop brought together participants from different African countries to see how they can help governments to deal with available challenges for improved production in all sectors, especially industries.

Some African countries that are doing well in the productive sectors are Mauritius and Botswana, he said.

Dr Mmari said: "Our research was specifically looking at challenges facing productive sectors; we

looked at four sectors including production of edible oil, textiles, sugar and construction. It was conducted between March and July this year."

Patrick Osakwe, Chief, Trade, Poverty and Inequalities Branch at UNCTAD said: "We provide policy recommendations to help governments to improve productive capacities. African LDCs have been doing significant development in terms of production."

Osakwe said that they also looked at how to enable women to participate in the growing sectors and that they are involved in all the dynamics of economy and modern services.





Zanzibar Water, Energy and Minerals permanent secretary, Joseph Kilangi (2nd L), leads officials to inspect a water tank at Dimani constituency in Unguja yesterday. Photo: Rahma Suleiman

# President Samia expected to inaugurate sixth Population and Housing Census results

By Correspondent James Kandoya

PRESIDENT Samia Suluhu Hassan is expected this month to inaugurate the sixth Population and Housing Census (PHC) results. Addressing journalists yesterday in Dar es Salaam, the PHC commissioner Anne Makinda said the inaugural comes after an enumeration and process exercise that had so far reached 99.9 per cent. She said all the preparations were over adding that compared to previous census, this year has taken only one month. Makinda said the 1967, 1978, and 1988 census were inaugurated after

three years while the 2002 and 2012 census results that used scanning technology took three months. "I would like to announce that the sixth census results will be inaugurated by President Samia Suluhu Hassan any time this month," she said, adding that this year's results makes Tanzania in the list of countries announcing its census results much earlier. The neighbouring country of Kenya announced its 2019 census results in November. She said the government will involve representatives from different groups and civil society organisations. Furthermore, after the inaugural, awareness on the importance of the results to the country's development will follow different groups including the media. "We shall train journalists to analyze the statistics and how it can be used and its meaning to the development," she added. Zanzibar Commissar Ambassador Mohamed Hamza expressed appreciation for the media for the strong collaboration. Statistician general Dr Albina Chuwa said it will be announced on time as it was planned. She said initially the National Bureau of Statistics (NBS) projected the results to be October this year adding it will be anytime this month. Tanzania has launched a nationwide week-long population and housing census that will delve deeper than in the past to identify bona fide citizens, immigrants, refugees, foreign residents and passing visitors along with employment statuses and other livelihood engagements.

*"I would like to announce that the sixth census results will be inaugurated by President any time this month"*

# Govt to end fuelwood, charcoal use by 2030

By Francis Kajubi

TANZANIA is set to raise clean energy use from the current four to five percent to 80 percent in 10 years, the government has stated. Energy minister January Makamba made the pledge ahead of a two-day clean cooking conference set for early next month in Dar es Salaam, saying the push towards clean energy reflects policy action to free people from the negative impacts of using firewood and charcoal. President Samia Suluhu Hassan is expected to grace the meeting that will examine energy related taxes on imported clean cooking stoves, with attendant regulations. Those invited to the conference include innovators from the developed world to exchange views on affordability of stoves and other electric cooking appliances for the local market. The conference is themed 'Clean cooking for all,' bringing on board senior government officials, the development partners and operating companies, organised by the

ministry as part of an effort to find a formula to reduce carbon emissions by a substantial margin by 2030, in line with the sustainable development goals agenda of the United Nations system. Addressing the CEO annual gala in Dar es Salaam, Prime Minister Kassim Majaliwa asked factory operators to take up manufacturing and processing technology making use of the waste generated on a daily basis, to cut its polluting effect. He emphasized that new investments should be dedicated to forestry projects, clean energy projects, smart transport and green building to stem carbon emissions, all of which will be taken by experts in the conference. The discussion will be of considerable interest among researchers, business groups and the general public, as local energy experts will be trying to figure out from the rest of the world how far the availability, accessibility and affordability of clean cooking energy is a done deal. "Reaching the 80 percent of clean energy use is possible through different measures

that are being put in place," the minister said in his remarks yesterday, pointing out that currently Tanzania has one of the lowest rates of clean energy use, at four to five percent of total energy consumed. Domestic use of energy accounts for 72 percent of locally produced energy, with biomass accounting for close to 90 percent of the primary energy supply in households. Upwards of 63.5 percent of households use firewood for cooking and 26.2 percent use charcoal, while around 5.1 percent use liquefied petroleum gas (LPG) and three percent electricity, he stated, setting out the replacement of firewood and charcoal for clean energy as the main goal. Using firewood and charcoal is associated with an array of acute health problems including respiratory infections, chronic pulmonary diseases, as well as perinatal and infant mortality, he said. Illnesses attributable to household air pollution affecting women and children mostly take up to 33,000 lives prematurely every year in Tanzania from firewood and

charcoal pollution, he remarked. Most households wish to use gas or electricity for cooking but there are setbacks such as the cost for purchasing stoves and some stoves consuming a lot of energy, especially in relation to electricity, he said. Along with accessibility to clean cooking energy, reducing respiratory non-communicable diseases related to pollution is a major objective, the minister stated. Dr Pauline Chale, an expert on respiratory illnesses at the Muhimbili National Hospital (MNH) said patients affected by the use of firewood and charcoal are regularly treated there, in what medics call the biomass fuel effect. "Their treatment tends to be long term, consuming more resources that could have been used to treat others," she stated. Dust and smoke from firewood and charcoal affect a person's breathing system, while burnt charcoal and firewood emit sulfur dioxide, carbon monoxide and nitrogen dioxide that are mostly likely to affect the human's breathing system, she added.

# Stakeholders appeal for more initiatives to empower community health workers

By Henry Mwangonde

HEALTH stakeholders have called for more initiatives to recognise and empower community health workers who play a critical role in primary healthcare and to achieve quality targets in the fifth Health Sector Strategic Plan (HSSP V). Speaking during discussions at the ongoing Tanzania Health Summit (THS) in Dar es Salaam, the stakeholders said community health workers help build individual and community capacity to improve health outcomes by increasing health knowledge and self-sufficiency through a range of activities, such as outreach, community education, informal counseling and social support. Amref Tanzania country director, Dr Florence Temu as people who are at the frontline, community health workers are trusted members of a community who has a thorough understanding of the community being served. "This relationship allows them to serve as a link between health and social service programs and the community to promote access to services and improve the quality and cultural competence of service delivery," she added. She said if the country was to get results of the health system

improvement, there was a need to empower community health workers as it is easy for an individual of the same community to work for the same people who can understand easily. She added that community healthcare workers are a key component to healthcare provision because they link up with experts and main hospitals which later intervene when there are issues to be addressed. "Things have changed; the government has recognized these important people which have allowed them to be incorporated into the framework, but there should be a consistency to offer them training and refresher courses to increase their understanding," she said. Speaking when opening the summit yesterday, Deputy Minister of Health Dr Godwin Mollel called upon stakeholders to bring on board inputs aimed at improving health systems by focusing on the envisaged Universal Health Coverage which was read for the first time in Parliament this month. "If you give proper inputs and motivate people to join health insurance we will achieve what we have always desired in the health sector," he said.



The Chief Executive Officer of Tanzania Commercial Bank (TCB) Sabasaba Moshingi gives a piece of cake to one of the bank's customers Anna Philemoni (second left) during the ongoing customers service week at its branch located at Mlimani City in Dar es Salaam. Right is the bank's director of human resources and administration,

**Jubilee LIFE INSURANCE**  
 JUBILEE LIFE INSURANCE Corporation of Tanzania Limited  
 HEAD OFFICE: P.O. Box 20524 DAR ES SALAAM  
 Tel: +255 2221176/180  
 LOSS OF LIFE POLICY NO. T1207700033054  
 CATHERINE R. KAWA

Application has been made to this company for the issue of duplicate of the above numbered policy, the original having been reported as lost or misplaced. Notice is hereby given that unless objection is lodged to the contrary at the office of the company within thirty days from the date of this notice, duplicate policy will be issued, which will be sole evidence of the contact.

**Jubilee LIFE INSURANCE**  
 JUBILEE LIFE INSURANCE Corporation of Tanzania Limited  
 HEAD OFFICE: P.O. Box 20524 DAR ES SALAAM  
 Tel: +255 2221176/180  
 LOSS OF LIFE POLICY NO. T1207700033043  
 CATHERINE R. KAWA

Application has been made to this company for the issue of duplicate of the above numbered policy, the original having been reported as lost or misplaced. Notice is hereby given that unless objection is lodged to the contrary at the office of the company within thirty days from the date of this notice, duplicate policy will be issued, which will be sole evidence of the contact.

IN THE HIGH COURT OF THE UNITED REPUBLIC OF TANZANIA (TANGA DISTRICT REGISTRY) AT TANGA  
 CIVIL APPEAL NO. 15 OF 2022 (Arising from Civil Case No. 07 of 2021 of District Court of Tanga)  
 LOGICAL HEIGHT NIGERIA LIMITED.....APPELLANT  
 VERSUS  
 CYREKA EAST AFRICA DEVELOPMENT CO. LTD.....RESPONDENT  
 TO: CYREKA EAST AFRICA DEVELOPMENT CO. LTD  
 P.O. Box 353, TANGA  
 NOTICE OF MENTION / HEARING / RULING  
 TAKE NOTICE: that the above case has been fixed for MENTION on the 17<sup>th</sup> OCTOBER, 2022 at 9:30 A.M. Before HON. L. MANSOOR, J YOU ARE required to appear in this Court on the fixed date without fail.  
 ALSO TAKE NOTICE that in default of your Appearance on that the Case will be heard and determined in your absence.  
 GIVEN under my hand and seal of the Court this 16<sup>th</sup> SEPTEMBER, 2022.

HAKIMU

**Your satisfaction is our No. 1 priority**

**Happy Customer Service Week**

**The Guardian**  
 The Home of Great Newspapers

Follow us on Social Media  
 @TheGuardiantz  
 @TheGuardiantz  
 @TheGuardiantz  
 @TheGuardianDigital

Read our newspapers online  
 Visit: [paper.ippmedia.com](http://paper.ippmedia.com)

WEBSITE  
[www.ippmedia.com](http://www.ippmedia.com)



## NMB in special banking campaign for new cashewnuts buying season

By Guardian Reporter

NMB Bank has launched a special banking campaign dubbed: 'Bonge la Mpango-Mchongo wa Kusini' for the new cashew nuts buying season with the aim to raise production of the crop to 400,000 tonnes.

The bank's head of Agri-business, Isaac Masusu said the campaign will principally seek to mobilise cashew nuts farmers and agricultural marketing co-operatives (AMCOS) in Mtwara Region to bank with the lender and use it in their transactions throughout the season.

The bank debuted the campaign during the forum it organised to share notes with AMCOS leaders in the sector on how they can better work together to make the season a productive and commercial success.

Masusu said that the bank is ready to finance and fully prepared to help deliver, outlining that it will support the entire cashew nut trading season and revealed strategies it will employ to ensure the country gets the desired results during the period.

According to him, apart from loans and its other services, NMB will also use a special banking campaign to ensure the country concludes the season successfully.

Masusu said NMB organised the AMCOS leaders' forum in recognition of the pivotal role of cashew nuts in national development and prosperity of the bank.

"NMB Bank recognises the economic relevance and importance of cashew nuts in this part of the country and that's why we have come up with this idea so that apart from the crop, farmers can also benefit from the rewards of the campaign," he said.

According to him, farmers transacting through the bank would accord their AMCOS the opportunity to win prizes earmarked for the campaign. The

winners will walk away with five motorcycles to be won in draws that will be held after every two weeks.

The first draw of the five raffles will be held on October 28.

Apart from motivating farmers to transact more through NMB Bank, the other fiscal reasons for the campaign include mobilising deposits and helping people to save.

The lender also wants to mobilise more AMCOS and farmers to use NMB especially during this season so that they can be sure of the safety of their money and enjoy the benefits associated with its many unrivalled quality financial services.

Masusu said the lender does not only have the financial muscle to support the season but is also operationally capable and strategically positioned to make the 2022/23 season deliver the desired benefits.

These include 228 branches across Tanzania that are supported by over 800 ATMs. Its liquidity level of over 8trn/- is the best in the country.

Mtwara Regional Commissioner Ahmed Abbas Ahmed spoke highly of the banking mobilisation creativity saying "Bonge la Mpango - Mchongo wa Kusini" is going to be a game changer in the lives of many people with many values for money in the region's cashew nuts economy.

According to him, the initiative augurs well with efforts of the government to formalise transactional activities and increase access to banking services, which are vital in advancing the national financial inclusion agenda.

"I have been told that Mtwara is one of the regions NMB is targeting to ensure its farmers benefit from Bonge la Mpango therefore this is an opportunity for you to increase the number of Tanzanians who use formal financial services," RC Ahmed noted.



Mtwara Regional Commissioner, Col. Ahmed Abbas Ahmed (C) hands over a motorcycle card during the launch of the NMB Bank's 'Bonge la Mpango, Mchongo wa Kusini' campaign in Mtwara and Lindi regions for the cashew nut season. Left is NMB Bank's southern zonal manager, Janeth Shango and second left is the bank's head of agri-retail, Isaac Masusu. Photo: Guardian Correspondent

## Govt urgently provides 2bn/- for repair of Inyala slope road stretch

By Guardian Reporter

PROF Makame Mbarawa, Works and Transport Minister has instructed the Ministry's Permanent Secretary, Aisha Amour to immediately dispatch 2bn/- to the Office of TANROADS Manager, Mbeya Region to be used for road refurbishment at Inyala slope following frequent road accidents at the area.

He issued the instructions here yesterday after inspecting the Mlima Nyoka area up to the Shamwengo Slope and among

others, Prof Mbarawa stressed that the money should reach Mbeya as soon as possible as the contractor has already been sourced to start road refurbishment including the 2.8km road diversion at tarmac level and street lighting.

Prof Mbarawa said short term remedies taken to reduce accidents in the area included construction for parking areas for vehicles to enable traffic police to make long haul vehicle inspections before being allowed to proceed as well as increasing the number of road signs to warn

drivers.

He mentioned other works ongoing as the 2.8km road diversion to divert buses and small passenger buses as they proceed down the slope so that they do not mix up with big trucks.

He said a long term strategy is to widen the highway to become four-lane from Igawa to Tunduma, a distance of 219 kms.

"This highway was built from 1968 to 1973 and underwent major revamping in 1993 and now the government continues to improve it to become a modern highway to

allow both big and small vehicles to drive along without mishaps," said Prof Mbarawa.

Meanwhile, Mbeya regional commissioner, Juma Homera thanked Prof Mbarawa for his inspection on the ongoing works at the road stretch and pledged to provide all assistance needed to ensure the safety of all the people using it.

Earlier, submitting his report, Mbeya Region TANROADS Manager, Eng Matari Masige told the minister that as for now they are widening the road from 6.7 mts to 10.5 mts to allow three vehicles to travel at one time without any hitches.

Steps to refurbish the TANZAM Highway at Inyala area stems from frequent accidents at the area that claimed many lives and property.

## Janabi calls for strict management of MNH finances

By Guardian Reporter

MUHIMBILI National Hospital (MNH) Managing Director Prof. Mohamed Janabi has called on staff in the MNH Financial and Planning Department to prepare and manage robust plans to help the hospital implement its responsibilities.

Prof Janabi made the remarks at a meeting with staff of the Financial

and Planning Department that discussed various challenges facing the hospital including revenue collection.

He appealed to the staff to execute strict supervision on MNH revenues to retard the hospital's remove avenues for corruption and fraud as these retard its operations.

"If we strengthen supervision in the areas of revenue, we can

improve our services as we can pay our contractors in time as well as providing motivation to the workers, the issue that will help in the provision of quality services," said Prof Janabi.

He also called on the staff to adopt the habit of providing advice whenever they identify dangerous trends in regard to the hospital's revenue and expenditure.



Octopus fishermen at Boma Village in Mkinga District, Tanga Region queuing to weigh their catch. Photo: Correspondent Bonface Gideon

By Guardian Reporter, Arusha

JENISTA Mhagama, Minister of State in the President's Office (Public Service Management and Good Governance) has called upon small traders in Arusha Region to utilise the Inclusive Formalisation and Development of Business centre established by Property and Business Formalisation Programme for Tanzania (MKURABITA) in collaboration with Arusha City Council in order to develop their businesses.

The minister made the remarks when officially launching the centre at Kati ward in Arusha City.

The centre was established specially to assist small entrepreneurs to learn about various things and business strategies.

## Make good use of MKURABITA centre, Mhagama tells small traders in Arusha

"The centre will assist in formalising your businesses so that they are recognised by financial institutions in order to access loans," she said.

To make sure entrepreneurs get better services at the centre, Mhagama called upon all social services providers to fully participate in providing various essential services at the centre.

She added that President Samia's vision is to see small land owners and entrepreneurs make big development strides by accessing bank loans to start various businesses for income generation.

She also called upon all officials providing services at the centre to

abide by ethics in implementing their duties for better service provision.

Meanwhile, MKURABITA Coordinator, Dr Seraphia Mgembe assured the minister of his cooperation with the Arusha city council in regard to various issues in empowering the entrepreneurs at the centre, including provision of training.

The Inclusive Formalisation and Development of Business centre was established in order to assist and make it easy for businessmen in Arusha to get various services in regard to business consultancy and other business needs at one place.



Tanzania Insurance Brokers Association

### NOTICE OF 13<sup>TH</sup> TIBA ANNUAL GENERAL MEETING

TO: ALL TIBA MEMBERS.

In terms of section 24.3 of the TIBA Constitution, An Annual General Meeting shall be held in the month of October each year.

The Governing Council hereby serves upon TIBA Members a notice for the Annual General Meeting as follows;

**Date & Time:** Thursday 27<sup>th</sup> October 2022; from 8.30 AM

**Venue:** Four Point By Sheraton (New Africa)

#### AGENDA

- 1) Opening of the Meeting
- 2) Adoption of the Agenda
- 3) Confirmation of the Minutes of the 12<sup>th</sup> AGM
- 4) Matters arising from Minutes of the 12<sup>th</sup> AGM
- 5) Presentation and Approval of the Audited Accounts for year 2021
- 6) Report of TIBA activities during the last two years
- 7) Election of the Governing Council
- 8) Any other business

All members are kindly requested to attend this meeting as the forum will offer opportunities to interact, exchange ideas as well as discuss a number of issues impacting on our fraternity. Members' attendance and contribution is highly precious. **Cohesion is key**

**"IF YOU WANT TO GO FAST, GO ALONE, BUT IF YOU WANT TO GO FAR, GO TOGETHER"**  
AFRICAN PROVERB – BY MARTHA GOEDERT.

**Edmund Katumbo**  
Honorary Secretary 13<sup>th</sup> October 2022

1<sup>st</sup> Floor, NIC Kisutu Branch  
Plot No. 9 Block "A"  
Olympio Street (Off Bibi Titi Road)  
P.O. Box 77042 Dar es Salaam

Mobile: +255 755 54 40 40  
E mail: info@tiba.co.tz ;  
administrator@tiba.co.tz  
Website: www.tiba.co.tz





# Tanzania's digital economy just got an upgrade

---

Tanzania's quest for sustainable economic growth has been given a boost by the opening of the country's first integrated carrier-neutral data center and cable landing station.

wingu Africa's recently opened Tier 3 facility will host international cable landings and offer colocation services for local and international customers, improving internet speed, reliability, and affordability. The facility is connected to wingu's other data centers, strategically located across East Africa, including in Djibouti, Ethiopia, and Somaliland. Working closely with the local partner, Athena Core Technologies Ltd, the new data center will be a cornerstone of the company's continued growth in East Africa, enhancing its ability to meet the needs of its customers in the regions. wingu's expanded presence in Tanzania supports its mission to provide robust and reliable solutions to people and businesses across East Africa. The data center is located in the Mbezi Industrial Area in Dar es Salaam at one of the busiest ports on the continent.

This infrastructure development is critical to the country's strategy to grow its ICT sector, directly generating highly skilled jobs and enabling entrepreneurial activity and employment in the digital age. A modern data center offers high scalability and reliability, providing a framework for new innovative services to emerge and for Tanzania's development to be truly digital. The center will be powered by renewable energy, addressing climate change concerns and demonstrating Tanzania's commitment to achieving the United Nations' Sustainable Development Goals.

The creation of this strategic infrastructure hub is timely given the increasing interest in the region from global companies seeking to establish operations in Africa. It will also enable local entrepreneurs to take advantage of a thriving ICT market, and of opportunities in areas such as fintech, big data, and cloud computing. The new facility will be a hub for innovation and will play an important role in enhancing Tanzania's digital transformation. It will also provide a platform for sustainable growth by driving the development of products and services that meet the needs of local businesses and communities.

For information on the wingu Group, visit our website <https://www.wingu.africa>





# D'Salaam residents told to wash hands with soap to avoid infectious diseases

By Felister Peter

DAR ES SALAAM residents have been challenged to frequently wash their hands with soap and water to protect themselves from infectious diseases.

Hand washing can reduce diarrhoea diseases by between 30 and 48 percent as well as respiratory infections by up to 23 percent.

Dar es Salaam Regional Health Officer, Enezael Ayo gave the advice on Tuesday when speaking shortly after receiving a donation of 11 cartons of liquid soap provided by WaterAid Tanzania.

Ayo said the donation has come at a right time as the world is preparing to mark the Global Hand Washing Day this Saturday. She said they have been collaborating with various stakeholders including WaterAid Tanzania to celebrate and conduct hand washing campaigns.

"As you are aware that our neighbour Uganda is battling Ebola, it is important to sensitize our people to frequently wash their hands as one of the preventive measures. We are also living in a community where there is COVID-19, washing hands could save us from these diseases," said Ayo.

This year's theme for the Global Hand Washing Day calls for governments, donors, businesses, institutions, researchers and advocates to unite in action to achieve the goal of hand hygiene for all.

"As the region we have taken measures to ensure each of the health facilities including dispensaries and health centres have hand washing equipment," added Ayo, adding the donated liquid soap will be distributed to Mwananyamala Regional Referral Hospital and some health centres.

WaterAid Country Director, Anna Mzinga said the day is celebrated to offer an open opportunity to governments to develop strategies, implement, finance and replicate creative ways to encourage people to wash their hands with soap at critical times at scale at various settings.

"Never has hand wash hygiene been at the forefront as it is now," stated Mzinga.

WaterAid Tanzania Communication and Campaigns Officer, Neema Kimaro said the donation provided to Dar es Salaam aims to enhance efforts in the fight against Ebola.

She said they have also provided hand washing facilities to various hospitals and health centres in Arusha, Dar es Salaam and Zanzibar. She said the facilities were constructed during the COVID-19 outbreak.

Acting Chief Medical Officer at Mwananyamala Regional Referral Hospital, Dr Aileen Barongo acknowledged WaterAid Tanzania for the donation, noting they have continuously been insisting people to wash their hands. She said all the people visiting the hospital have been voluntarily washing their hands at the built facilities.

It is estimated that 2.3 billion people worldwide are at immediate risk of contracting infectious diseases simply because they lack hand washing facilities.



**Never has hand wash hygiene been at the forefront as it is now**



Technicians with Dar es Salaam Water and Sanitation Authority (DAWASA) continue with the implementation of Bangulo B water project by laying down water pipes. The project will save over 2,000 residents of Gongo la Mboto and Pugu in the outskirts of Dar es Salaam. Photo: Correspondent Joseph Mwendapole

## Netherlands, Earth Frontiers to advance climate-smart agriculture in Iringa, Mbeya

By Guardian Correspondent, Iringa

THE Embassy of the Kingdom of the Netherlands in Tanzania has partnered with a local non-governmental organisation—Earth Frontiers, to advance climate-smart agriculture in Iringa and Mbeya regions through EcoSave, a community-level climate smart agriculture intervention project.

Aimed at addressing the climate change crisis in Tanzania, the project is to kick-off this month and run up to September next year. The project is expected to impact over 100 extension officers and smallholder farmers across the Southern Highlands Zone.

Speaking here yesterday, the Board Chairperson of Earth Frontiers, Shimimana Ntuyabaliwe, said the project seeks to advocate for the adoption of

soil health management practices among smallholder farmers through regenerative agriculture and maintenance of soil cover to help restore and maintain the ecological balance of the soil in the regions regarded as Tanzania's food basket.

She said that EcoSave is a five-year initiative that aims at addressing ecosystem degradation and other key biodiversity conservation challenges across Tanzania and in its first year it will focus on promoting responsible economic activities that are less damaging to the soil and ecosystem.

"We have decided to have a special focus on regenerative agriculture in our first year because agriculture is increasingly becoming a major part of the climate problem despite its

importance in food security and contribution to the economy.

The project seeks to promote climate-smart agriculture adoption and enhance knowledge on environmentally friendly agricultural practices that would promote sustainable use of the environment to drive economic development and improvement in human welfare.

Ntuyabaliwe added that soil fertility depletion due to low organic matter, nutrient imbalances and soil acidity is one of the biggest limitations for optimal agricultural productivity in Southern Highlands Zone, which is a major food basket for producing most of the horticultural crops, potatoes, maize, rice and legumes consumed in Tanzania and contributes significantly to the country's horticultural exports.

## Exim Bank introduces Tanzania-Comoros borderless banking

By Guardian Reporter

EXIM Bank Tanzania has introduced its borderless banking service between Tanzania and Comoros that aims at delivering affordable real-time transactions to customers and traders between the two countries.

"We are delighted to start these services making business easy for Comorians visiting Tanzania. As we all know, Union of the Comoros, an archipelagic country in the Indian Ocean sharing maritime borders with Tanzania in the northwest, has seen growing business interest and trade between the two countries," said Sumit Shekhar, bank's head of strategic investments and subsidiaries when introducing the new service to the Tanzanian market.

"Exim Bank is among the top 5 banks in Tanzania and the largest bank in the islands of Comoros and the only financial institution to have presence in both countries. This is a new leaf in increased economic cooperation between two countries whilst creating opportunities for traders and manufacturers in both countries," Shekhar said in Dar es Salaam yesterday.

"Comoros main imports are rice, cement, fish, food items, sugar other than fuel and cars. Their top exports are cloves, essential, vanilla, and scrap vessels. Tanzania with a good number of manufacturing companies locally and a huge port infrastructure offers considerable trade synergy between both countries."

Andrew Lyimo, the bank's head of retail banking said: "The product which was initially launched in Comoro a few weeks ago offers transfer of funds between the two countries, facilitates payment from customers' accounts, and cash withdrawals solutions through Exim-designated branches in Dar es

Salaam, Mtwara, and Zanzibar. This is a step further wherein the bank is continuously pursuing innovative ways to serve its customers by enhancing the efficiency of its electronic banking services."

According to Lyimo, through the product, Comorians visiting Tanzania for trade, business, medical, or any other purpose can access and withdraw funds or make payments to any clients in Tanzania. They just need to visit designated branches thus making it easier for them to conduct businesses and reducing considerably the risk and inconvenience of dealing in cash.

The use of the product will benefit the bank's customers with several advantages including travel without cash as well as an easy, fast, and reliable way to withdraw money abroad.

"Further through the product, our customers can pay their suppliers from their account while abroad, protect themselves from the risk of theft and loss of money and it also enables them to spend their money based on their needs."

According to Lyimo, the product would further increase the speed of banking transactions, facilitate increased business volumes, flexibility to make higher payments thus formalising trade and gradually accessing credit lines.

He said: "Comorians visiting Tanzania for personal reasons like medical and study will also be able to benefit from these services. All they need to do is to have an account at Exim Bank and have a valid passport and visa."

"We are rigorously working to create a seamless system for business transactions irrespective of our customers' location in Africa, to make banking services affordable, secure, and convenient for everyone. Soon, this service will be extended to other locations within and outside Africa," he said.



Exim Bank's head of retail banking, Andrew Lyimo, (2nd L) speaks to reporters (not pictured) while introducing the bank's new borderless banking service between Tanzania and Comoros during a brief introduction of the product in Dar es Salaam yesterday. Others include the bank's head of strategic investments and subsidiaries Sumit Shekhar (L), the bank's head of products and revenue assurance, Mtenya Cheya (R) and assistant manager trade and financial institutions from the bank, Bruno Tarimo. Photo: Guardian Correspondent

## Govt calls upon public to support UHI Bill

By Guardian Correspondent, Dodoma

THE government has appealed to the people to support the Universal Health Insurance (UHI) and disregard threats against the initiative as the Bill thereof has been in the books for over 10 years now.

The remarks were given by the Permanent Secretary in the Health ministry, Prof Abel Makubi during a TBC television interview in regard to the UHI Bill that was read for the first time in the National Assembly recently.

"People should not fear about the proposed law, we need every Tanzanian to have health insurance coverage, even those without ability, as the government has put in place an environment to identify them and give them special cards to get health services, hence we should all support this issue," said Prof Makubi.

Earlier, he said due to legal shortcomings in the current health insurance system, a large number of people are not covered and may not certainly get medical services.

He said the new law will make sure many more people will have that certainty.

"In order for every person to engage in development activities, he must be certain about his health status in getting appropriate medical services, but the proposed law will help the people to ward them away from poverty due to high medical costs, hence the issue has to be accorded utmost priority," he added.

He said the proposed law will empower Tanzania Insurance

## HJFMRI donates 1bn/- equipment to fight COVID-19 in four regions

By Guardian Correspondent, Mbeya

HENRY Johnson Foundation Medical Research Institute (HJFMRI), a US institution dealing in health issues has donated medical equipment valued at 1.1bn/- for the fight against Covid-19 to be used in the country's four Southern Highlands regions.

The equipment donated includes oxygen cylinders, ventilators and other reagents.

The regions to benefit from the equipment include Mbeya, Songwe, Rukwa and Katavi where they will be distributed to all hospitals in the regions.

The equipment were handed over yesterday at the Mbeya regional referral hospital when HJFMRI Country Representative, Sally Chalamila said the aim is to beef up the fight against the disease.

Chalamila said the assistance is in support of the government's efforts to fight Covid-19 especially in the Southern Highlands regions whose people interact with those of other countries.

"Europeans were pleased with how the Tanzania government implemented various interventions against the pandemic whereby our organisation - HJFMRI was tasked to make sure the Southern Highlands regions have better health services as well as making sure the people therein receive vaccination," said Chalamila.

Meanwhile, Mbeya Region Coordinator of vaccinations, Damford Barnaba said HJFMRI has assisted in establishing mobile clinical services for Covid-19 vaccination whereby from November 2021 to this time they have established 333 centres and 666 health workers received training on house to house vaccination.

He said the region has been able to vaccinate over one million people or 97 per cent of the target.

Receiving the equipment on behalf of the four regional commissioners, Mbeya Regional Commissioner Juma Homera called on health workers to take care of them.

Regulatory Authority (TIRA) to monitor and control health insurance providers to accord better services to the people.

"This decision is essential as 85 percent of Tanzanians were not covered by health insurance, hence they remained uncertain in getting health services," Prof Makubi said.

In regard to contributions, he said the proposed law will have in place rates on contributions proportional to the actual costs of medical services provided and the recommended at the moment is 340,000/- for a six-member household.



# Journalists advised to choose words carefully when reporting on PWDs

By Correspondent Friday Simbaya,

Iringa

JOURNALISTS have been urged to use positive and non-discriminatory language for stories involving Persons with Disabilities (PWDs).

According to the veteran journalist, who is also Internews project lead-inclusive media project, Jackie Lidubwi, the mass media had a greater influence on society.

She, therefore, urged journalists to use positive language towards PWDs to help change the negative perception that they were subjects of public sympathy.

Internews, an international media support nonprofit, believes everyone deserves trustworthy news and information to make informed decisions about their lives and hold power to account.

She said it was evident that persons who were challenged in one way or the other had made it in life, in both academia and the secular world, adding that they needed the enabling environment to achieve their potential and contribute to national development.

Jackie Lidubwi, made the call during the virtual disability reporting training on Wednesday on the need to improve media coverage on the PWDs in the country.

The virtual meeting was attended

by more than 40 journalists across the country, which was against the background of stigma and discrimination against PWDs because of the language used by a section of the public in describing people with disabilities.

She said society would continue to look down on PWDs because of how the media described them with the negative perception that these were people who society should have pity on and give them handouts.

"Let us focus on the positives of the disability community," she said.

She regretted that today, PWDs could not have access to some government buildings due to the non-existence of disability-friendly structures which was a complete violation of their fundamental rights to have unhindered access to public offices.

Ali Mwadini-media trainer, educated the participants on the need for a paradigm shift in reporting disability issues and avoiding using words that don't offend PWDs.

He mentioned vision and hearing impaired persons whom he said were often called names such as 'deaf and dumb and blind', stressing that this negative language was fuelling the stigma and discrimination against such persons.

Temigunga Mahondo, Internews media trainer implored

participants to set the agenda of positive language and the promotion of the success stories of persons living with disability, rather than dwelling on their challenges to make headlines.

He noted that persons with disabilities are seen regularly in the media, and rarely portrayed as persons with opinions on news and topical issues.

Mahondo explained that the media initiative and individual journalists can help people feel less isolated, while at the same time challenge negative stereotypes in communities.

"As a media professional you are in the position to shape the public image of a person with disability," he pointed out.

Virtual Disability Reporting Training aimed at creating awareness about the situation of disabled people in the country and in Africa among the general public.

To promote positive attitudes towards children, youth, women, men and women with disabilities and support the human rights of PWDs.

But also to include opinions of people with disabilities in news and topical reporting, portraying them as part of the general public.

An estimated 60-80 million persons with disabilities live in Africa, and the vast majority of them in poverty and excluded from opportunities to write and study.



International Trade Centre (ITC) consultant Christian Takalani makes a presentation at the international trade certifications of value chain actors in beekeeping sector during a training on internal management systems (IMS) for bee products certifications to help them understand the required standards for export in Dar es Salaam yesterday. The IMS training is part of beekeeping value chain (BEVAC) project funded by the EU and implemented by the ITC in collaboration with the Belgian Development Agency (Enabel). Photo: Guardian Correspondent

## DSE to sharpen securities industry market participants

By Correspondent Felix Andrew

THE Dar es Salaam Stock Exchange has organised a three week securities investment and trading (SIT) course to be held in Dar es Salaam next month.

According to the bourse's Acting Chief Executive Officer Brighton Kinemo, the course is expected to commence on 7th to 25th November this year at DSE offices.

He said the course is aimed at enhancing skills and capacity of the securities industry market participants, college students and investors.

Kinemo said, during the course participants will be equipped with

knowledge about many topics including the financial services industry, asset Classes ("cash, bonds, property, equities, derivatives and commodities"), and the equity market.

Others are bond market, overview of financial statements, financial analysis and valuation, investment management ("Risk & Return, Portfolio construction theories, Investment strategies, performance measurement and Collective Investment Funds"); CSD Registry & Operations.

The topic also includes highlights of DSE Rules; Brokerage Operations; and Lifetime Financial Provision ("Retirement planning, Protection

planning, Estate planning, Trusts and foundations").

According to him, participants who should attend the course are treasury managers, accountants, risk managers, investment advisors, lawyers, investment bankers, investor relations officers, bond dealers, audit committee members and fund managers.

Others are accounting officers, employees of securities brokerage firms, mutual funds, hedge funds, pension funds managers, insurance companies, university students and any other interested party.

He said the participants will have to choose to attend the course in classes physically or virtually.

## Public employees urged to boldly air their complaints

By Guardian Reporter

PUBLIC employees in the country have been told not to be afraid to submit challenges they face on fear of instilling hatred with their employers and instead they have been assured of protection from the President's Office (Public Service Management and Good Governance).

Deogratius Ndejemi, Deputy Minister in the President's Office (Public Service Management and Good Governance) gave the assurance when addressing, at different times, staff of Lindi Regional Secretariat, Lindi Municipality, Mtama district Council and other government institutions in Lindi Region.

He said President Samia Suluhu Hassan wants feedback to enable the government to build up ethical

and responsible public service for the nation's interest.

"We officials who are assisting President Samia Suluhu Hassan in overseeing public service want you to boldly air your complaints and challenges you face whenever we visit you, because we come to find solutions for them, and if you become afraid, you miss the opportunity to air them for appropriate steps to be taken against any employer or administrative officer concerned," he added.

Speaking on the issue regarding public officials facing challenges from re-categorisation, Shariff Daudi, a secondary education official in Lindi region queried why, when a public officer who has furthered his education asks his employer to change his cadre is forced to have his salary reduced so as to have qualifications for the new

position.

Responding to the question, Ndejemi advised public officials who want to go for further education to make sure there is need by the employer for the new cadres at the material time.

Regarding the issue of a public officer asking for re-categorization and forced to have his salary reduced, Ndejemi said that in regard to all officers who advance their education within their cadres such as assistant agricultural officer (diploma) to become agricultural officer (degree) needs to apply for permission in regard to his salary.

Ndejemi is on a three-day working visit in Lindi Region that aims to solve challenges facing public servants in the region as well as inspect the implementation of Tanzania Social Action Fund (TASAF).



### INVITATION FOR EXPRESSION OF INTEREST - PREQUALIFICATION OF CONTRACTORS FOR THE PROVISION OF REDUNDANT/EXCESSIVE ASSETS AUCTIONEER SERVICES TO GEITA GOLD MINING LIMITED (GGML), TANZANIA

#### I. INTRODUCTION

Geita Gold Mining Limited ("The Company") an AngloGold Ashanti's ("AGA") asset is located in north-western Tanzania, in the Lake Victoria goldfields of the Geita region, about 5km from Geita town.

The Company is in the process of procuring Redundant/Excessive asset auctioneer services and is, therefore, inviting interested eligible contractors to submit Expression of Interest for the services as detailed below.

**NB: THE DOCUMENTS REQUESTED BELOW MUST BE SUBMITTED WHEN EXPRESSING INTEREST ON THIS SERVICE/WORK. QUALIFIED CANDIDATES WILL BE SUBJECTED TO ANGLO GOLD ASHANTI VETTING PROCESS.**

#### Scope of work:

REFERENCE NUMBER	SERVICE DESCRIPTION
GGME01535	PROVISION FOR REDUNDANT/EXCESSIVE ASSETS AUCTIONEER SERVICES

#### I. INFORMATION REQUIRED

PRE-QUALIFICATION REQUIREMENTS	20%
<b>COMMERCIAL</b>	
Company Profile	1.54%
Company Code of Conduct	1.54%
Company Code of Ethics	1.54%
Copy of registration/Incorporation Certificate	1.54%
Copy of Valid Tax Clearance Certificate (TCC)	1.54%
Copy of 2021 BRELA search Registration Documents	1.54%
Copy of Company Memorandum and Article of Association	1.54%
Copy of Latest BRELA Application of Annual Returns	1.54%
Copy of TIN Certificate of Firm/company and VRN	1.54%
Copy of Current Business Permit/Trade license.	1.54%
Company Shareholding Structure (ownership of shares in percentage (%), Share certificates and Passport/Voter or National ID card for Management & Shareholders	1.54%
List of Directors and their nationalities	1.54%
Compliance with the Mining (Local Content) Regulations, 2018 by having Local Content plan - Approved by mining Commission	1.54%
<b>FINANCIAL POSITION &amp; TERMS OF TRADE</b>	
Audited & certified financial statements (2020-2021)	2.5%
At least 1 reference from the applicant's banker regarding supplier's credit position	2.5%
<b>SAFETY, ENVIRONMENTAL AND QUALITY MANAGEMENT SYSTEMS</b>	
OSHA Compliance Certificate	1.00%
Workers Compensation Fund Certificate/ any proof of compliance	1.00%
Environmental Management Plan / Programme / Policy	1.00%
Health and Safety Policy and Management Plan	1.00%
Quality Policy Management Plan	1.00%
<b>OTHER POLICIES</b>	
Gifts / Hospitality / Sponsorship Policy / Procedure	1%
Policies / Procedures dealing with Forced and Child Labor	1%
Policies / Procedures dealing with Abuse, Discrimination and Harassment	1%
Grievance Procedure	1%
Human Rights Policy / Procedure / Programme	1%
<b>PAST EXPERIENCE</b>	
At least 3 names of the applicant's clients, value and duration of the contracts entered with the clients in the past two years (must be listed)	1.7%
Signed contracts/LPOs (proof of the above)	1.7%
Provide at least 3 recommendation letters from different clients	1.7%
<b>TECHNICAL CRITERIA (GGME01535)</b>	
<b>60%</b>	
Proof of having successfully conducted auctions in the last 1-3 years	10%
Proof of web presence, including published online auction catalogues	10%
Proof of extensive customer base including number of followers in social media	10%
Proof of having skilled and experienced personnel for conducting auctions	10%
Experience in auction of mining equipment	10%
Auctioneer fees as percentage of gross realized sales	10%
<b>Total</b>	<b>100%</b>

Interested bidders must submit their expression Letters of Interest ("LOI") by quoting the SERVICE DESCRIPTION AND REFERENCE NUMBER (GGME01535) of the service they intend to express interest on THE SUBJECT OF THE EMAIL together with supporting information to GGML, which states the full name, address, telephone and e-mail address of the bidder, name of the principal contact, and signed by an authorized representative. The LOI must outline a statement of firm capability to provide the relevant Services, including similar contracts undertaken over the past three years. All LOIs and support documentation must be received by the GGML Office via e-mail at [geita.eoi@anglogoldashanti.com](mailto:geita.eoi@anglogoldashanti.com) not later than 8.30AM 28th October 2022 (the "LOI" Submission Deadline"). EOI submissions should not exceed 10MB per email. In case the size of the email exceeds 10MB, please split the submissions into more than one email.

=END OF ADVERTISEMENT=

27708901



THURSDAY 13 OCTOBER, 2022

Taking A New Look  
At The News  
ESTABLISHED IN 1995

## US NGO note on health sector 'readiness' an uplift for policy

WHEN we heard that a non-governmental organisation based in the United States is saying that a rabies epidemic was stopped last year in Tanzania, there was plenty of surprise. For one thing the report did not say where it was on the verge of taking place and what preventive action was taken, or in what succession. It sort of emerges that an incident of potentially fatal dog bite occurred and local hospital or dispensary facilities acted quickly. Not a news event but potentially horrendous.

The report said that swift action taken on the prelude to a rabies outbreak and succeeded to prevent it highlights different aspects of effective public health programs. A United States disease control executive said that this instance of the control of an outbreak shows how improved systems and skills can halt potentially devastating epidemics. The more cited cases of deadly epidemics include the contained Ebola outbreaks in Guinea and the Democratic Republic of Congo (DRC), whose danger to nearby countries has lingered for most of the past decade.

How far the NGO's observation will be taken at their word that Tanzania managed to contain the outbreak of a rabies epidemic is academic, as the lead author of the report is a former director in the United States Centres for Disease Control and Prevention (CDC), so it is evident the report reflects those analytical standards.

In that case the potentially faulty interpretation is that an epidemic started and the country snuffed it out before anyone could hear about, a catchy interpretation. The right version of things is that someone was treated early, or a dog

was removed from causing harm owing to a well-equipped facility within the neighbourhood.

In the proper report the specific incident is likely to have been sufficiently explored as a point of narration as the report was being presented, basically focusing on the structural issue of health sector readiness at the primary level. Paying more attention to its details, one gets the feeling that most pandemics could have been snuffed out early if readiness was universal, including the Covid-19 pandemic, in extremis. The author says that the incident of preventing a rabies epidemic "provides lessons to the rest of the world on how to prevent global epidemics by stopping infectious diseases at the start." Very well said, but it all boils down to the average hospital or dispensary when the dog bite comes, which comes to a bit of luck that nothing went wrong. It can't distinctly be foreseen.

It was a bit like the 'mgunda fever' in Lindi Region nearly two months ago, which rose abruptly and subsided. Some reports said it had been eradicated, but checking the details one could not see how the fever was effectively stopped, any more than Ebola is routinely stopped from spreading in countries bordering the north eastern part of DRC.

Similar difficulties were experienced during the middle period of the Covid-19 pandemic as expert projections on its impact in Africa collapsed; they were at a loss to explain the lack of systematic and intense infections in Africa. It means that treating a case of rabies and perhaps treating the dog as well (if this is what happened) can potentially stop a pandemic, but it isn't the only force at work.

## We need other formats than Burundi refugees voluntary repatriation push

WITH the international community being confronted by all sorts of emergencies, at times it is needful that the less complicated or vexing issues be handled more proactively to dowse their strategic inconvenience. Surely it is not easy for countries to shelve their priorities so that donor agencies can take greater focus on more complex issues, for instance the issue of repatriating Burundi refugees, compared to the humanitarian disaster in the Tigray province in Ethiopia. Even in Kenya there are clusters where people are dislocated, thousands of cattle died, which also occurred in parts of Tanzania, and definitely with a sense of urgency.

There is something unresolved about the Burundi refugees and what the United Nations system or the host government can expect, or should do, which ought to be examined for bilateral development partners to be asked to assist in the process of their voluntary repatriation. If they aren't failing to live where they are, let them be given time for the situation to settle, instead of pushing for repatriation. The reason is that the refugees have an option to remain, but many are unlikely to take it too hurriedly and it could even be considered a last ditch option if all else is lost.

It isn't surprising that the two governments, as they have always been friendly, trust that the situation in Burundi is peaceful and thus refugees at the Nyarugusu and Nduta camps in Kigoma Region should return home. This is often demanded along with the refrain that refugees will not be put to orders to go back. There was a time that the ante was being raised but good offices intervened and it died

down. The problem rather is that it is an issue of patience rather than needing strategic intervention, to ask that the international community and specifically the development partners to urgently or rapidly facilitate the repatriation process. The government in a statement to the UNHCR noted that for the plan to succeed, the situation inside Burundi should be congenial to those wishing to return. The breadth of the media and other observers know that tensions aren't over in Burundi despite the progress, as often it isn't the outlook of the central government which counts most in making a decision to go back, but a myriad factors, local realities.

As the situation of refugees isn't desperate in relation to their immediate wants, given that we have an adequate supply of grain and the World Food Programme occasionally purchases such stock for various uses, showing patience on the issue is advisable. From a Pan-African viewpoint we shouldn't even be complaining, for instance Rwanda and DRC, and partially Uganda, have problems due to refugees purchasing arms and conducting terror missions in the next country, which isn't at issue here. There have been law and order disturbances linked with refugees but that is a policing issue like the 'panya road' menace. We don't tell the UN about it.

As this year is the centenary of Mwalimu Nyerere's birth, it is possible if he had occasion for the issue he could ask that a spirit of self-reliance be taken up, that it is helpful in the matter. In many instances countries receive refugees and it is their own internal issue how they live or eventually go back. We can also do likewise.

### The Guardian Limited Key Contacts

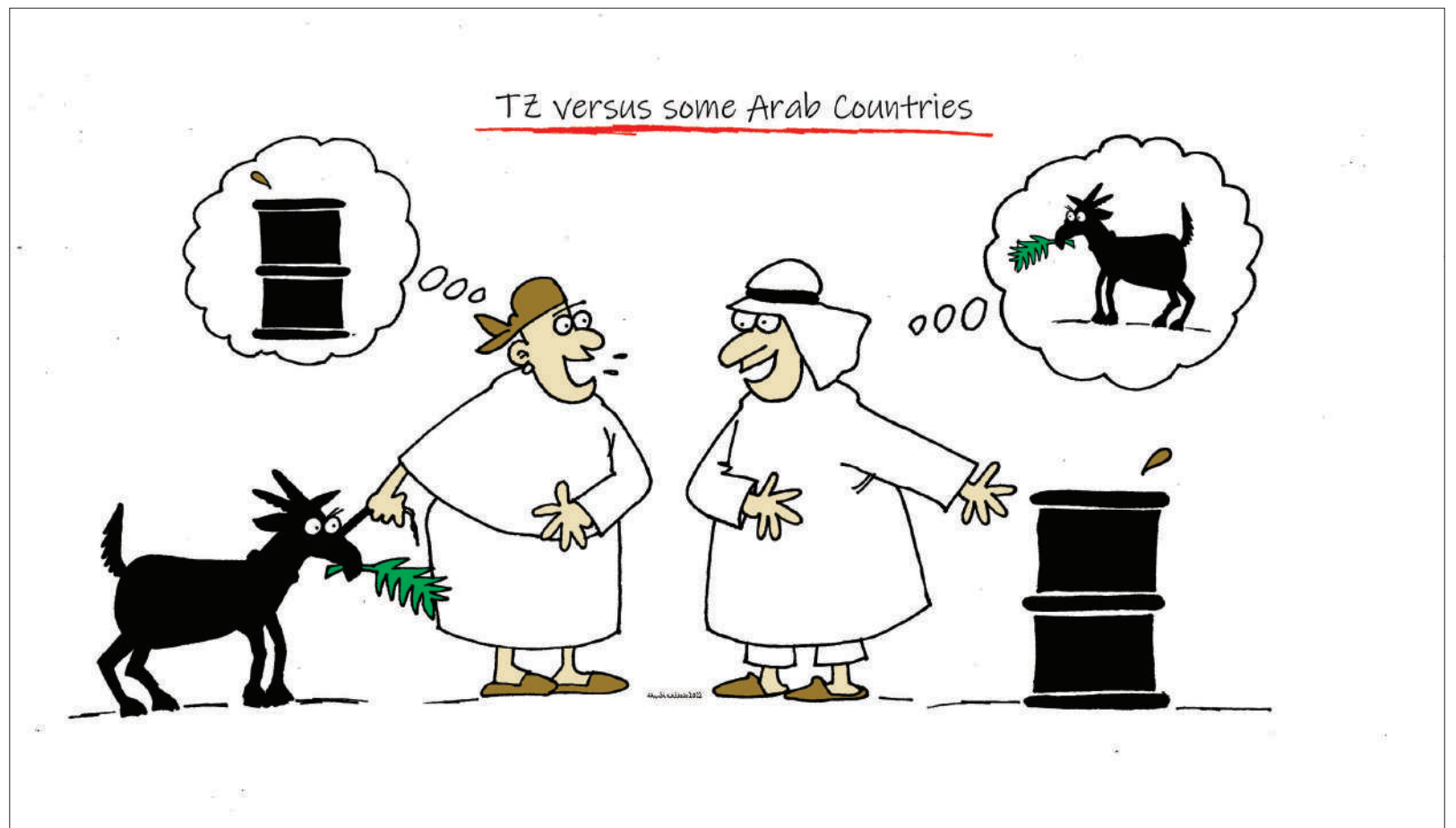
Managing Editor: WALLACE MAUGGO  
Circulation Manager: EMMANUEL LYIMO

### Newsdesk

News Editor: LUSEKELO PHILEMON  
0757154767  
General line: 0745700710  
E-mail: guardian@guardian.co.tz

### Advertising

Mobile: 0782253676  
E-mails: advertise@guardian.co.tz  
Website: www.ippmedia.com  
epaper.ippmedia.com



## Peace and politics: Can Congo achieve economic stability?

By Albert Nangara

THE underlying structural drivers of conflict in the Democratic Republic of Congo have evolved. Motivations not only based on long-standing grievances rooted in political and economic exclusion but also the exploitation and trafficking of natural resources have played a significant role in sustaining conflict.

Patterns of political and economic exclusion and the institutionalization of ethnicity are at the root of many conflicts across the DRC—from tensions between communities in the Masisi and Lubero territories of North Kivu, Banyamulenge and Bafuliru, Babembe, and Banyindu communities in South Kivu, Twa and Bantu communities in Tanganyika, and Kuba and Luba communities in Kasai and Kasai according to Relief Web.

Despite the conflicts and political instability that haunts the Democratic Republic of Congo, this is a big pull factor for investments.

The mining sector is central to the DRC's economy, accounting for over 17 per cent of GDP and 90 per cent of exports. In 2020, the Democratic Republic of the Congo was the world's biggest exporter of cobalt oxides and hydroxides, cobalt, other ores, cobalt ore, and copper alloys.

Importantly, the cost of violence to the economy of DRC is among the highest in the world. Overall, the country ranked 158th out of 163 countries in the most recent Global Peace Index, an index measuring countries' peacefulness based on 23 quantitative and qualitative indicators.

Produced by the Institute for Economics and Peace (IEP), the Global Peace Index (GPI) is the world's leading measure of global peacefulness. This report presents the most comprehensive data-driven analysis to date on trends in peace, its economic value, and how to develop peaceful societies. The GPI covers 99.7 per cent of the world's population, using 23 qualitative and quantitative indicators from highly respected sources, and measures the state of peace across three domains: the level of Societal Safety and Security, the extent of Ongoing Domestic and International Conflict, and the degree of militarisation.

DRC's standing in the index is cause for concern. This indicates a much higher level of political risk in the country. However, the resource portfolio of the Democratic Republic of Congo is impressive and unmatched in the East African region. Despite the conflicts and



Displaced persons at Loda camp in Fataki, (file photo).

political instability that haunts the country, this is a big pull factor for investments. The richness in resources made the country gain membership in the East African Community (EAC).

That was music to the ears of many citizens and corporations of the EAC, who have been salivating at the opportunities Kinshasa brings to the table. Its membership will provide a stimulus for economic development and act as a catalyst for regional trade.

DRC presents the potential to open the Indian Ocean to the Atlantic Trade Corridor and link the region to Central Africa, North Africa, and other continental sub-regions.

In return, the DRC will benefit from the EAC Common Market and Customs frameworks, with easier and seamless access to the markets and seaports of Kenya and Tanzania at cheaper rates.

However, Roselyne Omondi, associate director of research at the HORN Institute, in a blog said, becoming EAC's newest member "will not suddenly melt away the socioeconomic and geopolitical problems that plague DRC."

"DRC's inability to improve its development outcomes sufficiently despite rising commodity prices and her expanded production capacity could point to poor economic management, geopolitical interference, and protracted political crises. To be clear, DRC's entry into the EAC will not introduce anything that its six current members are not already accustomed to.

"With or without DRC, armed militant groups, terrorism, illegal migration, political turbulence, underdeveloped economies, youth

unemployment, poverty, and poor infrastructure are realities that EAC has contended with. However, it will recalibrate the bloc's peace and security considerations," she wrote.

The mining sector is central to the DRC's economy, accounting for over 17 per cent of GDP and 90 per cent of exports. The development of legal and regulatory frameworks for natural resource management and the progressive formalization of the mining sector will be instrumental in ensuring natural resources are a driver of shared prosperity and inclusive growth. While the government undertook revisions of mining codes and regulations in 2018 and an audit of mining licenses under President Tshisekedi.

In 2020, the Democratic Republic of the Congo was the world's biggest exporter of cobalt oxides and hydroxides, cobalt, other ores, cobalt ore, and copper alloys.

In an article by The East African dated April 4, 2022, DRC's entry means integrating the EAC's trade infrastructure, intermodal connectivity, one-stop border posts, and systems to reduce trade time and costs. The private sector says Congo's admission is a milestone in the transformation of the bloc into the most attractive trade and investment destination in Africa.

According to the East African Business Council, EAC's exports to the DRC have averaged 13.5 per cent in the last seven years to 2020. In 2018, the value of imported goods into the DRC stood at US\$7.4 billion against exports of US\$855.4 million.

"Following this milestone, trade is set to increase immensely, as DRC shares its borders with five EAC partner states. We call for the improvement of regional

infrastructure connectivity plus the implementation of EAC commitments to unlock trade opportunities," said the council's CEO John Bosco Kalisa.

The Congolese expect a lot from the region. "The benefits expected from the EAC membership are the multiple administrative facilities, the reduction of charges and the increase in commercial and economic activities of citizens as well as the facilitation of their mobility between our countries; the reduction of Customs tariffs for goods received in the ports of Mombasa and Dar es Salaam," said President Tshisekedi.

In 2020 Democratic Republic of the Congo was placed as the 87th economy in the world in terms of GDP (current US\$), number 70 in total exports, number 105 in total imports, number 187 economy in terms of GDP per capita and the number 123 most complex economy according to the Economic Complexity Index (ECI).

According to figures from the Observatory of Economic Complexity (OEC), a global data visualization tool for international trade, as of 2020, the top exports of the Democratic Republic of the Congo are refined copper, cobalt oxides and hydroxides, cobalt, raw copper, and copper ore, exporting mostly to China, Tanzania, United Arab Emirates, South Africa, and Singapore.

The top imports of the Democratic Republic of the Congo are documents of title (bonds etc.) and unused stamps, packaged medicaments, sulphur, refined petroleum, and poultry meat, imported mostly from China, the United States, Zambia, South Africa, and India.



# Sometimes working temporarily without pay can pay you big time later

**F**IRST, let me start by saying that I had never thought of working without pay. But when I learnt how the history of the company's performance and its overall professional image would elevate my career and boost my CV, I forgot all the security a monthly wage comes with and actually gave it a try.

Now I'm not advocating for a college graduate to initially study a company's history and background before volunteering because it's all about what volunteering will get you at the end rather than a company's background footage.

I graduated from college with the very first thought of landing myself a job in an institution with a very attractive wage just like any other normal and college graduate would look forward to after completing their studies.

I scrolled through several job sites countless times in a day and would tirelessly apply for any job opportunity that popped up. I had by then got shortlisted in like two job applications amongst the several I applied for and neither did I secure any.

I then came across a young man's job search journey on social media which was not only a story about his struggle and eventual success but also on how he was able to launch two companies after several years of employment after graduating from college and I saw so much sense into it, practical results, career growth and even self-development from his very rare experience and unique initiative he applied throughout his journey and had the dire need of heading down the same road.

Sometimes the road less travelled has indeed the plenty of treasure. As crucial as it is to remain positive about job seeking especially for a graduate who is fresh from college with no experience, it's also important for students to be in



**THE CAREER MIRROR**

*With*  
**SALMA HAMISI**

---

saly30@gmail.com  
0762 174 124

a position to learn from working in various institutions regardless of low pay or no pay at all.

However, this requires discipline and commitment that not a majority of college students can pull up.

A young man's story on social media encouraged me to volunteer to work in a banking institution as a volunteering assistant accountant some years back and I was in the position to gain various career in-

sights

It enables me to add a valuable referees' list in my CV. Volunteering exposed me professionals in my field of study and I had a mentor whom I relied on in doing my daily duties in the field and he supervised me. I built a professional relationship with him and I have him on my referees' list in my resume to date.

This professional has an opinion about my skill set, ethical behaviors amongst others. I then learnt that if you ever need people to vouch for your skills in your field of study, volunteering will provide you with experienced people who have seen you in action and can recommend you for a job even later when you are called for one.

Don't be a plain paper graduate with no skills but instead volunteer to get recommendations and references that could separate you from the rest in the job market.

Volunteering outlines work experience in your CV. This was the most important strategy in my job search by then, especially when a job advert would make me quit looking at it twice due to the number of years of working experience in a relevant field one was required to have to apply.

I have come to the realization that its way better to volunteer so as to have a current employer list in your CV which will add higher chances of success of securing the position than having a resume with no experience at all which always leaves recruiters doubting your ability to perform well enough for the advertised role.

It helps you build priceless networks. We have heard it before and

I will say it once more, it's not what you know, it's who you know. Volunteering enabled me to grow my network and I was in a position to find out about new positions and be at the forefront of people's mind if they learn of an opportunity.

I have come to learn that if you don't know many people in your field, then you are at a distinct disadvantage. Go out there, volunteer and meet people and don't just know them by their names but also associate with them professionally. People are investment, don't forget that.

Volunteering keeps you busy. It allowed me to be quite busy and to lift my spirits. Volunteering prevents you from staying idle at home with nothing to do instead it allows you go to work while you develop your skills and practise basics of your field of study.

It lists you on the top if a job is available at the institution. A job would even be created that wouldn't have existed in case there wasn't someone working tirelessly three months straight without pay as a thank you note to you.

Imagine you are volunteering at a company and suddenly an opportunity pops up. They sure won't go for someone else over you. You have already proven your skills, your dedication and your passion.

I have since come to learn that you ought to work hard, showcase your skills and always have in mind why you are there in the first place and watch yourself land an opportunity right there. All in all, volunteering opened up opportunities for me that I wouldn't know existed if I hadn't made that decision.

By Correspondent Daniel

Semberya

**T**HE story of malnutrition in Tanzania is full of puzzles and ironies. For, even food basket zones such as southern highlands are the most affected as manifested in high rates of stunting in children under the age of five.

But this is not unique to our country because data show that malnutrition happens even in wealthy countries in part because access to nutritious food depends on income.

The problem in our country is confounded by the fact that many people suffer from a form of malnutrition known as hidden hunger. They consume enough calories, but do not get enough of the vitamins and minerals (micronutrients) they need to grow, function, stay healthy and fight disease.

Experts say that although Tanzania has succeeded to significantly increase domestic food production, dietary diversity and affordability remains a challenge.

Dr Tausi Kida, Economic and Social Research Foundation (ESRF) Executive Director says that that despite Tanzania's long history of trying to combat hunger and malnutrition, levels of malnutrition in the country are still unacceptably high.

In her speech read on her behalf recently by Principal Research Associate at ESRF Dr Oswald Mashindano, she said that to a large extent, these high levels of malnutrition are caused by the inability of people to access and consume healthy diets.

Her speech was read during an inception workshop for a research

## Food irony: lack of it brings misery and a lot of it also creates problems



project titled called 'Overcoming budget, availability and attention constraints to healthy diets in Tanzania' held in Dar es Salaam.

"You will also agree with me that the nature of the malnutrition problem in Tanzania has also evolved quite significantly in recent years with the rapid rise of over nutrition as another form of malnutrition of public health significance," she said.

According to her, the most basic and fundamental reason for proper feeding of people is that access to food is one of the basic human rights enshrined in the constitution of our country. Proper nutrition is also deeply entrenched in many policy instruments in Tanzania.

She said that the cost of

malnutrition is very high such that Tanzania's second multi-sectoral nutrition action plan estimates that the country loses around 2.5 per cent of its gross domestic product annually due to malnutrition.

ESRF is undertaking the study in collaboration with International Food Policy Research Institute (IFPRI) and it is funded by Canada's International Development Research Centre (IDRC) in partnership with Rockefeller Foundation. The aim of the project is to find solutions for overcoming constraints hindering people from consuming healthy diets.

IDRC's newly launched initiative intends to catalyse change for healthy and sustainable food systems in Eastern Africa. The goal of

the initiative among others is to improve health and wellbeing of low-income and vulnerable people who face double burden of malnutrition and environmental threats like climate change.

Geographically, this initiative focuses on Eastern Africa in countries like Ethiopia, Kenya, Rwanda, Tanzania and Uganda where the burden of malnutrition and diet-related non-communicable diseases is on the rise.

In Kenya and Tanzania for example, premature deaths due to diabetes increased by 31 per cent and 42 per cent respectively between 2007 and 2017.

The prevalence of overweight and obesity is significantly high particularly among adult women in the

region, ranging from 10 per cent in Ethiopia, 35 per cent in Uganda and as high as 52 per cent in Tanzania.

The overall objective of the project is to understand and test interventions for improving how urban Tanzanians can access, afford and choose healthy foods.

The specific objectives of the project are to understand gender and social inequities in the food environment both within and across households and understand the determinants of food choices.

Also, to test the impact of increasing availability, affordability and convenience of healthy foods through an experimental design and inform policy for improving the demand for and affordability of healthy diets while supporting gender sensitive

approaches.

Speaking on the same platform, Head of Department of Governance and Capacity Development at ESRF Danford Sango said that Tanzania's policy landscape clearly demonstrates the country's longstanding commitment to combating hunger and malnutrition.

He said policy landscape has started to recognise the new nutrition reality in Tanzania but more needs to be done to translate policy prescriptions into action.

In July 2016, Tanzania launched the First National Multi-sectoral Nutrition Action Plan (NMNAP) which to be implemented from July 2016 to June 2021).

"This NMNAP was a double duty action plan that for the first time in Tanzania integrates actions to combat under-nutrition with those which aim to prevent and control over-nutrition and related non-communicable diseases into one plan," said Sango.

In August 2021, Tanzania launched the second Multi Sectoral Nutrition Action Plan (2021/22 - 2025/26). The policy document recognises the challenge of new nutrition reality in Tanzania.

It includes three key result areas for all forms of malnutrition namely reducing under-nutrition, reducing micronutrient deficiencies and reducing overweight and obesity.

This document also integrates targets for reducing each of the forms of malnutrition by 2025. It includes targets for transforming food systems including increasing the

production of horticultural products, increasing milk production, meat, fish and other healthy foods.

Furthermore, the reviews indicate that in 2021, Tanzania developed the Nutrition Sensitive Agriculture Action Plan (NSAAP 2021/22 - 2025/26). It aims at guiding the implementation of nutrition-sensitive investments and interventions by the Ministry of Agriculture and partners to optimize agriculture's contribution towards improving nutrition in Tanzania.

Now that the policy landscape adequately addresses the double burden of malnutrition, more action is needed to translate policy into action. Sango said that the government has set some targets for increasing domestic production of healthy foods including meat, fish, horticultural products, namely fruits and vegetables and milk and milk products.

The government also needs to develop, update, and strengthen enforcement of legislations including those related to fortification and biofortification of foods, marketing of food products such as breast milk substitutes and legislation for breastfeeding rights for working women.

Of recent, Tanzania's food policy has started to focus on nutrition sensitive agriculture policy. This approach aims at ensuring the availability of diversified, high nutritious foods including utilisation of bio-fortified seeds.

Findings indicate that globally, these dietary patterns are primary contributors to the rampant rise in global malnutrition whereby 2 billion people are obese, 820 million are undernourished, 2 billion are micro-deficient and 150 million children are stunted.



# Reform needed as big business, not vulnerable communities benefit from post-pandemic support

BRATISLAVA

Governments and international financial institutions must adopt new ways of providing post-pandemic support, say campaigners after a report found that in many poorer countries, big business benefited most from Covid-19 recovery funds. At the same time, vulnerable communities have been "left behind."

They say the level and distribution of support of these funds has been poor, with the most vulnerable in society, such as informal workers and women, among others, having been especially failed by relief programmes.

And they warn that the measures have actually only deepened inequalities at a time when the UN has warned that up to 95 million additional people could soon fall into extreme poverty in comparison with pre-Covid-19 levels.

Matti Kohonen, Director of the Financial Transparency Coalition (FTC), which was behind the report, told IPS: "The elite have been sheltered from the worst effects of the pandemic. Nearly 40 percent of Covid-19 recovery funds went to large corporations, through measures like loans and tax cuts. This means that social protection for, in particular, women and



**Informal sector only received 4 percent of post pandemic funds even though the sector accounts for more than 2 billion workers, many of whom are women. Credit: IITA**

informal workers, has been inadequate."

The FTC's research found that in 21 countries in the Global South, large corporations received 38 percent of recovery funds while small and medium-sized enterprises (SMEs) got 20 percent. Social protection measures accounted for 38 percent.

Meanwhile, informal workers received only 4 percent of the funds in the countries

surveyed, and the research showed that in many of those states, they actually received nothing at all.

Studies have shown that informal workers, and especially women, were globally hit hardest by the Covid-19 pandemic, and that economic policy measures taken in response have largely been gender-blind, exacerbating existing gender inequality and economic precarity in

the sector.

According to the International Labour Organisation (ILO), of the 2 billion informal workers worldwide, over 740 million are women. However, there is a higher share of women than men in informal employment in many of the world's poorest regions: in more than 90 percent of countries in sub-Saharan Africa, 89 percent of southern Asian countries, and almost 75 percent of Latin American countries.

These women also often have jobs most likely to be associated with poor conditions, limited or non-existent labour rights and social protection, and low pay.

The FTC report points out that while the COVID-19 pandemic has had a huge impact on women's employment, working hours, and increases in unpaid domestic and care work duties, it found that women received half the funds than men received as most money provided

to corporates and also smaller companies predominantly went to men (representing over 59 percent of funds).

Klelia Guerrero, Economist at The Latin American Network for Economic and Social Justice (LATINDADD), who helped with research into the FTC report, said that just doing work collecting data on the distribution of recovery funds underlined how little thought had been given to women in Covid-19 response policies.

It was only in a handful of the countries surveyed (Guatemala, Honduras, Bangladesh, Brazil, and Costa Rica) that partial gender-disaggregated data on Covid-19 grants were made available to analyze Covid-19 support.

"Most countries did not have disaggregated gender data; it was only partial. This in itself should be a red flag - it shows that the people who were implementing these support

schemes did not think of women as a priority," Guerrero told IPS.

And while the report shows that women did receive the majority of social protection funds in the countries surveyed, even some of those programmes "had discriminatory aspects".

"For example, here in Ecuador, we had a scheme where people had to register online and then go at certain times to receive their aid products. This was difficult for a lot of women who had to be in the home at those times, or there was no public transport to get to the places to receive aid. So, women were disadvantaged," she said.

"Some groups of the population did benefit from Covid relief measures, but the most vulnerable not as much. It was difficult for them to access the aid. The criteria under which aid is given out should include a gender perspective," she added.

**Other equality campaigners agree.**

"Numerous research has shown how, especially in Africa, women make up the majority of the informal sector. One of the big takeaways of the report is the poor targeting of women in the support response. Programmes going forward need to take into account the gender dimension of any policy," Ishmael Zulu, Tax and Policy Officer at the Tax Justice Network Africa (TJNA), told IPS.

Groups like the FTC and its members, including the TJNA, say the report's findings are important not just in terms of the post-pandemic recovery but in highlighting the need to change how support is given to the most vulnerable communities in developing countries in the long-term future.

Ishmael pointed out that in one scheme in Zambia, the government introduced stimulus to help SMEs and informal workers, but the money

was channelled through commercial banks that set specific requirements to access that money, including the need to provide bank statements.

"Of course, that is very difficult for many informal workers. They just couldn't provide those documents. So, in the end, even money meant for vulnerable groups ended up in the hands of big corporations, which are the ones that can provide those documents," he explained. "It speaks of the weakness of the system."

The FTC report has also warned that policies pursued by international financial institutions, such as the International Monetary Fund (IMF), of pushing countries to introduce austerity measures and cut funding for basic public services in return for debt restructuring is making things worse.

It cites the example of the cuts in public spending and rises in Value-Added Taxes (VAT) being imposed as part of an IMF loan program in Zambia, saying this will have the greatest impact on the poorest.

Ishmael said: "Our current financial structures have perpetuated inequality in the way, for instance, financial institutions give loans: several countries have had to reform their tax systems ... and these financial institutions say subsidies and spending should be channelled into some areas and not others, and it ends up that money is targeted towards large corporates, and vulnerable communities are left behind."

He added: "We saw growing inequality [before the pandemic], and so when Covid-19 hit, we saw how these vulnerable communities were left behind without safety nets. Governments must put in place sustainable social protection systems providing safety nets to help lift people out of poverty and which won't just respond to a pandemic or an emergency, but respond to fighting poverty and inequality."

The FTC is planning to present its findings at the IMF/World Bank Annual Meetings later this month.

The FTC's report calls for all countries and international institutions, including the IMF and World Bank, to implement what it describes as "alternative policies to bring a people-centered recovery instead of austerity".

These include, among others, taxing excess windfall corporate profits, introducing progressive levels of income and wealth taxes, and increasing social security contributions and coverage.

Kohonen said informal workers and women should be at the heart of any such policies.

"Informal sector and women workers really pulled us through the pandemic, and it is wrong to now impose austerity on them. Support needs to be in place for informal and women workers, people on the front lines, before a pandemic so that support can be then scaled up if needed, in the form of loans, grants or other aid," he said.



## JOB ADVERTISEMENT | LODGE MANAGER | (1 POSITION)

Mwiba Holdings Limited is registered Tanzanian Company under Companies Ordinance (Cap. 212) and a leading Hospitality Company with Operations in Arusha, Meatu-Simiyu and Mara Regions. We are currently looking for a **Lodge Manager** to be part of our team. The position will be based in Meatu Tanzania.

Role's Summary: The Lodge Manager (LM) will oversee lodge's operations, striving to consistently improve overall guest experience in line with the company's vision and mission. The Lodge Manager's will report to the Group Operations Manager.

### KEY RESULT AREAS / ESSENTIAL FUNCTIONS

#### 1. Guest Experience

- Meeting and greeting guests on arrival, guests' check-ins and check-outs and throughout their stay at the lodge, all guests should be met on arrival by the manager on duty.
- Relay (guest in the lodge) information in morning meetings, ensure all permits of the guests are issued and are in place.
- Liaising with reservations office on a regular basis to ensure guests have a unique experience focusing on areas that impact the guest experience.
- Ensure all guest in the Lodge have filled in required forms including indemnity and guest feedback forms
- Maintaining and advising operational standards at the Lodge; including decor and furnishings, menu standards, bedding, and guest-relations standards, which meet the expectations of our high-end guests.
- Review bush functions and ensure they meet set standards and deliver guest's expectations.
- Ensuring that the ops management team is given timeous and adequate feedback on all guests.

#### 2. Financial management and administration of lodge's budget, orders and effective stock control

- Fully responsible for all lodge operations in relation to the property's assets.
- With assistance from accounts, keep a fixed asset register for the Lodge.
- With assistance from Operations Manager, preparing and maintaining Mwiba Lodge's budgets and monitoring on-going cash requirements and spending.
- Ensuring all Lodge operations and projects are available and completed within budgets, on time and optimizing resources to meet guests' requirements.
- Manage Lodge's shop, ensure that there is enough stock.
- Ensure lodge stores are kept locked, place orders timely, stock received is checked against order, and ensure return of all orders that are below standards and lead stock taking exercise.

#### 3. Company Standards and staff development

- Responsible for knowing, understanding and executing company policies, standards and in particular all emergency procedures, the same to be transferred to staff.
- Training and monitoring head of units and junior staff to make sure they comply to deliver accurate service to the guests.
- Ensuring that all new staff attend on-line induction within the first week of commencing duties at the Lodge
- Responsible for general staff welfare including staff meals, uniforms accommodation and transport, also have routine checking of back of the house cleanliness.
- Control rosters and leave cycles and perform other related People and Culture functions when necessary, this may include initiating disciplinary actions, be part of recruiting and retaining (through appraisals) and separation (being involved in exit procedures and interview)

#### 4. General Operations

- Responsible for staff and guest meals; assuring standard meals and orders are on top to ensure consistency in the guest experience, storing and stock taking approvals.
- Receive reports from all HOD's, prepare a full report to be shared with Operations Manager as required.
- Close communication with the transport, reservation, maintenance, kitchen and front of the house to ensure availability of all needed service.
- Complete a written handover for the assistant lodge manager when going on leave and conduct formal handover on your return.
- Ensure good relations are maintained with Mwiba camps, LL Lodge, TAWA and Mwiba Operations.
- Ensure Radio, phone and internet communication is clear, maintained and working 24/7.

### PROFESSIONAL AND INTERPERSONAL DETAILS

- **Education:**
  - 3-year Diploma or Bachelor Degree in hospitality management.
  - A competent level of computer skills are required, the group uses a number of systems, PMS; POS, Xero, DMC, in addition to basic Google Suite.
- **Experience and Skills:**
  - Five (5) years' experience in bespoke high end luxury hospitality.
  - Experience in safari operations or remote locations.
  - Excellent leadership abilities and communication skills.
  - A candidate with a strong F&B background would be preferred.
- **Personal Attributes:**
  - Be humble and kind and through their track record with proven integrity.
  - Driven and self-motivated.
  - Hands on, lead from the front and mentor the team.
  - Have analytical abilities to identify key metrics for action.
  - Creative thinker and effective problem solver.
  - Due to the nature of the business, be able to work flexible hours as well as weekends and public holidays.

Applicants are invited to submit their CV's/Resumes and copy of certificates to P & C Office (for hard copies) or via email to: [recruitment@kdti.co.tz](mailto:recruitment@kdti.co.tz)

Mwiba offers equal employment opportunities to qualified men and women and if you are not contacted by the People & Culture Department within thirty (30) days after the closing date, you should consider your application as unsuccessful. Short listed candidates may be subjected to any of the following: competency assessment; physical capability assessment and reference checking.

Please forward applications before 24th October 2022.

REQUEST FOR EXPRESSION OF INTEREST FOR THE PROVISION OF Test Pile Campaign  
 REF : ETJ-BB-PR-EI-TMP-TP-0001-00.

BESIX Ballast Nedam Limited, the CONTRACTOR for the Engineering, procurement and Construction of the Jetty and Load Out Facilities in the Tanga Bay for the East African Crude Oil Pipeline (EACOP) Project, invites experienced specialist Companies to express their interest for:

**Offshore Test Pile Campaign**  
The Republic of Uganda, the Uganda National Oil Company (UNOC), the United Republic of Tanzania and/or Tanzania Petroleum Development Corporation (TPDC), as well as other international oil companies are partaking in the implementation of the EACOP Project.

As part of EACOP project, the Crude oil will be loaded on vessels via a facility located in the near shore environment of the Indian Ocean. The Facility will be located 2 km offshore from the Marine Storage Terminal site located on the Chongoleani peninsula in front of Tanga Port in Tanzania.

**BRIEF DESCRIPTION OF THE SCOPE OF THE MATERIALS / SERVICES:**  
Subcontractor must help with the installation, execution, and analysis of:  
 - Static tension tests,  
 - Static compression tests,  
 - Static lateral tests,  
 - Dynamic PDA during driving and at end of driving,  
 - Dynamic DLT (restrikes)

The main test equipment for the static tension and compression tests will be provided by BBN. All other (test) equipment shall be provided by the subcontractor.

Besides this material supply, the subcontractor is also responsible for providing:

- detailed method statements for each different test execution,
- calibration certificates,
- inspection test plan and risk assessment,
- equipment / material specifications,
- data analysis & reports of each test result,
- full correlation analysis and report between preliminary static load test results and dynamic test results,
- defending test results with the Client

**MINIMUM REQUIREMENTS:**  
Companies expressing their interest are invited to document their request with:

- Possibility to perform this scope during the period of FEB '23 - MAY '23 (test pile campaign)
- An experience list with relevant history / track record showing minimum of five (5) years' experience in the execution of static and/or dynamic offshore pile testing.
- Qualified workers and certified QA/QC.
- Company profile with prove of sufficient financial capabilities and sufficient and capable resources.
- CE marked,
- Subcontractors work must be in accordance with following standards: ISO 22477-1/2 and 4.
- Proof of registration/application to Local Supplier Service Provider (LSSP) database at the time of submission of the response to this expression of interest is highly recommended.
- Compliance with petroleum (local content) regulations, 2017 and local company definition for Tanzania.

Interested companies which meet the minimum requirements and have the capacity to provide the services listed above should express their interest by sending together with the above listed documents an email to [procurement@bnjv.com](mailto:procurement@bnjv.com). (Max. Email Size: 20 MBs & All documents must be submitted in the English language) on or before 27th of October 2022, 1800hrs Tanzania Time.

Companies satisfactorily meeting the above minimum requirements will be evaluated and if selected will be invited, subject to the signature of a Non-Disclosure Agreement (NDA), to participate in the bidding process.

**Note:** Only pre-qualified companies will receive an invitation to submit their bid in furtherance of the Call for Tender process.

217/089701

217/089701



# 'Conserving forests requires coordinated, integrated effort'

By Correspondent Deodatus Mfugale

**T**HE world's tropical and other forests are disappearing at a fast rate and stakeholders are brainstorming to find solutions to the problem. The urgency for solutions to sustainable conservation of forests comes in the wake of unprecedented high rates of deforestation not only in Tanzania but the whole world in general. The fast-disappearing forests are partly behind reduced rainfall and unpredictable rainfall seasons, indiscernible and shifting rainfall patterns and unusually long dry seasons, among others. When trees fall, so does human life.

Deforestation entails clearing of forested land with the purpose of converting it to be used for something other than forest, including the raising of livestock, agriculture, mining development or other non-forest uses.

The biggest human causes of deforestation are farming, especially unsustainable practices such as slash-and-burn agriculture, where forests are burned and cleared for planting, raising cattle and other livestock and the uncontrolled large-scale farming.

"Forest are disappearing at a fast rate but it seems we don't see the vast barren land that appears in their wake. We also don't feel the impact, at least for now, of the severe rate of deforestation taking place and so we don't take any action as we hear the alarm bells," said Dr. Lawrence Mbwambo from WWF Tanzania Country Office. He was speaking at the CSOs meeting on Securing East Africa's Forests held in Morogoro Town recently.

Dr. Mbwambo explained that the current condition of Tanzania's forests threatens the survival of all sectors of the economy and it is upon stakeholders to take action in order to rectify the situation. "The high rate of deforestation calls for stepping up efforts to conserve and protect forests. Every one of us... the central government, local governments, NGOs, CSOs, villages and the private sector, have a contribution to make to ensure healthy forests," he added.

According to various experts Tanzania's total forest and tree cover stands at 80.9 million hectares which is 24.62 percent of the geographical area of the country. As compared to the assessment of 2019, there is an increase of 2,261 sq km in the total forest and tree cover of the country by January 2022. Despite conservation efforts, Tanzania's forests are still under pressure. Seven years ago (2015) deforestation rate in Tanzania was around 373,000 hectares per year, making it among the highest in East Africa. However, the rate has gone up over the years and currently stands at around 400,000 hectares.

At the global level more than 30 percent of the Earth's land is covered by forests but about 38,610 square miles of forest are lost every year. "Between 2015 and 2020, the rate of deforestation was estimated at 10 million hectares per year, down from 16



Consumption of forest resources must take into account future needs (File photo)

million hectares per year in the 1990s. The area of primary forest worldwide has decreased by over 80 million hectares since 1990. Deforestation and forest degradation continue to take place at alarming rates, which contributes significantly to the ongoing loss of biodiversity," reads a recent publication by EcoWatch, an online environment magazine.

According to FAO, Forest ecosystems are a critical component of the world's biodiversity as many forests are more bio diverse than other ecosystems.

Forests cover 31 percent of the global land area. Approximately half the forest area is relatively intact, and more than one-third is naturally regenerated forests of native species, where there are no visible indications of human activities and the ecological processes are not significantly disturbed. However, since 1990, it is estimated that 420 million hectares of forest have been lost through conversion to other land uses. Agricultural expansion continues to be the main driver of deforestation and forest degradation and the associated loss of forest biodiversity.

"Large-scale commercial agriculture accounted for 40 percent of tropical deforestation between 2000 and 2010, and local subsistence agriculture for another 33 percent," reads part of a publication by the UN Agency. Available records indicate that in 2021, the world lost 25.3million hectares of tree cover.

Speaking during the CSOs meeting, a representative from the Ministry of Natural Resources and Tourism, Emmanuel Msofe, underscored the importance of conserving forests saying that the lives of Tanzanians are directly linked to forests. "Forests supply water and sustain soil fertility. They are important sources of livelihoods, supporting pillars of sustainable food production and ensuring food security. They are also important for climate mitigation and adaptation," he said.

"Yet Tanzania is facing severe deforestation and forest degradation at an alarming rate. Our rate of deforestation now stands at 462,000 hectares annually, which is a serious threat to our forests. We need to act now to halt and reverse the situation for the benefit of current and future generations,"

he urged. A good part of Tanzania's forests are gone due to agricultural expansion, overgrazing and wildfires as a result of which there is conflict

of resource use. This calls for a need to balance our resource consumption with the view to ensure sustainable benefits.

"The bottom line is

that if forests disappear we will also be wiped out from the face of the earth. So we need to work together by coordinating and integrating our sectoral and ministerial plans in a bid to institute good forest governance. Individual stakeholders also have significant contributions to make towards successful conservation and protection of forests," explained Msofe.

Lack of transparency in the administration and management of Tanzania's forests has often been cited as a hindrance to forest governance. While the forest products value chain is shrouded in secrecy, the government introduces several taxes on timber and charcoal business as well as new rules and regulations without engaging stakeholders in the process. At a lower level, village governments' income and expenditure from sale of forest products are rarely

known by the public and statutory village assembly meetings are not held.

"In some cases village councils do not know how much the village natural resources committee has earned. This breeds mistrust within village leaders and bears heavily on sustainable forest governance," said one of the participants in the meeting.

There is also the issue of inequitable sharing of resources between villages implementing community based forest management and district councils whereas the latter collect revenue from villages but have minimal budget allocations to enable village governments to conserve and protect forests. It would appear that district councils are only interested in enjoying benefits from forests but leaves the huge burden of conservation and protection on the shoulders of village governments.

Perhaps the biggest

problem with forest management is conflicting roles and responsibilities among the various levels of government. "Villagers are ready and willing to conserve and protect forests when they realize tangible benefits from their work but when there is interference that impacts these benefits then they lose morale and interest. On the other hand Tanzania Forest Services Agency (TFS) does not contribute in any way towards conservation and protection of village forests but would hurry to collect revenue from the villages. There is also weak cooperation between TAMISEMI and TFS, both of which are important cogs in the wheel of forest governance," argued another participant.

There is also concern that key stakeholders are left out in the decision making process and rules and regulations are imposed by sectoral min-

istries. "A good example is GN 417(2019) which resulted in market distortion of forest products and led to increase in illegal timber trade," noted another participant.

However, participants were informed that the Forest Policy (1998) clearly stipulates roles and responsibilities of various authorities as well as NGOs, CSOs, private sector and individuals in ensuring sustainable forest governance.

"But we need to review the relationship of these organs from time to time to ensure that there is smooth implementation of issues. The important thing is to harmonise rules and regulations. We also need to coordinate and undertake integrated planning of isolated activities of the various sectors so that they take into account sustainable governance of forests," explained Msofe.

## MWANGA HAKIKABANK MWANGA HAKIKA BANK LIMITED MINIMUM DISCLOSURE OF CHARGES AND TARIFFS

PRODUCTS/ SERVICES	BUSINESS CURRENT A/C	PREMIUM CURRENT A/C	PERSONAL SAVING A/C	SALARY A/C	MTOTO SAVING A/C	JIBANGE SAVING A/C	WEKEZA GROUP A/C
Account opening	100,000.00	50,000.00	20,000.00	0	10,000.00	10,000.00	20,000.00
Minimum operating Balance	100,000.00	50,000.00	10,000.00	5,000.00	5,000.00	0	10,000.00
Interest Payable	N/A	N/A	3.00%	3.00%	6.00%	2.00%	3.00%
Interest bearing amount	N/A	N/A	50,000.00	50,000.00	50,000.00	50,000.00	50,000.00
Monthly Maintenance fee	15,000.00	7,000.00	2,500.00	2,500.00	Free	Free	Free
Deposit	Free	Free	Free	Free	Free	Free	Free
Monthly Statement	Free	Free	Free	Free	Free	Free	Free
Adhock statement Per page	2,000.00	2,000.00	2,000.00	2,000.00	2,000.00	2,000.00	2,000.00

HALENGO SAVING A/C	FOREX ACCOUNT USD & EURO	JIWEKE SAVING A/C	MHB PAMOJA A/C	MSOMI ACCOUNT
100,000.00	10	0	50,000.00	10,000.00
100,000.00	10	10,000.00	50,000.00	5,000.00
2% < 10MIL, 4% >= 10MIL	0.50%	2.00%	2%	3.00%
100,000.00	5,000.00	20,000.00	500,000.00	20,000.00
Free	2	Free	Free	Free
Free	Free	Free	Free	Free
Free	Free	Free	Free	Free
2,000.00	1	2,000.00	2,000.00	2,000.00

### OTHER CHARGES

SERVICES	AMOUNT (TZS)
Certificate of Balance	30,000.00
Confirmation to the Auditors	30,000.00
Search for information above 5 years	15,000.00
Cheque book cost (Per Leaf)	600.00
Status report	30,000.00
Stop payment order	30,000.00
Dishonoured cheque for lack of funds or refer to drawer or effect not cleared	60,000.00
Dishonoured cheque due to the technical error caused by customer	60,000.00
Dormant Account Activation	Free
Account Closing on Customer Demand	10,000.00
Counter cheque per leaf [Within the Bank]	15,000.00
Salary Processing fee [ per Transaction]	1,000.00
Customer ID	10,000.00
New ATM Card	15,000.00
Replacement of lost/damaged ATM cards OR ID	15,000.00
ATM PIN Reset	5,000.00
Annual ATM Maintenance Fee	1,000.00
ATM Balance enquiry	200
ATM Min statement	300
ATM withdrawal fee per transaction	1,300.00
Uncollected Destroyed ATM Card	4,000.00
Internet Banking Monthly fee	3,000.00

### MOBILE BANKING CHARGES

WITHDRAWAL CHARGES		
MINIMUM [TZS]	MAXIMUM [TZS]	RATES [TZS]
0	50,000.00	1,500.00
50,001.00	100,000.00	2,000.00
100,001.00	250,000.00	3,000.00
200,001.00	750,000.00	5,000.00
750,001.00	3,000,000.00	7,000.00
3,000,001.00	5,000,000.00	10,000.00

FUND TRANSFER CHARGES	
Transfer of Funds within MHB	2,000.00
Transfer of funds to other Banks	13,000.00

### CUSTOMERS COMPLAINTS REDRESSAL MECHANISM

One of our core values is Customer Focus and we always strive to put satisfaction of our customers first. However, there could be instances when you are dissatisfied with our services as the same did not meet your expectations or that our services were deficient, then you can lodge your complaint as given below:

1. Meet the Branch Manager and lodge your complaint orally or in writing.
2. Drop your complaint in the suggestion Box provided at the branch
3. Email: info@mhb.co.tz
4. You can also email directly to the following senior officers
  - Managing Director at info@mhb.co.tz
  - Director of Business Development at info@mhb.co.tz
  - Senior Operations Manager at operation@mhb.co.tz
  - Head of Shared Services at info@mhb.co.tz; operation@mhb.co.tz
5. P.O. BOX 11735 Dar es Salaam, Tanzania
6. Call us on +255 747 666 511

Sasa Unaweza Pakua MHB App!

Available on the Google Play

Download on the App Store

### Cash Withdraw Over the Counter [TZS/ USD/EURO]

TRANSACTION AMOUNT	RATES
Wekeza/Jiwekezee	2,000.00
Bellow 10 Mil	3,000.00
Above 10Mil to 50 Mil	0.10%
Above 50Mil to 100 Mil	0.090%
Above 100Mil to 300 Mil	0.089%
Above 300 Mil	0.079%

### Cash Withdraw Over the Counter Foreign Currency [USD/EURO]

TRANSACTION AMOUNT	RATES
Below USD/EURO 4,000	2
Above USD/EURO 4000	0.1% more than USD/EURO 40

### AGENCY BANKING CHARGES

TYPE OF SERVICES	RATES
Deposit	Free
Balance Inquire	500
Min Statement	700
Transfer of fund within MHB	2,000
Transfer of funds to other Bank	13,000

### AGENCY BANKING WITHDRAWAL FEE

AMOUNT	FEE
Up to 50,000	850.00
50,000 - 100,000	1,000.00
100,000 - 300,000	2,000.00
300,000 - 500,000	3,500.00
500,000 - 1,000,000	4,500.00
1,000,000 - 3,000,000	6,000.00
3,000,000 - 5,000,000	10,000.00

### EFT/SWIFT/TISS

EFT within the Bank (Incoming)	Free
EFT to other Banks	1,500.00
TISS Transfer	10,000.00
T.T. Transfer	-

### STANDING ORDER

Instructions within MHB	FREE
Standing Order to other Bank	10,000/=





## Made under Regulation 11 Minimum disclosures of charges and fees as of 1 May 2022

Number	Item/Transaction	Charges and fees Local Currency	Charge and fees Foreign Currency
1.0	<b>Current Accounts</b>		
	(a) Minimum Monthly Income Required		
	i) Personal Banking / Absa Direct	TZS 250,000/ Salary amount	\$ /€ /EUR 50 or KES 4,500 or ZAR 600
	ii) Prestige	TZS 2,000,000/ Salary amount	\$ /€ /EUR 50 or KES 4,500 or ZAR 600
	iii) Premier (Relationship balance)	TZS 6,000,000/Salary amount	£ 30,000 relationship balance within 6 months
	iv) SME	TZS 100,000	\$ /€ /EUR 200 or KES 2,000 or ZAR 2,000
	v) Commercial	TZS 500,000	\$ /€ /EUR 500 or KES 5,000 or ZAR 5,000
	(b) Monthly service fee (breakdown per product type)		
	i) Personal Banking / Absa Direct	Free to TZS 10,000	\$/E/€ 12 or KES 1,500 ZAR 100
	ii) Prestige	TZS 25,000 for balance below TZS 30mln else free	\$ 10/ € 10/ €10
	iii) Premier (Relationship balance)	Free if R/ship balance above TZS 80mln else TZS 50,000	Free if R/ship balance above £30,000 else equivalent of TZS 50,000
	iv) SME	TZS 20,000	USD/GBP/EUR 15 KES 1,000 ZAR 120
	v) Commercial	TZS 35,000	USD/GBP/EUR 35 KES 1,500 ZAR 200
	(c) Counter cash withdrawal over the counter		
	i) Personal Banking	TZS 4,500 for amount up to TZS 25M else 0.15% of value max TZS 100,000	1.2% of the value, Min USD/EUR/GBP 5
	ii) Prestige	TZS 4,500 for amount up to TZS 25M else 0.15% of value max TZS 100,000	1.2% of the Value, min \$/EUR/POUND 5
	iii) Premier (Relationship balance)	Free	Free for Value less than USD/EUR/GBP 10,000, else 1% of the value above USD/GBP/EURO 10,000
	iv) SME	TZS 5,000 for amounts up to 25million above 0.12% Max TZS 100,000	1% of the Value, min USD / EUR / 20; GBP 10 KES 1,000 ZAR 300
	v) Commercial	TZS 4,000 for amounts up to 25million above 0.12% Max TZS 100,000	1% of the Value, min USD / EUR / 20; GBP 10 KES 1,000 ZAR 300
	(d) Fees per ATM withdrawal		
	Local	For premier and prestige is 0 For the prestige plus and ultimate is: Min - 99,999 = 1,300, 100,000 - 199,999 = 1,500, 200,000 - 399,999 = 1,700, 400,000 - 600,000 = 2,000	\$1
	International	TZS 9,000	\$5
	(e) ATM mini statement		
	Off us	TZS 3,000	N/A
	On us	TZS 1,000	N/A
	(f) Interim statement per page		
	Retail	TZS 2,500	\$2/ € N/A/ € N/A
	SME / Commercial	Free	Free
	(g) Periodic scheduled statement	e-statement - Free, Duplicate statement up to 1 years TZS 20,000	For personal current account 1US\$ per leaf
	Retail	Above 1 year TZS 5,000 per page	USD/GBP/EUR/KES/ZAR equivalent of TZS 11,800
	SME / Commercial	e-statement - Free, Duplicate statement TZS 11,800 per month	USD/GBP/EUR/KES/ZAR equivalent of TZS 11,800
	(h) Cheque book		
	Retail	TZS 500 per Leaf	USD 1.0 per leaf
	SME / Commercial	- 50 Leaf - 100 Leaf - 200 Leaf	USD/GBP/EUR/KES/ZAR equivalent of TZS 25,000 USD/GBP/EUR/KES/ZAR equivalent of TZS 50,000 USD/GBP/EUR/KES/ZAR equivalent of TZS 100,000
	(i) Dishonoured cheque		
	Retail	TZS 70,000	\$ 50/ € N/A/ € N/A
	SME / Commercial	1.5% min TZS 80,000; max TZS 200,000	1.5% min USD/GBP/EUR/KES/ZAR equivalent of TZS 80,000 max USD/GBP/EUR/KES/ZAR equivalent of TZS 200,000
	(j) Special clearance		
	Retail	N/A	\$ N/A
	SME	N/A	N/A
	(k) Counter cheque	N/A	N/A
	(l) Stop payment		
	Retail	TZS 50 ,000	\$ 30/ € N/A/ € N/A
	SME / Commercial	TZS 30,000	USD 30; GBP 25; EUR 25
	(m) Standing order		
	Retail	TZS 35,000 (Other bank)	USD /EUR/GBP equivalent of TZS 35,000
	SME	TZS 6,000 (within Absa) TZS 25,000 (Other banks)	USD/EUR 25; GBP 20 KES 2,500 ZAR 120 USD 7, GBP 5, EUR 7, KES 700 ZAR 100 PER ITEM
	(n) ATM Balance enquiry		
	Retail	On our ATM is TZS 1,500 Other Banks' ATMs (Local & International) is TZS 2,500	N/A
	SME	N/A	N/A
	Commercial	N/A	N/A
	(o) Annual Card Fee		
	Retail	TZS 10,000	USD equivalent of TZS 10,000
	SME / Commercial	TZS 15,000	USD equivalent of TZS 15,000
	(p) ATM card renewal or replacement (indicate costs for different card types)	TZS 20,000	\$ 10
	(q) Overdrawn account interest charge		
	Retail	35% ;Min TZS 8,000 to 20,000	equivalent to USD (35% ;Min TZS 8,000 to 20,000)
	SME / Commercial	Interest at 35%	Interest at 25%
	(r) Interbank transfer		
	Retail		
	i) Inward telegraphic transfers	0.3% of value min USD 12,max USD 100	0.3% of value min USD 12,max USD 100
	ii) Outward telegraphic transfers-beneficiary/applicant	0.3% of value min USD 15,max USD 200	0.3% of value min USD 15,max USD 200
	iii) Foreign bank draft	0.3% of value min USD 40,max USD 265	0.3% of value min USD 40,max USD 265
	iv) Inward transfers (Local)	Free	Free
	v) Outward transfers (TIS5)	Equivalent TZS 11,800	USD equivalent TZS 11,800
	SME / Commercial ( Foreign Transfers )		
	i) Inward telegraphic transfers	USD 12; GBP 6; EUR 12; KES:1200 ZAR:180	
	ii) Outward telegraphic transfers	\$60 flat fee for value up to \$10,000, else 0.25% of value min \$60 min; \$280 max ; GBP, EUR equivalent	
	SME / Commercial ( Local Transfers )		
	iv) Inward transfers	Free	Free
	v) Outward transfers (TIS5)	TZS 11,800	USD /EUR/GBP equivalent of TZS 11,800
	(s) Bill payments through ATM	Free	Free
	(t) Deposit fee (Counter)		
	Retail	0.3% of value for any amount above TZS, 100M, max TZS 100,000	10% of value the deposit value USD/EUR/GBP (small denominations)
2.0	<b>Savings Accounts (Disclose for product specific types)</b>		
	(a) Required minimum opening balance		
	i) Personal Banking	TZS 10,000	USD/GBP/EUR 5
	ii) Prestige / Bonus Saving	TZS 20,000	USD/GBP/EUR 10
	iii) Premier (Relationship balance)	TZS 100,000	£30,000
	(b) Monthly service fee		
	i) Personal Banking	7,000 for monthly average balance below TZS, 300k, else free	USD/GBP/EUR 5 or KES 550/ZAR 100
	ii) Prestige / Bonus Saving	7,500 for monthly average balance below TZS, 5m, else free	USD/GBP/EUR 7
	iii) Premier (Relationship balance)	Free if Relationship Balance is greater than TZS 80m, else TZS 50,000	Free if relationship balance is greater than or equivalent to TZS 80M, else equivalent to TZS 50,000
	(c) Interim statement	TZS 2,500	USD/GBP/EUR 2
	(d) Account closure	TZS 30,000	USD/EUR/GBP/ZAR/KES equivalent to TZS 30,000
3.0	<b>Electronic Banking</b>		
	(a) Internet banking monthly fee		
	Retail	Annual Fee TZS 3,000	
	SME	Free	
	Commercial	TZS 22,000	
	(b) Internet transfers		
	Retail	Account to Account Transfer within Absa = Free to TZS 1,500 Account to Account Transfer to other banks (EFT) = TZS 5,000 Bank to Wallet Transfer (B2W) = TZS 2,000 to TZS 8,500	
	SME / Commercial	Free on-us accounts TZS 1,500 / Off us (EFT) TZS 2,500	Free
	(c) SMS Banking	Free	
	(d) Wallet to bank transfer	TZS 2,000	
4.0	<b>Foreign Exchange Transaction</b>		
	(a) Telegraphic transfer		
	Retail	0.30% of value min USD 12, max USD 200	

## Corporate Banking

Type of Account	
Fixed Deposit	Min Operating Bal, TZS 10000000
Call Account	Min Operating Bal, TZS 10000000
Foreign Currency Account (Fixed/Call)	USD 10000 OR EQV
<b>Type of Account</b>	
Business current account	Opening Bal, TZS 2500000; Min Bal 1000000
Transactional and service fees (per month)	TZS 800 Per Item, Min 26000
Penalty for balances below limit	TZS 14200 per month
Penalty for overdrawn account	Interest @ 35%
Cash withdrawal from TZS	Free
<b>Customer Foreign Currency Account (CFC)</b>	
Customer Foreign Currency Account (CFC)	USD, EUR 2500; GBP 1000
Minimum balance	USD/EUR 1000; GBP 500
Transactional and service fees (per month)	USD/EUR 0.80 PER ITEM; GBP 0.5 PER ITEM; MIN USD/EUR 26; GBP 15
Penalty for balances below limit	USD/EUR 14; GBP 7
Penalty for overdrawn account	USD Interest @ 25%; GBP Interest @ 20%; EUR EQV
Cash withdrawal from CFC	1% UP TO USD/EUR/GBP 10000; 2% Above that amount; MIN USD/EUR 25; GBP 15
Transfer From TZS to CFC / CFC to TZS	Free
Cash Deposit - Small denominations (\$20,\$10,\$5,\$1)	2.5% Of the Value
<b>Local Currency Transactions</b>	
Outward remittance (TIS5/RTGS)	TZS 11800
Amendment fee for Outward remittances / Swift / Telegraphic Transfers by customer or by bank	Free
Inward Transfers (TIS5/RTGS)	Free
Investigation fees for non receipt of funds (T/T) where funds have been received	Free
<b>Foreign Currency Transactions</b>	
Outward remittances / Swift / Telegraphic Transfers	0.25% OF VAL, MIN USD 60 MAX USD 295; GBP/EUR EQV, PLUS USD 30 Intermediary charge option is ours USD 3.00 per message
Swift message retrieval after 3 months	USD 35 PER Item
Amendment fee for Outward remittances / Swift / Telegraphic Transfers by customer or by bank	1% OF VAL TRANSACTION, MAX USD 118; GBP/EUR EQV
Inward Foreign Bank Draft	1% MIN USD 35, MAX USD 295
Foreign Bank Draft	0.25% OF VAL, USD 90 MIN, USD MAX 295; GBP/EUR EQV
Inward Swift Transfers	USD/GBP/EUR 11.8; TZS EQV
Returned foreign cheques	Lack of funds USD 130, Other reason 70
Investigation fees for non receipt of funds (T/T, Swift) where funds have been received	Free
<b>Standing Order</b>	
Standing order set-up	TZS 12000; USD/EUR 12; GBP 6
Standing order	Within Absa TZS 6000; USD 7, GBP 5, EUR 5 Per Item
Standing order	Other Banks: TZS 25000; USD 25; GBP 15, EUR 15 Per Item
Amend / Stop standing Order	TZS 25000; USD 25; GBP 25, EUR 25 Per Item
Unpaid standing order	TZS 60000; USD 60; GBP 30, EUR 30 Per Item
<b>Absa Integrator - Internet Banking</b>	
Onboarding/Set Up	Free
Salary processing/Electronic Fund Transfer (EFT)	TZS 2500; USD/EUR/GBP EQV Per Item
SWIFT Payment/ Cross border	USD 65 OR EQV, PLUS USD 30 Intermediary charge if occur
Direct Debit (within Absa Tanzania)	1500
Book Transfer (Own Accounts)	Free
TIS5/RTGS	TZS 11800
Integrator Monthly Fee	TZS 20000; EUR/USD/GBP EQV AND TZS 50,000 EUR/USD/GBP EQV For view only
Host to Host Set Up Fee	Quotation available on request
Token Replacement/Extra Token Fee Per token (3 tokens free)	Token Replacement/Extra Token Fee Per token (3 tokens free), TZS 200,000 for Extra
<b>Bank Direct</b>	
Bank Direct Cash - Cash Intransit	Quotation available on request
Bank Direct Mail - Courier Service	Quotation available on request
<b>Mobile Bulk Disbursement</b>	
Transfer to M-Pesa; Tigo Pesa; Airtel Money; EzyPesa, Halopesa	TZS 2300
<b>Other Service Charges</b>	
Manual processing of salaries	Within Absa TZS 6,000 PER ITEM; With other Banks TZS 6,000; GBP/EUR/USD EQV
<b>Closure of Account</b>	
Within 6 months of account opening	TZS 36000; USD 36; GBP 24; EUR EQV
After 6 months of account opening	TZS 25000; USD 25; GBP 13; EUR EQV
Dormant Account Reactivation	TZS 7000; USD/GBP 7; EUR EQV
Cheque Stop payment instructions	LEAF LOST: TZS 30000; USD 30; GBP 25 PER NOTICE; BOOK LOST: TZS 60000; USD/GBP 60 PER BOOK; Lack of funds/Any reason: TZS 35400; USD 41; GBP 35
Statements	
- Monthly statement	Free
- Interim statement	Free
- Duplicate statement (up to 3 months) per month	TZS 3500; USD/GBP 3.5; EUR EQV
- Duplicate statement (over 3 months) per month	TZS 8500; USD/GBP 8; EUR EQV
Cheque images, per cheque	TZS 26000; USD 20; GBP 14; EUR EQV
MT 900/910/920/940/941/942/950 Statements	USD 13 PER MSG, MIN 70 USD, MAX 410 USD
MT 101 Messages	SWIFT USD 60; RTGS TZS 11800 OR USD EQV EFT TZS 2200 OR USD EQV
Issuance of Manager's cheque	TZS 26000; USD 20 PER ITEM; GBP/EUR EQV
Managers Cheque cancellation charges	TZS 14200; USD 14; GBP 8; EUR EQV
Reply to Audit Letters/Audit Report	TZS 130000; USD 132; GBP 66; EUR EQV
Confirmation/Audit/ Certificate of Balances	TZS 35000; USD 35; GBP 30 Per customer request
Registration of Foreign Loan at BOT	USD 470 Once off processing/Registration Fee; USD 710 Annual Fees-Loan administration
Special Clearance	TZS 53000; USD 66; GBP 27
<b>Unpaid/Returned Cheques</b>	
Insufficient Funds (Refer to drawer)	1% OF VAL MIN TZS 100,000; USD/GBP/EUR EQV
Uncollected cheque book (After 3 months)	TZS 14000; USD/GBP 14; EUR EQV
Cheque Books	
- 25 Leaf	TZS 15,000; USD/GBP/EUR EQV
- 50 Leaf	TZS 20,000; USD/GBP/EUR EQV
- 100 Leaf	TZS 40,000; USD/GBP/EUR EQV
- 200 Leaf	TZS 80,000; USD/GBP/EUR EQV
Search fee for documents (2-6 months)	TZS 8300; USD/GBP 8; EUR EQV
Search fee for documents (6 months and above)	-TZS 20000; USD 20; GBP 14; EUR EQV
Lending and Deposit Rates	
Prime Rate	Quotation available on request
Deposit Rates	Quotation available on request
<b>Trade Finance</b>	
Guarantees	3.33%pa, min USD 590pq8 0.85%pq
Facility	USD 65 Flat
Handling Fee	3.33%pa, min USD550pq
Cash Covered	USD 118 Flat
Amendmen	0.85% per quarter
Extension to next quarter	USD 118 Flat
Cancellation	0.85% per quarter on the difference
Amount Increase	
<b>Letters of Credit - Imports</b>	
Risk Margin	0.85% per quarter, min USD 590 per quarter
Handling Fees	USD115 Flat
Swift charge	USD115 Flat
Examination	USD115 Flat
Extension to next quarter	0.85% per quarter, min USD 590 per quarter
Risk Margin on acceptance	0.85% per quarter, min USD 590 per quarter
Cancellation	USD118 Flat
<b>Letters of Credit - Exports</b>	
Advising Commission	USD 415 (all inclusive)
Swift charge	USD 64 Flat
Documents examination fee	USD 115
Courier charge	USD 115 Flat
Risk Margin on acceptance	0.85% per quarter, min USD 590 per quarter
Confirmation	0.85% per quarter, min USD 590 per quarter
<b>Letters of Credit Refinancing</b>	
Interest on Refinance	Current Lending Rate (negotiable)
Commission on Refinance	N/A
<b>Letters of Credit Discounting</b>	
Interest on Discounting - confirmed LC	Current Lending Rate (negotiable)
Interest on Discounting - non confirmed LC	Current Lending Rate (negotiable)
<b>Bills Discounting (Bills of Exchange including cheques)</b>	
Interest on Discounting	Current Lending Rate
<b>Documentary Collection - Export</b>	
Handling charge	USD 413 Flat inclusive all
Courier charge	Inclusive in above
Chasing commission	Inclusive in above
<b>Documentary Collection - Import</b>	
Commission	USD 413 Flat inclusive all
Swift charge	Inclusive in above
<b>Availing charges</b>	
<b>Outward Bills for Collection (Clean collections &amp; TCs)</b>	
Commission	N/A
Chasing charges	N/A
Unpaid charge	N/A
<b>Inward Bills for Collection</b>	
Commission	N/A
	N/A

The tariffs were effective from 1 May 2022.

### Penalties and Sanctions None

We, the undersigned have examined the above information and hereby declare that the information is true and correct to the best of our knowledge and information.

Name	Designation	Date	Signature
1	Abdi Mohamed	Managing Director	
2	Obedi Laiser	Chief Financial Officer	
3	George Binde	Chief Internal Auditor	





Thursday 13 October 2022

# Banks increase deposits rates to mobilise funds

By Guardian Reporter

Depositors in banking sector are currently earning more money from their savings, than what they used to earn a year before, as commercial banks are aggressively striving for funds mobilizations.

This good news to depositors comes following the increase in interest rates for both savings and time deposits, with exception of negotiated deposits.

Banks are offering attractive interests for depositors to raise funds for lending to different sectors, as demands for cash are growing, in a time when the economy is in good shape, after recovering from the impact Covid-19 pandemic.

Customer deposits remain the main source of funds for commercial banks and deposit taking financial institutions.

The Bank of Tanzania (BoT)

monthly economic review for September this year shows the rising savings deposit rate and time deposit rates during the year ending August this year, compared with the year ended in September last year.

BoT and banks computation shows the savings deposit rate increased to 2.05 percent during the year ending August this year, the highest in 18 months, from 1.55 percent recorded during the year ended in August 2021.

The last time savings depositors enjoyed the interest rate of 2 percent and more was in February 2021, according to BoT reports.

BoT and banks computations show overall time deposit rate increased to 7.49 percent during August 2022, from 6.64 percent in August 2021, while negotiated deposit rate slowed down slightly to 9.59 percent from 9.66 percent respectively.

According to the computations, 12-months deposit rate increased to



Bank of Tanzania headquarters in Dar es Salaam

9.25 percent in August 2022 from 7.86 percent which indicates that banks are now targeting deposits of at least one year and beyond.

Deposit mobilization is an important source of working capital for banks and is of paramount importance to the banking industry as the size of deposits mobilized by the general public through current, savings, fixed deposits, time deposits, and other specialized systems critical to the

bank's success.

Provisional data shows, during the end of March this year, banking sector had so far mobilized deposits amounting 24.4trn/-, a decrease from 24.5trn/- recorded during the end of December 2021, following the decrease of deposits in Dar es Salaam to 15.2trn/- from 15.7trn/- respectively.

Dar es Salaam is continuing to lead with the highest level of deposits, which amounted 14.5trn/- during

the 2020/2021, which is 59.6 percent of total deposits countrywide, excluding Zanzibar, with an annual growth of 8.7 percent.

However, northern zone of Tanzania, which accounts for 13.4 percent of total deposits, recorded the highest growth of 46.7 percent. During the 2021 financial year, northern zone had banks deposits amounting 3.26trn/-, second largest behind Dar es Salaam.

Another highest growth of deposits, according to provisional data, was Lake Zone, which grew by 23 percent between 2019/2020 and 2020/2021. The zone had deposits amounting 2.03trn/- which was 8.3 percent of total deposits.

South eastern zone of Tanzania mainland, which had the share of 3.2 percent of all deposits, recorded the growth of 13.9 percent between

2019/2020 and 2020/2021. Total deposits for the zone during the 2020/2021 FY amounted 780.6bn/-.

According to Ernst & Young, Customer deposits accounted for 83.4 percent of total liabilities in 2021, higher from 81.6 percent in 2020.

Meanwhile, overall lending rate averaging 16.09 percent, compared with 16.18 percent registered in the preceding month and 16.75 percent in August 2021.

Interest rates charged on prime customers (negotiated lending rate) averaged 14.24 percent compared with 14.23 percent recorded in July 2022 and 14.44 percent recorded in August 2021.

Short term lending rate, up to one year, also slightly went down to 16.81 percent in August this year from 16.89 percent in August 2021.

# Habib African Bank net income after tax up by 300pct

By Guardian Reporter

Habib Bank Tanzania cumulative net income after income tax grew by more than 300 percent to 3.02bn/- during the year ending in September 2022, from 778mn/- recorded during the year ended in September 2021.

Cumulative operating income more than doubled to 3.9bn/- during the year ending September 2022 from 1.48bn/- during the year ended in September last year. Income tax provision in 2022 amounted 900mn/-.

The bank's unaudited financial statement for the third quarter of this year shows the increase of profit resulted from growth of both interest and non-interest income, with slight decrease of non-interest expenses.

Net interest income grew to 7.7bn/- during the year ending September 2022 from 6.1bn/- recorded during the year ended in September 2021 while non-interest income increased to 3.56bn/- from 3.33bn/- respectively.

On quarterly basis, net interest income increased to 2.1bn/- during the third quarter of this year from 2.1bn/- during the third quarter of last year.

The bank also managed to reduce impairment losses on loans and advances to 8mn/- during the year ending September this year from 378mn/- recorded during the year ended in September last year with no bad debt written off.

Annual cumulative basic earnings per share also grew sharply to 1,162/- as at September 2022 from 299/- recorded in Sep-



tember 2021 while number of employees slowed to 78 from 86 in four bank's branches.

The bank's total assets reached 302bn/- during the third quarter of this year from 295.6bn/- during the second quarter as a result of increased balance with Bank of Tanzania (BoT), increase in investment in government securities, increased balance with other banks and finan-

cial institutions and doubled customer liability on acceptances.

Balance with BoT grew to 25bn/- during the third quarter, this year from 20.8bn/- recorded during the second quarter of this year while investment in government went up to 65.3bn/- from 57.9bn/- respectively.

The result shows balance with other banks and fi-

ancial institutions slightly increased to 22.2bn/- from 21.5bn/- respectively while customer liability on acceptance nearly doubled to 10.1bn/- from 5.6bn/- respectively.

However, loans, advances and overdraft slowed to 168.2bn/- from 173.5bn/- respectively, with non-performing loans rate of 5 percent, which is within

regulatory benchmark, while customer deposits slightly increased to 239.2bn/- from 235.6bn/- respectively.

Total shareholders' funds also increased to 42.7bn/- during the third quarter of this year from 41.7bn/- during the second quarter due to increase in reserve capital, retained earnings and profit and loss account.

Capital reserves increased to 223mn/- during the third quarter from 216mn/- recorded during the second quarter of this year while retained earnings slightly went up to 31.69bn/- from 31.57bn/- respectively.

According to the financial statements, profit and loss account reached 3.02bn/- during the third quarter of this year from 2.08bn/- during the second quarter of this year.

Established in Tanzania in 1998, Habib African Bank belongs to the most famous, respected and trusted Habib family who are treated as the pioneers of banking industry in the sub continents.

Habib family has been in the forefront of an active and acclaimed international banking business for over 8 decades.

Habib Esmail, following the death of his father at an early age, joined a leading dealer in metals, copper and brass and subsequently became a junior partner in the firm within five years by virtue of his hard work, honesty and business acumen. In 1920 he founded his own business of financing traders and introduced merchant banking under the name of Habib & Sons.

# Financial stability risk rising to crisis like level, IMF Says

WASHINGTON

The risks of a breakdown of the world financial system have risen to levels only seen during past crises as the global economy confronts the aftershocks from the coronavirus pandemic and Russia's invasion of Ukraine, according to the International Monetary Fund.

The Washington-based organization warned on Tuesday of the danger of rapid, disorderly declines in prices of stocks and other assets and urged central banks to carefully and clearly calibrate their necessary efforts to reduce sky-high inflation.

"The global environment is fragile," IMF Financial Counsellor Tobias Adrian wrote in a forward to the Fund's latest Global Financial Stability Report. "Financial stability risks have increased and the balance of risks is tilted to the downside."

Indeed, the IMF on Tuesday did predict a worsening outlook for the global economy as a whole, underscoring that efforts to control the highest inflation in decades may add to the damage from the Ukraine war and China's slowdown.

Financial markets are extremely volatile and less liquid, as investors face an environment of elevated inflation and aggressive central bank tightening not seen in decades, the IMF said. Fears of a global recession are rising and the dangers of debt defaults are increasing as interest rates march higher.

Emerging markets face a multitude of hazards, from the strength of the dollar and high borrowing costs to stubbornly high inflation and volatile commodity markets, the IMF said. As much as 29% of emerging market banks would breach capital requirements in a dire scenario that includes a resurgence of the pandemic, according to IMF stress tests.

The Fund said that poorer nations face severe stress and that many frontier markets could face defaults and difficult debt restructurings. More than half of all low-income countries are judged by the IMF to be already in, or to have a high probability of entering debt distress.

After rapid run-ups in recent years, the risks of significant declines in house prices across a range of countries are rising, the report added.

# AfDB appoints N'sele as VP for finance and CFO

By Guardian Correspondent

The African Development Bank Group has announced the appointment of Hassatou Diop N'Sele (pictured), a Senegalese national, who has been acting in the role since November 2021 as Vice-President for Finance and Chief Financial Officer.

N'Sele, an accomplished professional with over 30 years of banking and finance experience, joined the African Development Bank in 1999 as Senior Treasury Officer.

She successively held positions of Principal Treasury Officer, Chief Treasury Officer and Manager of the Capital Markets and Financial Operations Division, before being appointed Treasurer of the African Development Bank Group in 2015.

As treasurer, she has provided strategic leadership to enhance the bank's fund raising, investments and hedging activities. She led the successful global expansion of the African Development Bank's capital markets activities.

She leads a diverse team of highly seasoned professionals, managing

over \$33 billion under the bank's borrowing portfolio, overseeing the group's investment of over \$25 billion liquidity in multicurrency portfolios, and supervising its hedging activities, banking relationships and back-office operations.

N'Sele spearheaded the African Development Bank Group's entry into the green bonds and social bonds markets. Among her key achievements in capital markets are award winning transactions and recognition, including the \$3 billion Fight Covid-19 bond launched in 2020.

This made the African Development Bank the largest multilateral development bank issuer of social bonds to date.

N'Sele has led key strategic and technical financial initiatives geared towards optimizing the institution's financial capacity.

She established the blueprint for its long-term financial sustainability. She also played a key role in the design of the Special Temporary Callable Capital Increase under the oversight of the president and vice-



president for Finance.

As treasurer, N'Sele is providing strategic and technical leadership in discussions on the bank's financial and risk bearing capacity, and the development of new financial products. She drove the design of the framework for the long-term financial sustainability of the bank group from 2018 to 2019.

N'Sele also provided strategic support to discussions with member countries on general capital increases for the African Development Bank Group, replenishments of the African Development Fund, and the Multilateral Debt Relief Initiative.

She is spearheading discussions with rating agencies on key financial





By Chris Thomson

# How retail banks can rise to the challenge of a data-driven world

with evolving consumer demand, so have their roles as businesses.

Once an irreplaceable cornerstone of the highstreet, nowadays banks are expanding to become a digital partner to each individual customer - a financial and lifestyle advisor in the palm of their hands.

But it is not the traditional retail banks who are driving this trend - it is the challengers; those who aren't just customer data proficient but data native. In 2022, Monzo reached 6 million customers, whilst digital bank Starling topped the Which? retail banks ranking based on customer service - vastly out-scoring incumbents such as Barclays, Santander and Lloyds Bank.

Challenger banks have harnessed the power of cloud-based data to give customers the service they expect from the outset, and now traditional banks are scrambling to catch up. Today, two thirds of banks aim to move 30% of their data and applications to the cloud in just three years, and it's easy to see why.

By connecting larger sources of customer data such as the Internet of Things (IoT), digital banking is becoming increasingly lucrative. Coupled with modern data strategies, vast sources of data exemplified by the IoT have the ability to build a user profile from activities such as contactless spending, borrowing and saving - providing customers with a personal-

ised experience at lower risk and lower cost for banks.

Whatsmore, when it comes to storing data from similar sources, connected cloud-based data solutions have higher service level agreements than the internal security systems used by retail banks, making them cheaper in the short and long-term - it's a win-win.

In some ways, the banks of today are in the most fortunate position they've ever been in - with access to vast swathes of current and historic data on the lives of their customers, banks are now able to go beyond simply putting faces to names and instead can glean an extensive range of individual insights.

Thanks to banks being able to securely access connected data sources on spending, borrowing and saving habits, they can now tailor their offerings from savings accounts to mortgage loans by simply looking into a constantly growing treasure chest of insights. By using a variety of data sources such as those from the IoT as part of a comprehensive data strategy, banks can offer more efficient services with greater personalisation. In short - consumer banking stands on the precipice of the golden age of customer service.

But despite all of this, fears that retail banks are already falling behind remain.

Last year, at Treasure Data we surveyed 1,536 C-suite decision makers and found that of those working in the UK financial services sector, 61% said that their organisations struggled to amalgamate available data to build a true picture of their customer and brand.

Upgrading, upscaling and upskilling data management strategies is therefore now an urgent imperative for retail banks. In the age of connected experiences, it is not a question of "if" data-driven customer service strategies will trump the ways of the past, it is "when".

If retail banks are to accelerate towards a future of delivering upgraded customer service, then upscaling their data management strategies effectively is a must, and this means connecting all available data sources - including those from the Internet of Things - to build a 360 degree view of their customers.

But as their digital transformation journey expands the amount of information at their disposal, retail banks must act now to eliminate data silos and the organisational blindspots they create as a result - ensuring no data is laid to waste.

Without a truly holistic picture of their customers, banks cannot hope to provide the service they expect and as such seriously run the risk of falling short.

And it's not just organisational infrastructure that needs upgrading - leaders need to invest in upskilling their data teams to effectively identify, evaluate and interpret their data. All data is actionable, but too many businesses miss out because they don't have the right tools or skills in place to derive valuable insights.

By ensuring everyone has both the tech and the capabilities required to connect the dots, retail banks will be in a position to truly take a panoramic view of their customers.

In a market where demand is growing for tailored and personalised services and consumers are increasingly showing they have little tolerance for poor customer experience, banks that do not keep up with the digital revolution at play risk becoming relics of the past.

The tools to remain competitive are there, and connected data sources such as the IoT are the treasure chest in which lies the solution. Traditional banks struggling to keep up with the challengers have the key, the question is are they ready to unlock it?

Chris Thomson is Account Director, Strategic Finance Accounts at Treasure Data

## NCBA plans new M-Shwari from banking unit

NAIROBI

NCBA Group will spin out its financial technology (fintech) business which includes M-Shwari into a standalone company in the race to create more personalised and feature-rich digital banking services for its customers.

NCBA Group CEO John Gachora has said the bank is in the process of forming a separate fintech company to host its digital loan platforms in Kenya and others in five countries where the bank operates.

The subsidiary, which will operate under the parent group, will be led by a CEO and have a separate board.

This comes in a period when banks are increasingly turning to imaginative combinations of software, hardware and data to create and deliver both new and traditional financial products and services.

It's part of a global trend that has seen financial giants like Goldman Sachs and JP Morgan Chase invest in fintech for asset and wealth management, card business as well as offer savings accounts and personal loans to retail customers.

The NCBA revelation comes weeks after the Central Bank of Kenya

(CBK) started regulating digital lenders, a move that will give the banking regulator powers to rein in lenders who violate consumer privacy and overcharge consumers.

"What we are now discussing is how we package our business as a fintech so that it can get the right valuation. I understand from what I have seen in some write-ups that people don't know the details of Fuliza and M-Shwari but we can package it in a way where we can report on all these details," said Mr Gachora.

"The vision is to have a separate fintech where we put all these businesses together, get the right valuations, give the right disclosures and therefore get some more shareholder value."

NCBA has reaped huge rewards from pioneering mobile phone-based lending in Kenya after teaming up with telecoms operator Safaricom in 2012 to launch the dominant service, M-Shwari.

It also launched a service in 2018 to speed up payments for goods or services delivered by

suppliers through an online web-based platform.

Firms that contract small suppliers get instant access to cash equivalent to the orders, allowing them to pay their suppliers faster.

Late payments for goods and services is a common problem for small Kenyan businesses.

In 2019, NCBA in partnership with Safaricom and KCB Group launched an overdraft feature, Fuliza, whose performance has surpassed the firms' and analysts' expectations.

Borrowings on Fuliza via

NCBA rose by 30.7 percent to Sh288 billion in the six months to June from Sh288 billion in the same period a year earlier.

M-Shwari disbursed Sh42 billion compared to Sh44.8 billion worth of loans that were disbursed over the same period in 2021, representing a six percent drop.

It has partnerships in the regions with other telecom operators, including M-Pawa in Tanzania with Vodacom, Mokash in Uganda and Momokash (Ivory Coast) with MTN.



## 'No levy' offer for Airtel money still valid

By Guardian Correspondent

Airtel Money services will continue to be offered without levies offer.

This comes despite the restructured levy on Mobile money customers after a reduction of 50 percent of the total amount customers where previously paying in transactions.

In his statement Airtel Money Director Isack Nchunda (pictured) said the company's commitment is to continue supporting the government initiatives to ease the cost of mobile money transactions to customers.

He said Airtel Money continues to absorb the cost of levy incurred by their customers when sending and withdrawing money using Airtel Money up-to. 29,999/- using USSD and all customers sending money using Airtel App sending up to 5,000,000/- Airtel will pay government Levy on their Behalf.

"We continue to make it easier for a common man to transact through mobile money. Now, customers will be able to send or withdraw money without additional levy cost," he said.

Nchunda added, Airtel Money continues to be the most affordable means of transacting to most of most unbanked mobile money users who whom on average send/withdraw amounts up-to 29,999/-.

The removal of government levy charges will allow all these customers to send and withdraw money without the burden of levy.

This will benefit customers especially in middle/lower income segments, as it makes transactions more affordable and allow customers to transact more freely.

Speaking during the announcement of the new initiative in Dar es Salaam, Airtel Money Brand Manager Gillian Rugumamu said Airtel Money decision to continue to reduce cost by absorbing cost of Levy is Airtel Money's intention to make financial services usage more affordable and promote financial inclusion.



Employees of I&M Bank Tanzania's Nyerere branch, located at Quality Plaza, pose in a group photo while holding Visa Cards after completion of a public education session for customers on the importance of using the bank's card, as part of commemorating International Customer Service Week PHOTO/ GUARDIAN CORRESPONDENT

## wingu.africa becomes largest operational data centre

By Guardian Reporter

Located in the ICT park, on the outskirts of Addis Ababa, the wingu.africa data center ecosystem started its construction early in October 2021.

While phase one was completed mid this year, Safaricom joining the market as the alternative mobile network operator to state owned Ethio Telecom, has pushed us to over 70 percent occupancy to date.

The recent launch of Safaricom, which was celebrated by Abiy Ahmed Prime Minister of Ethiopia and honorary guest President William Ruto of Kenya, has, together with growing interest from local companies, prompted us to expedite the implementation of our second expansion phase, which will accommodate more than two hundred server racks and is on track to go live by January 2023 ready to keep up with the growing demand.



wingu.africa data centre

In the same way that Safaricom symbolizes the beginning of a new era for communications and the digital economy in Ethiopia, we are very pleased and excited to be part of the journey!

The demand for data center services in Ethiopia is growing at a rapid rate with an increasing number of startups,

entrepreneurs, and tech companies and wingu.africa is proud to be one of the pioneering organizations spearheading and supporting this innovative evolution in the digital space.

Similar to the activity in Ethiopia, the wingu.africa data center in Tanzania, launched earlier this month, is also

filling up rapidly encouraging us to accelerate planned capacity expansion to meet the demand from local enterprise customers.

"Customers have also mentioned how the wingu.africa facility has come online at a perfect time, as it will help them to meet the data protection and data sovereignty directives currently being applied and enforced in the country," according to a statement.

Large corporate customers and a number of SMBs (Small and Medium Sized Businesses) are already taking advantage of the wingu.africa carrier-neutral facility and commercial ecosystem, where in addition to colocation services, the data center offers the highest levels of security, extensive power back-up systems, complete fire detection and suppression as well as 24/7 support which relieves our customers from the risk of self-management of their data.



# Most banks are reluctant to lend in the agriculture sector

By Kelvin Mkwawa

The term "Agriculture" is derived from the Latin words "ager" meaning field and "cultura" meaning cultivation. Agriculture is concerned with the cultivation of land to produce crops and the rearing of animals of direct value to man. It is also concerned with the processing, distribution and marketing of agricultural products. According to the Food and Agriculture Organization's (FAO) recent data, agriculture is undoubtedly the largest and most important sector of the Tanzanian economy, providing 31% of GDP and contributing 24.9% of annual export earnings, in particular through the main export of crops such as cashew, tobacco, sugar, coffee and cotton. 68% of Tanzania's workforce engages in some type of agricultural activity (both in rural and urban areas). Out of the 68% of Tanzania's workforce that are engaging in some type

of agricultural activity, 83% of them are small farmers who dominate the agricultural sector by contributing around 75% of the total agricultural output. As an important sector, the agriculture sector needs support from all stakeholders in the economic landscape, especially the banks.

For a sector that has 68% of the workforce in the country and contributes 31% of GDP, you would expect the financial institutions, especially the banks, would support the agriculture sector aggressively but the credit flow by banks to the agricultural sector remains dismal. According to the latest Bank of Tanzania (BOT) Monthly Economic Review Report of April 2022, the annual growth of credit from banks to Agriculture activities was 6.2%.

The banking sector in Tanzania has witnessed huge growth in recent years but currently does not play an effective role in supporting the agriculture sector. The main role of commercial banks is to serve as intermediaries



Kelvin Mkwawa,

between depositors and borrowers. The second role is to remove financial waste from the economy thus helping to channel all available resources towards productive activities. This means the banks do not only protect depositors' money but also channel the funds in the form of loans/credits to those who need the funds

for investment purposes. For that reason, banks are referred to as the wheel of economic progress of a country as they help in the economic development process. One of the sectors that are in desperate need of funds is the agriculture sector. Nonetheless, banks have been extremely reluctant to engage in agricultural fi-

nance for several reasons. In this article, I will share a few reasons why banks are reluctant to lend to the agriculture sector.

High Degree of Informality - One of the main challenges for banks in lending to the agriculture sector is the high degree of informality. Most small farmers and MSEs (Micro and Small Enterprises) are normally not registered and are characterized by a low level of education and financial literacy. Also, small farmers have rarely kept accounting books and very few can produce cash flow/ financial statements. Additionally, most of them do not have any assets that could be pledged as collateral (fallback option) for financial assistance from banks. With that being said, banks are reluctant to lend to most small farmers as it exposes the banks to significant principal credit, information, and monitoring risks. Also, the high degree of informality creates poor legal frameworks and systems which possess enormous enforcement problems for the banks. It is

these risks/problems that have prevented banks from providing adequate financial services to the majority of farmers and have resulted in the financial exclusion of large parts of the society.

**Political Risks** - For most governments, agriculture is a strategic sector as it provides employment and income to the majority of members of society. In addition, agricultural commodities and products are major export earners and contribute significantly to GDP (in Tanzania it contributes about 31% of GDP). This explains why the agricultural sector is influenced by politics and has a considerable degree of government interventions and interference. Most countries have experienced some type of political intervention in the agriculture sector and Tanzania is no different. The political interference constitutes a major political risk for financial institutions engaged in agricultural lending. Some governments have directly engaged in the mar-

keting of certain crops, primarily cash crops for export, by establishing state-run marketing boards and warehouses with direct price control. These political interventions create unstable pricing of the crops thereby affecting the revenues/cash flow of the farmers. Cashflow inconsistency resulting from political risks affects farmers' ability to get financial assistance from banks as they are deemed too risky.

**Price Risks** - Prices of agricultural commodities are typically volatile and farmers face considerable price uncertainty. The price of the harvested output is typically not known at the time of planting when the production decisions are taken. Also, prices of agricultural commodities vary with levels of production and demand at the time of sale. Hence, this elastic demand for many agricultural products is often cited as the main explanation for agricultural price variability where small increases in production can result in large price

swings. The uncertainty of prices (which causes unpredictable sales proceeds) due to the nature of agriculture activities makes farmers high-risk borrowers in the eyes of the banks.

In summary, I have shared that agriculture is undoubtedly the largest and most important sector of the Tanzanian economy providing 31% of GDP and contributing 24.9% of annual export earnings. Because of that, banks should be supporting the sector actively but that is not the case. In this article, I have shared a few reasons why banks are reluctant to lend to the agricultural sector: high degree of informality, political risks, and price risks. The need to reinvent the entire agriculture ecosystem and the support of its stakeholders will be a good start to arguing for financial support from the banks.

**Kelvin Mkwawa, MBA is the Seasoned Banker. Email address: Kelvin.e.mkwawa@gmail.com**

## Halotel launches promotional campaign for customers

By Beatrice Philemon

Halotel Tanzania has launched a promotional campaign aimed to reward its customers with various prizes as part of commemorating its seven years of establishment in Tanzania.

"As we celebrate its 7 years of services by continuing ensuring its customers of quality connectivity and speedy internet as well as embracing creativity and improving telecommunication services in the country," said Head of Marketing and Communication, Ms Sakina Makabu.

In line with this, she said, Halotel has been innovating new products with a view to gifting its Tanzanian customers both in rural and urban settings.

Speaking to journalists at Mlimani City in Dar es Salaam yesterday Makabu said: "Today, the company has good news for our customers; we are launching a new fantastic campaign called '7 bang bang' for all our customers who have been supporting us by using our services since we started till now we mark 7 years of offering telecommunication services here in the country."

Makabu added: "This campaign will give the customers and all citizens who would use company's services an opportunity to participate in the lottery and win various gifts including recharge vouchers, smart phones of Samsung Galaxy A53 and

A73, 50-inch smart television, fridges.

The biggest draw to be conducted on 10th week of the campaign will see a winner walk away with a new car, Toyota IST.

The Head of Customer Services Department, Patrick Rwegoshora, said the promotion launched targets to thank customers for continuing choosing Halotel as their telecommunication services

provider.

Elaborating on how to participate, he said, the process is simple as it only requires customer to buy voucher and top up their mobile phones for them to enter the

draw.

"The more the customer recharges his or her phone the more he or she stands a chance to be a winner," he said.

Patrick further explained



Halotel Tanzania's head of customer services Patrick Rwegoshora (L), head of marketing and communication Sakina Makabu (C) and Halopesa marketing officer Roxana Kadio (R) cut a ribbon on IST vehicle to be awarded to the winner of the newly inaugurated promotional campaign. PHOTO/ GUARDIAN CORRESPONDENT

that the Halotel will be announcing 95 winners weekly, 32 winners monthly, 16 winners during last quarter of this year, and would be followed by the last grand draw for awarding Toyota IST to a winner.

Therefore, by end of the promotion, the Halotel would have given gifts to a total of 143 winners.

Apart from this, Halotel customers can also participate in the lottery by buying vouchers through Halopesa.

In another development, as part of celebrating its 7 years of operations, the Halopesa customers will enjoy Government levy charges-free mobile transactions from October 14-16. Through a promotion dubbed "HaloPesa Weekend promotion".

Company's Marketing Officer Roxana Kadio, said after doing transactions through Halopesa App the customers would be refunded the charged amount.

## China new bank lending nearly doubles after intervention

BEIJING

New bank lending in China nearly doubled in September from the previous month and far exceeded expectations after the central bank acted to spur an economy weakened by a property crisis and a resurgence of COVID-19 cases.

Chinese banks extended 2.47 trillion yuan (\$344.58 billion) in new yuan loans in September, jumping from 1.25 trillion yuan in August, data released by the People's Bank of China showed on Tuesday.

Analysts polled by Reuters had predicted new yuan loans would rise to 1.80 trillion yuan in September. The new loans also exceeded 1.66 trillion yuan a year earlier.

Policymakers are gearing up to consolidate a recovery in the world's second-largest economy, which narrowly escaped a contraction in the second quarter, as COVID flare-ups and a deepening property slump weigh on

the outlook.

"Expanded credit for infrastructure, manufacturing, real estate and other sectors will give a strong support for growth of credit and total social financing in the fourth quarter, helping to keep the economic operation within a reasonable range," said Wen Bin, chief economist at Minsheng Bank.

Household loans, including mortgages, rose to 650.3 billion yuan in September from 458 billion yuan in August, while corporate loans rocketed to 1.92 trillion yuan from 875 billion yuan, central bank data showed.

New yuan loans totalled 18.08 trillion yuan in the first nine months, rising 1.36 trillion yuan from a year earlier, central bank data showed.

The central bank said in late September that it would increase efforts to consolidate an economic recovery, citing risks to the global economy and pledging to implement prudent monetary policy and to keep liquidity ample.

In August, the central bank cut the one-year loan prime rate (LPR), its benchmark lending rate, by 5 basis points, and lowered the five-year LPR by a bigger margin.

The central bank in September also lowered the interest rate for housing provident fund loans by 15 basis points for first-time home buyers from Oct. 1, in a bid to prop up the embattled property market.

Broad M2 money supply in September grew 12.1% from a year earlier, central bank data showed, in line with analysts' forecasts in a Reuters poll. It rose 12.2% in August.

Outstanding yuan loans grew 11.2% in September from a year earlier, compared with 10.9% growth in August, which was in line with expectations.

The central bank faces limited space to ease policy further due to worries over capital flight, as the U.S. Federal Reserve and other major central banks aggressively raise interest rates in a bid to put a lid on soaring inflation.

Chinese authorities are doubling down on an infrastructure push, dusting off an old playbook by issuing debt to fund big public works projects to revive the economy.

Local governments issued a net 3.52 trillion yuan in special bonds in the first eight months, the finance ministry data have shown, as authorities accelerated special bond issuance for infrastructure.

Growth of outstanding total social financing (TSF), a broad measure of credit and liquidity in the economy, quickened to 10.6% in September, up from 10.5% in August.

TSF includes off-balance sheet forms of financing that exist outside the conventional bank lending system, such as initial public offerings, loans from trust companies, and bond sales.

In September, TSF rose to 3.53 trillion yuan from 2.43 trillion yuan in August. Analysts polled by Reuters had expected September TSF of 2.73 trillion yuan.

BANKING&FINANCE

## NMB employees donate various equipment to Bombo hospital

By Correspondent Cheji Bakari, Tanga

As part of commemorating Customer Service Week, NMB Plc, Madaraka branch in Tanga City has donated equipment worth 2m/- to patients admitted at Bombo Referral Hospital.

The donation will benefit about 100 patients, both women and children, who are currently admitted at maternity ward and pediatric unit.

Newborn babies were also part of donation beneficiaries.

Speaking after handing over the donation, NMB Madaraka branch manager, Elizabeth Chawinga thanked the hospital management for allowing them to provide their donation to people in need.

She said, the donated equipment bought from funds raised from bank workers donations.

"As we are marking Customer Care Service Week, but also this donation we regard as part of corporate social responsibilities thus why workers we agreed to fundraising money and purchasing these items to give you," she pointed out.

"The future of your child is belonging to you (parent). I want to advise you to open NMB Mtoto account meant especially for your child's savings that will ease you to serve some basic and social services need in his/her future such as education as well as medical treatment".

Speaking on behalf of others maternity women, Sophia Juma had thanked the bank for the donation and called upon other business firm to earmark the communities for the side of corporate social responsibilities.



## WORLD

## India halts production of cough syrup linked to Gambia deaths

NEW DELHI

INDIAN authorities have halted production of cough syrup at a factory of Maiden Pharmaceuticals, a state minister said yesterday, after a WHO report that the medicine may be linked to the deaths of dozens of children in Gambia.

The health minister in Haryana state, Anil Vij, told Reuters partner ANI that authorities inspected a Maiden factory near the town of Sonipat in the state and found 12 violations of good practices. Production was ordered stopped, Vij said.

The WHO said last week that laboratory analysis of four Maiden products - Promethazine Oral Solution, Kofexmalin Baby Cough Syrup, Makoff Baby Cough Syrup and Magrip N Cold Syrup - had "unacceptable" amounts of diethylene glycol and ethylene glycol, which can be toxic and lead to acute kidney

injury.

Gambian police, in a preliminary investigation report on Tuesday, said that the deaths of 69 children from acute kidney injury was linked to the cough syrups made in India and imported via a US-based company.

It is one of the worst such incidents involving drugs from India, often dubbed a "pharmacy of the world".

News website Moneycontrol earlier quoted the Haryana drugs controller as saying in a report that Maiden did not perform quality testing of propylene glycol, diethylene glycol and ethylene glycol, while certain batches of propylene glycol did not have the manufacturing and expiry dates.

Diethylene glycol and ethylene glycol are used in antifreeze and brake fluids and other industrial applications but also as a cheaper alternative in some pharmaceutical products to glycerine,



A photograph shows collected cough syrups in Banjul, Gambia on Oct 06, 2022. AFP

a solvent or thickening agent in many cough syrups.

Maiden executive Naresh Kumar Goyal declined to comment. He told Reuters last week that the company was trying to find out from its buyer what had happened in Gambia.

Maiden says on its web site it has an annual production capacity of 2.2 million syrup bottles, 600 million capsules, 18 million injections, 300,000 ointment tubes and 1.2 billion tablets at three facilities.

It said it sells its products at home and exports to countries in Asia, Africa and Latin America.

The cough syrups had been ap-

proved for export only to Gambia, India says, although the WHO says they may have gone elsewhere through informal markets.

India's health ministry said last week that samples of all four Maiden products that had been exported to Gambia had been sent for testing to a federal laboratory and the results would "guide the further course of action as well as bring clarity on the inputs received/to be received from WHO."

Health ministry officials and the WHO did not respond to requests for comment.

Agencies

## Former French PM to testify in court on COVID-19 management

PARIS / THE HAGUE

FORMER French Prime Minister Edouard Philippe will appear before the Court of Justice of the Republic on Oct 24, as part of the judicial investigation over the government's handling of the COVID-19 pandemic, the French daily newspaper Le Figaro reported on Tuesday.

Edouard Philippe has been summoned by three magistrates of the CJR on account of "endangering the lives of others" and "voluntary non-participation to fight a disaster," according to the report.

According to the daily newspaper Le Monde, he will have to explain why he had held the first round of municipal elections on March 15, 2020 despite mounting COVID-19 infections.

Netherlands

The number of COVID-19 infections in the Netherlands is continually rising, the National Institute for Public Health and the Environment announced on Tuesday.

The number of nursing home residents who tested positive for COVID-19 rose by 23 percent during the week from Oct 4 to Oct 11, while hospitals are admitting increasing numbers of people due to coronavirus infections.

Hospital occupancy has now reached a level comparable to during the peak of the 2022 COVID-19 summer wave. The number of newly-reported infections among nursing home residents is also at approximately the same level as during that period.

A total of 23,693 positive tests were reported in the Netherlands in the past week, an increase of 24 percent compared to the week before, according to the RIVM.



## World must triple investment in renewable energy - UN report

GENEVA

GLOBAL investments in renewable energy should be tripled by 2050, in order to put the world on the trajectory towards net zero emissions, according to the latest report released by the World Meteorological Organization (WMO) on Tuesday.

The supply of electricity from clean energy sources must be doubled within the next eight years, or global energy security could be undermined, the report said.

According to the WMO's 2022 State of Climate Services report, climate change is putting global energy security at risk. The effects of climate change, including more frequent and intense extreme weather, are directly affecting fuel supply, energy production, and energy infrastructure.

Although water resources

are scarce on a global scale, 87 percent of global electricity generated from thermal, nuclear and hydroelectric systems in 2020 directly depended on the availability of water. Some 33 percent of the thermal power plants that rely on freshwater for cooling are in high water stress areas, as are 15 percent of existing nuclear power plants -- a figure that could rise to 25 percent in the next 20 years.

"Net zero by 2050 is the aim. But we will only get there if we double the supply of low-emissions electricity within the next eight years," said WMO Secretary-General Peter Taalas.

"The energy sector is the source of around three-quarters of global greenhouse gas emissions. Switching to clean forms of energy generation, such as solar, wind and hydropower -- and improving energy efficiency -- is vital if



Villager Caroline is seen in a withered maize crops field in Kidemu sub-location in Kilifi County, Kenya, March 23, 2022. Xinhua

we are to thrive in the twenty-first century," he added.

"Time is not on our side, and our climate is changing before our eyes. We need a

complete transformation of the global energy system," the WMO chief warned.

Africa could be a major renewables player in the fu-

ture, the report says. Africa is already facing severe effects from climate change, including massive droughts. The declining cost of clean technology holds new promise for Africa's future, and there is a huge opportunity for Africa to help close the gap in the need for renewable energy.

By 2050, global electricity needs will mainly be met with renewable energies, with solar power set to be the single largest source. However, although Africa is home to 60 percent of the best solar resources globally, it only has one percent of installed photovoltaic capacity.

In order to provide access to modern energy for all Africans, an investment of 25 billion U.S. dollars annually is required, the report says. This represents around one percent of current global energy investment.

Xinhua

## Baby powders containing asbestos ordered to be removed from shelves in Zimbabwe

HARARE

ZIMBABWEAN health authorities have ordered the removal of certain baby powders from retail shops following their recalling by their South African distributor after it was discovered that they contained high levels of asbestos.

A letter date-stamped on Oct. 10 from the Permanent Secretary of

Ministry of Health and Child Care Jasper Chimedza to health personnel throughout the country said Tiger Brands was recalling Purity Essentials Baby Powder, Purity & Elizabeth Anne's Essentials Baby Powder and Purity & Elizabeth Anne's Fresh Baby Powder from the shops.

"The products contain unacceptable levels of asbestos which causes rare cancer called mesothelioma.

The traces were recently detected in test samples prompting the recall of the product," he said.

He said given that a significant number of products in Zimbabwean supermarkets were sourced from South Africa, there was a possibility that some batches of the baby products were already in the country.

"These goods should be removed from the shelves or intercepted at

points of entry. Let's inform the public of this harmful product to stop further distribution of the product within the country due to its negative health effects," Chimedza said.

Apart from the normal distribution channels, many Zimbabwean cross-border traders import products that are sold in the informal sector.

Xinhua

## Lavrov says Russia open to talks with West

LONDON/WASHINGTON

RUSSIA'S Foreign Minister Sergei Lavrov said on Tuesday that Moscow was open to talks with the West on Russia's special military operation in Ukraine, a claim Washington dismissed as "posturing" because Russia has continued to strike Ukrainian cities.

In an interview on state television, Lavrov (pictured) said Russia was willing to engage with the United States or with Türkiye on ways to end the Russia-Ukraine conflict, but had yet to receive any serious proposal to negotiate.

Lavrov said officials, including White House national security spokesman John Kirby, had said the US was open to talks but that Russia had refused.

"This is a lie," Lavrov said. "We have not received any serious offers to make contact."

State Department spokesperson Ned Price said Washington had "very little confidence" that Russia was making a legitimate offer to talk because Lavrov's comments came within hours of Russian missile strikes that killed civilians in Ukraine.

"We see this as posturing," Price said during a regular press briefing, adding that Washington didn't see this as "a constructive, legitimate offer to engage in the dialogue and diplomacy that is absolutely necessary" to see an end to the Russia-Ukraine conflict.

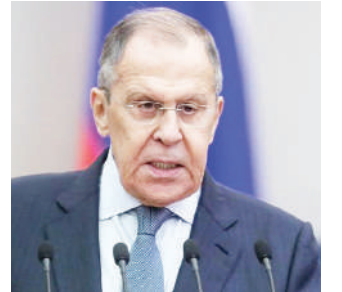
Talks to end the conflict would ultimately have to be between Ukraine and Russia, he added.

Lavrov also said Russia would not turn down a meeting between President Vladimir Putin and US President Joe Biden at a mid-November summit of the Group of 20 in Indonesia, and would consider the proposal if it receives one.

"We have repeatedly said that we never refuse meetings. If there is a proposal, then we will consider it," Lavrov said.

Commenting on the possibility that Türkiye could host talks between Russia and the West, Lavrov said Moscow would be willing to listen to any suggestions but could not say in advance whether this would lead to results.

Turkish President Tayyip Erdogan would have an opportunity to put proposals to Russian President Vladimir Putin when both visit Kazakhstan this week, he added.



## Internet thinking gives a boost to rice business in northeast China

"OVER ten thousand years ago, the volcano erupted, and a volcanic plateau was thus formed. Being weathered, the plateau was then covered by a thick layer of nutritious humus soil and then evolved into a unique type of field called 'shiban,' which literally means a rock board."

In Shangguandi village, Bohai township, Ning'an, northeast China's Heilongjiang province, Chen Yujia, sales manager of a local rice cooperative, introduced the history of shiban rice to online audiences on a livestream platform.

Thanks to the unique natural environment and traditional cultivation methods, shiban rice is both tasty and nutritious.

The cooperative that Chen works for was established in 2008 by Shangguandi village for better development of the village's rice business. However, it failed to increase villagers' income because little innovation was made to renew planting techniques or to expand sales channels.

In 2016, Chen returned to the village and volunteered to serve as the

sales manager of the cooperative. She has successfully helped her fellow villagers increase income by optimizing rice growing, processing and sales with internet thinking.

Chen, who was 27 then, together with other two young employees of the cooperative, presented the cultivation of shiban rice to consumers via short videos and livestreaming, sharing with the latter the stories of the crop and authentic rural lifestyles. Besides, they also opened online shops to expand the sales channels of the rice. Gradually, they gained many followers online and received more and more orders.

In the meantime, the cooperative also worked to improve the quality of shiban rice, "greening" every procedure from seed selection to farming and processing.

Besides, Chen constantly upgraded the sales models to bring the consumers better experiences. For instance, the cooperative launched an innovative activity that allows customers to "adopt" rice fields in the spring and reap the yield in the autumn. It would also invite the "adop-

ters" to join rice transplanting and harvesting in the village.

"All the 200 mu (13.3 hectares) of organic rice field had been booked before the transplanting started, and we received earnest payment of nearly 4 million yuan (\$526,113)," Chen said.

What's more, customers can preserve their rice in a barn in the village with thermostats and hygrometers, and get the rice back whenever they want. The cooperative has also established an agricultural internet of things, with which the customers can see how the rice is produced by only scanning a QR code.

It is learned that currently, around 1/3 of the cooperative's turnover is from online channels.

Xu believes that the internet has become a powerful engine driving rural revitalization. "On one hand, we should advance the branding of agricultural products through the internet. On the other hand, we must have the courage to employ new methods to further expand the market," Chen said.

People's Daily



Chen Yujia sells rice on a livestream platform.



## African ministers commit to developing roadmap to boost food security

NAIROBI

EIGHT African ministers from the Horn of African region have vowed to develop a comprehensive roadmap to help boost food security amid a looming famine in some countries, a regional bloc said on Tuesday.

"The failure of four consecutive rainfall seasons over the last three years has pushed communities in Arid and Semi-Arid (ASAL) areas, which are most vulnerable to recurrent droughts, over the brink," the Intergovernmental Authority on Development (IGAD) said in a statement issued in Nairobi, the Kenyan capital.

The ministers and heads of delegations from IGAD member states who ended their two-day meeting in Nairobi said the roadmap will prioritize scaling up famine prevention, strengthen food systems, enhance resilience, and improve cross-border trade within the region.

According to the bloc, about 50 million people in the Horn of African region are projected to face acute food insecurity by the end of 2022.

The ministers and heads of delegations from Djibouti, Ethiopia, Kenya, Somalia, Eritrea, South Sudan, Sudan, and Uganda and humanitarian partners met on Oct. 6-7 in Nairobi during a high-level regional meeting on national and regional efforts to

address the persistent food crises in eastern Africa.

According to the IGAD, the region continues to grapple with the combined effects of climatic shocks, protracted political and resource-based conflicts, economic decline, escalated food and fuel prices, and inflation.

It said the region accounts for 22 percent of the global number of acutely food insecure people and 10 million children under five suffering from severe and acute malnutrition.

"This is the highest number of acutely food insecure populations recorded, with over 50 million people projected to face severe acute food insecurity by the end of this year," the IGAD said.

In Ethiopia, Kenya, and Somalia, 23 million suffer from hunger every day and this number is expected to rise to 26 million early next year, it warned.

The IGAD also said 24 percent of the world's 51 million internally displaced people who are found in the region, mainly in Ethiopia, Somalia, South Sudan, and Sudan, are also at risk.

It warned that a potential fifth consecutive failed rainfall season looms over a region that is already weathering the catastrophic effects of persistent droughts, the worst in 40 years.

Xinhua

## 'Pure racketeering': Kremlin slams G7 ploy to restore Ukraine using stolen Russian assets

MOSCOW

KREMLIN spokesman Dmitry Peskov hit out at a G7 scheme to use Russian assets to restore Ukraine as international racketeering and legalized theft.

Replying to a question about the Kremlin's take on the ideas voiced at the G7 summit, Peskov noted that they were perceived "extremely negatively". According to him, "they are talking about blatant attempts to discuss the possibility of legalizing previously committed theft."

"It's just pure international racketeering," Peskov (pictured) stressed. In his opinion, "it is very sad that such topics are discussed at such forums."

The member states of the Group of Seven (G7) believe that in the process of rebuilding post-conflict Ukraine, among other things, frozen Russian funds must be used for this objective. This was laid out in a joint statement by the G7 leadership, released on Tuesday by the German Cabinet.

After the launch of Moscow's special operation in Ukraine, the US-led West imposed sanctions against the Bank of Russia. In addition to freezing Russia's gold and foreign exchange reserves, all transactions related to the management of reserves and assets of the Bank of Russia, as well as transactions with any legal entity, organization or body acting on behalf of, or on behalf of the regulator, fell under the ban.

Some Western countries consider it necessary to use Russian assets blocked in other countries to finance the restoration of Ukraine and have called for the seizure of these funds for this scheme.

Agencies



## Experts warn hunger, food insecurity rising in Africa

ADDIS ABABA

HUNGER, food insecurity, and malnutrition are on the rise in Africa with the latest data showing that one in five people in Africa is facing hunger, African Union (AU) and United Nations officials have said.

This came at the high-level food and nutrition conference held Monday at the AU headquarters in Addis Ababa, the capital of Ethiopia, with the call to act with urgency to the current food insecurity and nutrition crisis unfolding across the continent.

"Africa is no doubt facing one of the most alarming food crises in decades," said Josefa Sacko, AU commissioner of Agriculture, Rural Development, Blue Economy and Sustainable Environment, noting that the COVID-19 pandemic and the ongoing Russia-Ukraine conflict exacerbated the food insecurity and poverty in Africa given that Russia and Ukraine are major players of wheat and sunflower oil to Africa.

The commissioner further said the increasing frequency and severity of climate shocks, regional conflicts and the COVID-19 pandemic have also disrupted food production and distribution, driving up the cost of food in the continent.

Africa is experiencing the heinous burden of food insecurity with about 278 million of its people suffering from chronic hunger, said Abebe Haile-Gabriel, assistant director-general and Regional Representative for Africa of the Food and Agriculture Organization (FAO) of the United Nations, citing the latest report co-authored by the FAO. "More than a billion people in Africa cannot afford a healthy diet," said Haile-Gabriel, warning that Africa is moving backwards in its effort to deal with hunger, food insecurity and malnutrition.

He indicated that an additional 46 million Africans have gone hungry over the last two years due to multiple and overlapping shocks including climate change, protracted conflict and excessive dependence on imports of basic commodities such as food and fertilizers.

Recent estimates for Africa show that chronic hunger affected 278 million in 2021 which corresponds to 20 percent of its population, according to the report.

The heightened level of food insecurity and malnutrition is expected to worsen this year due to increased incidence of conflicts and fragility in the region, high levels of poverty, climate shocks, environmental degradation and low agricultural productivity, according to a concept note released by the conference. Food security and nutrition concerns on the continent are likely to persist as food demand on the continent is growing at an average rate of 3 percent per year as the continent's population grows at nearly the same rate and is likely to double to an estimated 2.4 billion by 2050, the officials warned.

The conference highlighted that the continent has turned out to be a net importer, buying an estimated 40 percent of its food from abroad, despite the fact that the continent possesses about 60 percent of the global share of arable land.

Xinhua

# Coronation of Britain's King Charles to be held next May

LONDON

BRITAIN'S King Charles III will be crowned at London's Westminster Abbey next May in a ceremony set to follow the traditional pageantry used for anointing monarchs over the last 1,000 years, Buckingham Palace announced on Tuesday.

Charles, 73, automatically became king on the death of his mother Queen Elizabeth last month, but the grand coronation ceremony for him and his wife Camilla, who will be crowned queen, will now take place on Saturday, May 6.

"The coronation will reflect the monarch's role today and look towards the future, while being rooted in longstanding traditions and pageantry," the palace said in a statement.

The ceremony, a solemn and religious event which will be conducted by the Archbishop of Canterbury, the spiritual head of the Anglican Communion, usually comes several months after the accession of the new monarch.

Kings and queens of England, and later Britain and the United Kingdom, have been crowned at Westminster Abbey since William the Conqueror in 1066. Charles is the 41st monarch in a line that traces its origins back to William, and he will be the oldest monarch to be crowned.

## Rwanda's Inter-Parliamentary Union seeks to advance gender equality

KIGALI

The Inter-Parliamentary Union (IPU) is seeking ways to advance gender equality in societies, officials said Tuesday at the opening of the 145th assembly in Kigali, the capital of Rwanda.

The assembly, which will run until Saturday, is held under the theme "Gender equality and gender-sensitive parliaments as drivers of change for a more resilient and peaceful world." It gathered

more than 1,000 delegates, including speakers and deputy speakers of parliaments from across the globe. "Gender equality and gender-sensitive institutions are drivers of peace," said Martin Chungong, the secretary general of IPU during his opening remarks.

"At this assembly, we will be looking to identify ways to accelerate progress to achieve our shared goal of gender equality and to ensure that all women and girls fully enjoy rights and freedoms

on an equal footing with men and boys allowing them to live dignified lives free from all forms of discrimination, mistreatment and violence and control of their own bodies and following their own minds."

Addressing the assembly via video, the UN Secretary-General Antonio Guterres urged the lawmakers to raise their "ambition to ensure women everywhere have the same opportunities to sit at the decision-making tables as

men."

Women constitute 26 percent of the global average gender proportion in parliaments. With more than 61 percent women representatives, Rwanda leads countries with the biggest proportion of women lawmakers.

Opening the meeting, Rwandan President Paul Kagame said despite steady gains, inequality between men and women continues to be widespread.

Xinhua

## China sees leapfrog development of photovoltaic industry

CHINA has become a dominant player in the global photovoltaic (PV) industry, huge progress from ten years ago when it had to import raw materials and core equipment from overseas and had few domestic clients.

Today, the country makes over 2/3 of the world's major PV products, and the value of its PV industry has exceeded 750 billion yuan (\$105.4 billion). In particular, the country has maintained the world's largest producer of polycrystalline silicon and PV parts for 11 and 15 years, respectively.

China had installed 306 GW of solar power capacity as of the end of 2021, up from 6.5 GW in 2012, ranking first in the world for seven years in a row.

Ten years ago, the Chinese PV industry was seeing an over-dependence on the foreign market, slow development of key equipment and materials, as well as antidumping and countervailing duties imposed by some countries.

In 2013, China rolled out a slew of policies to support and regulate the PV industry, covering market applications, taxation, land use and many other aspects.

The policies have created a sound environment for technological innovation. The diamond wire-cutting technology, for instance, was able to lower over 30 billion yuan of cost for Chinese PV enterprises each year after being developed domestically.

Over the past 10 years, the average cost of PV generation per kilowatt-hour has been lowered by 70 percent to 0.3 yuan.

"China's PV industry has a significant advantage it has built the world's most complete industrial ecology that



Technicians inspect the quality of photovoltaic parts in a workshop of an energy technology company in Hefei, east China's Anhui province, Sept. 13, 2022. File photo

covers the manufacturing of polycrystalline silicon, silicon wafers, cells and PV parts, as well as holders, inverter and other supportive equipment," said Wang Bohua, honorary chairman of China Photovoltaic Industry Association (CPIA).

"The supply chain of China's PV industry is generally independent and controllable. Once technological innovations are made, we can soon put them into use," Wang added.

Wang introduced that China has achieved constant progress in frontier researches of PV technology. Since 2014, Chinese enterprises and research institutions have constantly improved the conversion efficiency of crystalline silicon cells.

Today, guided by the "dual carbon" goals and under the backdrop of accelerated clean energy development around the world, the major sectors of China's PV industry have maintained a strong momentum for development. The production of polycrystalline silicon, silicon wafers, cells and PV parts surged 53.4 percent, 45.5 percent, 46.6 percent and 54.1 percent from a year

ago in the first half of 2022, respectively.

The application market is also expanding, where both distributed and centralized PV installation see rapid development. During the same period, China deployed around 30.88 GW of new PV power generation, and the new distributed PV installation accounted for 63.6 percent, up 10 percentage points from a year ago.

The constructions of large-scale PV bases in deserts are in full swing. Currently, a 1 GW PV and wind power generation project is under construction in Urumqi, capital of northwest China's Xinjiang Uygur autonomous region. The project, built by China Huadian Corporation, includes 124 wind turbines and over 140,000 solar panels.

"In the first half of this year, we commenced 14 PV and wind power projects in Xinjiang. We plan to invest 100 billion yuan to build new energy projects with a total capacity of 20 GW between 2021 and 2025," said Han Song, chairman of a Xinjiang branch of China Huadian Corporation.

The overseas market of China's PV industry is also growing fast. According

to CPIA statistics, China exported \$25.9 billion of silicon wafers, cells and PV parts in the first half of this year, surging 113 percent from a year ago and hitting a new record high.

The association said that over 300 PV projects in China had expanded their capacity between early 2021 and June this year. As of August, there were 496,200 PV-related enterprises across China, and the number of newly established PV companies in the first eight months of this year saw year-on-year growth of over 45 percent.

Experts predicted that the PV sector will enjoy brighter prospects as PV technologies can be employed in construction, transport, energy storage, hydrogen production and other industries.

People's Daily





Abdallah Singano, who is vying for Tanzania Golf Union (TGU)'s chairmanship, participates in a golf event at Dar es Salaam Gymkhana Club's course recently. Morogoro is expected to host the TGU election this week. PHOTO: CORRESPONDENT

## Azam FC vouches for supporters' backing during CAF CC return leg

By Correspondent Joseph Mchekadona

TANZANIA'S Azam FC has urged the club's fanatics to avoid giving up on the side's chances of overturning the results in the 2022/23 CAF Confederation Cup second preliminary round's second leg against Al Akhdar of Libya to be held at Azam Complex Stadium in Dar es Salaam on Sunday.

Azam FC lost 3-0 away to Al Akhdar in the first leg match at Benina Marty's Stadium last weekend and the former, as a result, is needed to turn the tables at home as it ought to cruise to a 4-0 win for the squad to progress to another stage.

The Tanzanian outfit has now come up with a motto namely 'Remontada' which is aimed at encouraging the fans to rally behind the side.

Azam FC head coach Denis Lavagne who rued missed opportunities in the first leg encounter said they will do all they can to win the game on Sunday.

"We played well and created scoring chances but we could not utilize them, now we have an uphill battle which we need to overcome," the gaffer revealed.

"In football, miracles do happen and we are looking forward to the encounter, we need all football supporters to rally behind the team," he said.

In the first game, Al Akhdar's goals were scored by Suhaib Shafshuf through a penalty, Azam FC central defender Edward Manyama's own goal, and Mohamed Mafta Al Tawergi.

Many soccer analysts are in support of Lavagne opinions that in football miracles do happen and if Azam FC plays its cards well the club stands a chance to overturn results.

They noted Azam FC has nothing to lose and there is a need for the side to go full throttle for an early goal to unsettle Al Akhdar.

## Coach Lavagne tipped to reinforce Azam FC

By Geoffrey Mgawe, TUDARCO

AZAM FC believes it can competently rival Tanzania's prominent outfits in this season's NBC Premier League following the arrival of coach Denis Lavagne.

The French gaffer was hired by the Dar es Salaam outfit early last month to take over its technical bench once the club had parted ways with American gaffer Abdihamid Moallin.

Azam FC which was positioned fifth when Moallin was released, is currently occupying the fourth position on the log. The new tactician is highly expected to propel the squad to the top spot.

The gaffer comes in with a lot of experience in African football, as he previously worked at various prominent outfits on the continent.

Lavagne agreed to coach Azam FC for one year, with an option for an extension of the agreement.

The tactician has a UEFA Pro li-

cence and he prefers a 4-3-3 formation for an outfit he trains.

Lavagne had previously coached among others Sudan's Al Hilal SC (2016-2017), Cameroon national team (2011-2012), Cameroon's Coton Sport FC, and Difaa el Jadida FC of Morocco (2008-2009).

The French coach further achieved success in his career including guiding Coton Sport FC to the 2008 CAF Champions League final, which had the squad coming up against Egypt's Al Ahly of Egypt and succumbing to a 4-2 defeat.

The gaffer as well won four Cameroon Premier League trophies with Cameroon with Coton Sport FC and won a Premier League title with Sudan's Al Hilal in 2016.

In his other success, the tactician won Tunisia's Federation Cup tournament title with Etoile Du Sahel in 2013 and won Algeria Federation Cup with JS Kabylie in 2021.

## La Liga hails Magnet Youth Sports Organization

By Correspondent Joseph Mchekadona

SPANISH Premier League, La Liga, has hailed Tanzania's soccer center Magnet Youth Sports Organization (MYSO) for its efforts in developing football from the grassroots and has promised to cooperate with the center.

Jorge Gazapo, a La Liga representative, disclosed in Dar es Salaam on Sunday at the climax of a soccer clinic organized by the Spanish for coaches and players from MYSO.

The one-day clinic also attracted coaches and players from other Dar es Salaam-based football academies.

Gazapo said La Liga's commitment is to see that football is developed from the grassroots and asked the junior players to always continue practicing, listen to coaches and never stop learning. The instructor insisted those are some of the fundamentals of successful players.

"One of La Liga's aims is to see that football is developing from the grassroots level, La Liga wants its football legacy to remain in Africa and the world at large, we are happy that MYSO is one of the institutions which is promoting football from the grassroots," he said.

He also disclosed that to promote football from the grassroots, La Liga is having discussions with Tanzania Football Federation (TFF) and NBC Premier League outfits so that football coaches from Spain can come to



Jorge Gazapo, a representative from Spanish Premier League, La Liga (C), speaks to Tanzania's coaches who attended a one-day soccer clinic organized by Magnet Youth Sports Organization in Dar es Salaam on Sunday. PHOTO: CORRESPONDENT JOSEPH MCHEKADONA

train local coaches.

"I have seen many talented young players here, youngsters with a great future in football, all is needed is to polish and nurture them, La Liga is in discussion with TFF so that Spanish coaches can come to train their counterparts here, the aim is that football stakeholders in the country should give the much-needed attention to youth football, youth football is where the future of football is," he said.

Wane Mkisi, the MYSO Technical Director hailed La Liga for overseeing the clinic, mentioning the training has helped the participants with many new methods of training young players.

"Football tactics are evolving every day, so this clinic has come at a

good time, coaches who train young players have a big responsibility of developing the players, we need to be equipped with new and modern training methods," he said.

Mkisi also advised parents and guardians whose children have been enrolled in various soccer academies in the country and abroad to know that developing a person to become a top football player is not an overnight endeavour, stressing such an initiative takes time.

"First of all, people should change their mindset and start appreciating that football development should start from grassroots, and before one becomes a top player he or she must go through a process which

may take time," he noted.

He also disclosed that MYSO has a very good network of scouts who identify talented players for the center, adding they aim to see to it that talented young players are unearthed, nurtured, and exposed.

The MYSO has a network with both local and international clubs, recently the institution signed a partnership with Championship League side, African Lyon FC, with more than 15 players from the institution set to join the outfit and battle it out in the Championship League.

The MYSO said it believes that the initiative with African Lyon FC will have multiplier effects on many other local clubs. Under the

partnership, 17 players from MYSO will be playing for the Dar es Salaam squad.

The institution trains young male and female players from the age of nine to 18 to create a clear path towards a football career and other life-building skills and it also believes that social integration is key to everything as the institution brings together children from various backgrounds.

The MYSO said it is of the view that its partnership with African Lyon is a living example of the trust posed by the two institutions in youth development in the country as it will reward young talents who struggle to get a platform in the competitive league to further their success and their career plan due to lack of trust in them by coaches.

Since its inception, MYSO has managed to participate in local and international tournaments like Chipukizi Cup, and Gothia Cup in Sweden and Norway.

The institution has also managed to establish an elite program to provide a ladder for up-and-coming players. In 2019 five players from the institution garnered a call-up to the national U-17 team 'Serengeti Boys', and in 2020 two players were selected for the national U-20 team. One player from the center is currently with 'Serengeti Boys' in Ethiopia for the ongoing U-17 Africa Cup of Nations Qualifiers for the CECAFA Zone, whereas others are playing in Zanzibar Premier League.

## Four countries in Arusha for Nyerere International Volleyball Tourney

By Correspondent Marc Nkwame, Arusha

All roads lead to Arusha where four East African Community member states are participating in the just-started five-day Mwalimu Nyerere Memorial International Volleyball Tournament currently taking place in the city.

The volleyball tournament, being held in honour of the founding Father of the Nation, the late Julius Kambage Nyerere, is taking place at the Ngarenaro Complex Area in the city bringing together 24 teams, among them 14 men's outfits and 10 women's squads.

Tanzania Volleyball Association (TAVA)'s Assistant Secretary Shukuru Ally noted that the host Tanzania is fielding 17 volleyball teams, Kenya has brought four teams, Rwanda has entered two squads, and Burundi has one team.

The International Volleyball Tournament takes place for five days culminating on Nyerere Day, a holiday which is observed on October 14 of each year, in memory of the former President of Tanzania.

"Kenya, Rwanda, and Burundi are our partners in the same Zone V in international volleyball competition placement, but they also join us in honoring the father of the nation, a popular figure in the Africa liberation movement," Ally noted.

Arusha Regional Volleyball Association's Secretary-General Emmanuel Gidamani said the hosting of the Mwalimu



Dar es Salaam volleyball sides take part in a recent competition held by Faru Volleyball Club. PHOTO: COURTESY OF FARU VOLLEYBALL CLUB

Nyerere Memorial International Volleyball Tournament is a boost to the region because almost all clubs in the precinct are participating.

"They will assist us in cultivating and promoting young talents as well as keeping Arusha's name up internationally," he said.

One of the participating teams is the Mbulu Township Volleyball Club, whose coach Zakaria Mayo noted it is the first time the team is taking part in the event.

"The Mbulu Township Council's Sports officer Benson Maneno is doing his best in promoting sporting events in

Manyara but especially Mbulu District," Mayo disclosed adding that his team comprises 10 players and two coaches.

"All our members hail from villages which means they need more support to help them participate in games," the coach noted.



## Clubs invited to get FIFA money from \$209M World Cup fund

GENEVA

SOCCKER clubs around the world were invited by FIFA on Tuesday to apply for money from a fund of \$209 million set aside for teams that release players for this year's World Cup in Qatar.

Clubs get paid a daily rate – which FIFA estimates at about \$10,000 – for as long as 832 players selected for the 32 rosters are on national team duty ahead of and during the tournament.

The preparation period starts Nov. 14 and the tournament ends on Dec. 18.

The \$209 million fund, agreed to by FIFA and the European Club Association in 2015, also rewards clubs who helped develop World Cup players. Each player's share of the fund is distributed among the clubs he played for in the past two years.

FIFA said more than 400 clubs playing in 63 different member countries were paid shares from the \$209 million fund allocated from the 2018 World Cup commercial revenues.

The "Club Benefits Program" was created in a 2008 deal for FIFA to recognize the newly launched ECA as a more democratic representative of teams' interests.

European teams typically employ about 75% of the players who go to the World Cup.

FIFA paid \$40 million into the fund for players who went to the 2010 World Cup in South Africa, and it was \$70 million four years later for the tournament in Brazil.

Clubs are set to get a bigger share from the 2026 World Cup, which will have about 50% more players in an expanded 48-team tournament.

FIFA's revenue from sponsorship, ticket sales and corporate hospitality is also set to rise sharply for the 2026 edition, which will be hosted by the United States, Canada and Mexico.

A similar payment scheme is run by UEFA for the European Championship, which was worth 200 million euros (\$194 million) for the tournament played last year.

Chelsea got the biggest share of 5.1 million euros (\$5 million) from the Euro 2020 fund, which also rewarded clubs whose players were called up for qualifying games.

AP

## Spanish clubs slam federation president over leaked texts

MADRID

SEVILLA, Villarreal and Valencia are demanding an apology from the president of the Spanish soccer federation after he allegedly said in leaked text messages that those clubs are his least favorite.

The alleged messages sent by Luis Rubiales were revealed Tuesday by the newspaper El Confidencial.

The clubs released a joint statement to "condemn the gross disrespect shown by the president."

"The conversations, in which he speaks with such contempt, animosity and arrogance toward the three clubs, are unacceptable coming from a person who holds a position of such responsibility and who must safeguard the interests of all the clubs in Spanish football equally," the clubs said.

They said they are concerned with the "possible consequences that his attitude could have for the clubs, as his behavior is not conducive to transparency within the competition."

The clubs urged Rubiales to "put things right and publicly apologize to the three clubs and their fans."

The federation did not immediately respond to a request for comment. Rubiales and the federation have not made any public statements about the clubs' demands.

Rubiales, a UEFA vice-president, is leading Spain and Portugal's joint bid to host the 2030 World Cup.

The outspoken official is known as a hardliner and is often involved in controversies.

Audios previously released by El Confidencial showed that Rubiales and former Spain defender Gerard Piqué allegedly negotiated details of a lucrative deal to take the Spanish Super Cup to Saudi Arabia. Both have denied wrongdoing in the negotiations.

Rubiales last month denied accusations by a former employee that federation funds went to pay for a party with "young ladies" and to hire a detective to investigate the head of Spain's players' union.

The federation also has been accused of investigating journalists, and not long after taking over the presidency, Rubiales fired men's national team coach Julen Lopetegui just a few days before the 2018 World Cup because Lopetegui took a job with Real Madrid without telling federation officials in advance.

He recently also got into a dispute with players of the women's national team and is often at odds with Spanish league president Javier Tebas.

Rubiales is a former player and head of Spain's players' union.

AP

## Without Haaland, 10-man City held by Copenhagen but advances

COPENHAGEN, Denmark

THE Manchester City juggernaut ground to a halt in the unlikely of places on Tuesday.

FC Copenhagen, a team languishing in the bottom half of the Danish league, became the first team to stop City from scoring this season as a Champions League group match overshadowed by early video-review decisions ended in a 0-0 draw.

Still, the point was enough to secure City's place in the last 16 with two matches left in the group stage.

One of the VAR calls resulted in a red card for City left back Sergio Gomez in the 30th minute for pulling back Hákon Arnar Haraldsson as the last man, harming the visitors attacking ambitions at the atmospheric Parken Stadium.

Earlier, City midfielder Rodri had a brilliant long-range strike disallowed after VAR spotted a handball by Riyad Mahrez in the build-up.

Then, following another review, City was awarded a penalty after a free kick swung into the area struck the outstretched arm of Copenhagen defender Nicolai Boilesen. Mahrez, who has been increasingly reliable from the spot, saw his effort palmed away by Kamil Grabara.



FC Copenhagen goalkeeper Kamil Grabara saves a penalty kicked by Manchester City's Riyad Mahrez during the Champions League, group G soccer match between FC Copenhagen and Manchester City, at Parken Stadium in Copenhagen, Denmark, Tuesday Oct. 11, 2022. (AP)

Prolific striker Erling Haaland started the game on the bench – perhaps in view of the trip to Liverpool in the Premier League on Sunday – and didn't come on.

City manager Pep Guardiola said Haaland, who has scored 20 goals in 12 competitive games in his first season with the English champions, wasn't in good enough shape to start after playing against Southampton in the Premier League on Saturday.

"Yesterday was not good, today a little better but not perfect, so we decide not to take the risk," Guardiola said of Haaland.

City, which won its first three Group G games, would have guaranteed

its place in the last 16 with a win. That was confirmed a few hours later, however, when Borussia Dortmund drew 1-1 at home to Sevilla in the other match in the group.

City is three points clear of second-place Dortmund and can advance as group winner by avoiding defeat when the teams meet in Germany in two weeks in the fifth round of games.

It was only the second time City has drawn 0-0 in the group stage of the Champions League.

"We started really well with 11, then we had an hour and 10 minutes to hang on," Guardiola said. "When we had the ball we were clever. It's a good point."

It was a second point

earned in group play by last-place Copenhagen, keeping alive its chances of a third-place finish and dropping into the Europa League playoff round. Copenhagen and Sevilla both have two points.

"It was another tough game against one of the best teams in the world," Copenhagen midfielder Marko Stamenic said. "I think we can leave the stadium proud of ourselves and our team. We fought to the very last minute."

Meanwhile, Jude Bellingham scored for the fourth Champions League game in a row as Borussia Dortmund drew 1-1 with Sevilla on Tuesday.

Young players took center stage as Sevilla

took the lead with a header from 20-year-old defender Tanguy Nianzou before Bellingham knocked in Thomas Meunier's low cross.

The 19-year-old Bellingham has scored in all of Dortmund's Champions League games this season, joining a select group of players including Erling Haaland and Kylian Mbappé who have scored in four consecutive games as teenagers in Europe's leading club competition. He nearly added a fifth goal of the campaign when he blasted a shot over the bar just before the break.

The draw puts Dortmund on the verge of qualifying for the knockout stages, with two games remaining. A win would have ensured Dortmund went through after Group G leader Manchester City drew 0-0 with FC Copenhagen earlier.

Nianzou nearly set up Erik Lamela for a second Sevilla goal in the 67th, leaving Lamela one-on-one with the goalkeeper, but his shot was poorly hit and saved.

Dortmund's attacking midfielder Gio Reyna dribbled into Sevilla's penalty area as Dortmund pushed for a winning goal in stoppage time before sending the ball wide of the far post. Reyna came off the bench for his first game since he was hurt playing for the U.S. national

team against Saudi Arabia on Sept. 27.

It was Jorge Sampaoli's first European game since he returned for a second stint as Sevilla coach last week after Julen Lopetegui was fired following the 4-1 loss to Dortmund in the first game between the teams. Sampaoli previously coached Sevilla in 2016-17 before leaving for the Argentina national team.

Sevilla is third in Group G on two points, the same as last-place Copenhagen. The Spanish team seemed happy to see out the draw in the closing stages before its focus returns to a so-far disastrous season in La Liga, where it is 18th.

Meanwhile, in Glasgow, Scotland (AP) – Timo Werner scored his first Champions League goal since returning to Leipzig to help secure a 2-0 win at Celtic on Tuesday, strengthening his team's chances of advancing to the last 16 and eliminating the Scottish champions from contention.

Substitute Emil Forsberg also scored in the final quarter of an hour as Leipzig completed back-to-back victories over Celtic in the space of seven days and ignited a group-stage campaign that started badly with losses to Shakhtar Donetsk and Real Madrid.

AP

## Chelsea beats 10-man Milan 2-0 to take control of CL group

MILAN

WHAT a difference a week makes.

Chelsea was at the bottom of Group E but two straight victories over Serie A champion AC Milan has seen it move into pole position to progress to the Champions League round of 16.

Chelsea moved to the top of the group on Tuesday with a 2-0 win at Milan, which played most of the match with 10 men after former Blues defender Fikayo Tomori was sent off in the 18th minute after also giving away a penalty.

Jorginho converted the spotkick and Pierre-Emerick Aubameyang doubled the visitors' advantage in the 34th minute to help Chelsea to its first win on Italian soil since 2003.

Chelsea moved a point above Salzburg, which drew 1-1 at Dinamo Zagreb in the other Group E match. Milan and Dinamo are three points below Chelsea.

"It's obviously important for us to be there at the end of the group," Chelsea manager Graham Potter said. "We know we haven't got enough points now so we have to keep going, focus on the next match, which is Salzburg away – another tough one."

Potter was appointed last month after Thomas Tuchel was fired following a surprise 1-0 loss to Dinamo in their Champions League opener. And the former Brighton manager has swiftly turned things around.

"The important thing is the quicker you get to know the players, the quicker you can build

some trust up, the quicker that you can understand them the better," Potter said. "I think it's down to the guys, the players, how they've responded. They've been very honest, very responsible and they want to do well."

"So our job is to try to help them and try to help them enjoy their football. If they're enjoying their football then there's quality in the team."

Milan, which was going through an injury crisis, lost 3-0 at Chelsea last week. Tomori had one of Milan's worst performances and was hoping to redeem himself at San Siro.

But it all went wrong for him and Milan early on as Tomori was shown a straight red card for a tug on Mason Mount and the referee pointed to the spot.

"I just asked the referee at the end of the game whether VAR was working properly," Milan coach Stefano Pioli said. "I don't believe it was the referee's best evening, that's without a doubt."

Jorginho had missed his past three penalties for Italy but his trademark hop, skip and jump technique worked this time and he sent Milan goalkeeper Ciprian Trutaru the wrong way.

Milan didn't let their heads go down and almost leveled shortly after as Olivier Giroud was allowed too much space but the former Chelsea forward headed Brahim Diaz's cross wide of the right post.

Mount was again involved in Chelsea's second as the England

midfielder touched on a through ball to Aubameyang, who buried it into the bottom right corner.

Sergio Dest had a great opportunity to get Milan back into the match on the hour mark, following great play by Rafael Leão, but the American blazed his effort over the bar.

Meanwhile, in Zagreb, Croatia, Salzburg kept its unbeaten run in the Champions League going with a 1-1 draw at Dinamo Zagreb on Tuesday but relinquished the top spot in its group.

Midfielder Nicolas Seiwald gave the Austrian champion the lead in the 12th minute on the counterattack with his first Champions League goal.

Robert Ljubić leveled for Croatian champion Dinamo in the 40th with a deflected shot from the edge of the penalty area at a corner after a lengthy wait for video review to check whether any of the three offside Dinamo players had blocked the goalkeeper's view.

Both teams had shots which clipped the crossbar late in the second half.

Salzburg stayed unbeaten but its record of three draws and only one win – a 1-0 victory over Dinamo last week in Austria – saw it slip behind Group E leader Chelsea, which beat AC Milan 2-0. Salzburg is aiming to reach the knockout stages for the second season in a row.

Meanwhile, in Paris, Saint-Germain can still count on Kylian Mbappé despite rumors he wants to leave the club.

The World Cup winner scored his 31st Champions League goal for PSG to become the club's record scorer in the competition as the French champions drew 1-1 with Benfica on Tuesday.

Mbappé scored from the penalty spot five minutes before the interval to put PSG in the lead. Joao Mario brought Benfica level with another penalty in the 62nd minute.

Mbappé thought for a moment he had sealed

PSG's win and started celebrating in the 87th, but his spectacular volley into the roof of the net was disallowed for an offside position.

After Juventus lost 2-0 to Maccabi Haifa in the other game, PSG and Benfica are tied with eight points at the top of Group H. Juventus and Haifa have three points each.

All eyes were on Mbappé at the Parc des Princes after reports claiming the star wanted a way out emerged earlier in the day. The France forward looked relaxed and smiling before kickoff as he waited with his teammates before walking out to the field.

Once on the pitch, Mbappé produced his trademark acceleration and unsettled defenders with his dribbles, but struggled to be decisive.

PSG pushed hard toward the end of the first half and was rewarded with a penalty when Juan Bernat surged into the box and was fouled by Antonio Silva.

Mbappé took the kick and converted from the

spot with a low shot that wrongfooted goalkeeper Odysseas Vlachodimos.

Benfica deployed the same strategy as last week in Portugal during their 1-1 draw, with an intense press from the start. PSG weathered the pressure quite well and managed to recover the ball quickly in an even start to the match without chances.

With the injured Lionel Messi watching from the stands, Benfica had the first shot of the match in the 17th, with an effort from Gonçalo Ramos blocked by the defense. The visitors then kept pace with PSG until Silva's mistake.

PSG played cautiously in the second half and Benfica was dangerous from crosses.

The visitors got a penalty with 30 minutes left following a VAR check that confirmed that Marco Verratti fouled Rafa Silva just inside the box. João Mário converted it with a powerful shot down the middle.

AP

Gwiji by David Chikoko





# SPORT

Without Haaland, 10-man City held by Copenhagen but advances

PAGE 19

## Simba SC will hardly get complacent after solid first-leg win, says official



Simba SC Media and Communication Manager, Ahmed Ally. PHOTO: COURTESY OF SIMBA SC

By Correspondent Michael

Mwebe

**S**IMBA SC's Media and Communication Manager Ahmed Ali says they cannot let themselves get distracted by their first-leg win over Angola's Primeiro de Agosto and must focus on the task at hand in the return leg slated for Sunday.

Simba SC walked away with a solid 3-1 first-leg victory against Primeiro de Agosto in a 2022/23 CAF Champions League second preliminary round's first leg match played in Luanda, Angola on Sunday.

Despite the comfortable advantage, Ali does not want to see Simba SC players and

fans let their emotions get the better of them, insisting they need to remain focused and turn out for the game to avoid a repeat of last season when they were dumped out by unfancied Botswana side Jwaneng Galaxy FC.

At a press conference held at the club's Masaki office in Dar es Salaam, Ali detailed the full preparation pro-

gram for the crucial game in which Simba SC needs to avoid defeat to qualify for the lucrative CAF Champions League group stage.

The leader revealed: "Our squad has officially resumed training after coming back from Angola the other day. We started training yesterday morning at our MO Simba Arena and today

the squad will enter a residential training camp ahead of Sunday's game with Primeiro de Agosto."

"We have decided to enter residential training camp because of the magnitude and importance of this game, even though we won the last game in Angola, Simba SC is still not satisfied, we still need to continue fighting."

"Primeiro de Agosto is not a weak team, so if we get comfortable and we take them for granted because we won the first leg, there is a high possibility that they will come and defeat us in our backyard. And you are the witnesses, even though we scored three goals, there were many moments of the game where they outplayed and attacked us."

"It was our defensive ability to foil their attacks that kept us safe and we finally came out victorious. So we must be very serious about this. Every Simba SC fan must know that this tie is still difficult, the match is just halfway."

"So far we take it that we have won the first leg but we have not qualified and if that is not enough we have a very bad memory of last season. We were in such a good position but then things turned sour and we crashed out of the CAF Champions League. This time we don't need to repeat the mistakes, we don't need to underestimate the opponent."

The leader added: "We will continue to miss Shomari Kapombe who is currently doing rehabilitation, he will miss Sunday's game but he will be there for the next games. We will also miss Jimmyson Mwanuke, the good news is that Peter Banda is back in the team."

**5 EATV THURSDAY**

**TO NIGHT @ 9:00**

**NIRVANA**

**11:00 DADAZ LIVE**  
12:00 WEEKEND MOVIE (I)  
13:30 Kati za Wana  
14:00 Bongo Hits  
14:30 Ujuzi (I)  
15:00 Funuka  
15:30 Ujuzi Kids (I)  
16:00 Zote Kuntu  
16:30 #BISTAC  
17:00 SSELECT  
17:55 Kuria  
18:00 eNews  
18:30 Bongo Hits  
19:00 EATV SAA 1  
20:00 DADAZ (I)  
21:00 NIRVANA  
21:30 TOP 10  
22:00 Zote Kuntu  
23:00 EATV SAA 1

**eastafrica RADIO**

06:00 Supa Breakfast  
10:00 MAMAMIA  
12:00 Kipenga Xtra  
13:00 Pioneer Bongo  
16:00 EA Drive  
20:00 Kipenga  
21:00 The Cruise

**88.1FM DAR ES SALAAM**

## Dar to host artist residency for EA, European artists

By Guardian Reporter

THE European Union National Institutes for Culture (EUNIC) through the European Spaces of Culture Grant Project, known as 'UMOJA', has launched an artist residency that will bring together artists from East Africa and Europe to collaborate and showcase innovative creative pieces.

The five-week artist residency will take place at MUDA Africa, Nafasi Art Space, and the University of Dar es Salaam (UDSM) Department of Creative Arts from November 10-12 this year and unite East African artists and their European counterparts in the gender-balanced, multi-disciplinary residency.

The artists will run fringe events and workshops with local artists before a final public exhibition of innovative work created during the residency which will be held at the UDSM Department of Creative Arts on November 12.

Addressing reporters in Dar es Salaam yesterday, Germaine Sigonda from the UMOJA management team said: "The project hopes to ignite more open collaboration with artists from around the world and uplift our local artists' community through participation in workshops and events. It is also aiming to address gender balance in arts and bring together different mediums within the creative space."

Germaine revealed: "The UMOJA artists residency will engage a total of nine artists including five from Europe and four from East Africa in the field of music, dance, and visual arts."

She said there will be one fringe event and a final show during the residency period - all open to the public on October 29 and November 12, such events will be held at Nafasi Art Space and UDSM Department of Creative Arts respectively.

The fringe event slated for October 29 will give a chance for the artists in residence to introduce themselves and network with their Tanzanian counterparts.

Spain's Ambassador to Tanzania Jorge Moragas said UMOJA's objective is to strengthen the bonds between contemporary and urban artists from Tanzania, East Africa, and the EU in the fields of dance, music, and visual arts via a gender-balanced residency.

He noted that the project promotes artistic cooperation, quality education, private-public partnerships, network development, enhanced visibility, and connection to global markets.

Moragas noted that it provides decent work and economic growth to the stakeholders as well as arts and cultural management training for students of the University of Dar es Salaam.

Emilio Rosseti, EU Head of Mission said the UMOJA project embraces the belief that collaboration brings innovation, and cultural understanding and uplifts the creative economy.

He noted that the residency program will help open up cultural dialogue between East African artists and their European counterparts, as well as promote gender balance and social cohesion through dance, music, and visual arts.

He said the EU has been supporting cultural events in various parts to promote cross-cultural collaborations in the arts and it is committed to continuing to engage with the cultural sector in Tanzania.

Tadhi Alawi, a Tanzanian contemporary dancer, said: "This is a great opportunity to meet international artists to share experiences and create collaborations to help grow our career."

Paula Hakkaja, an artist from Estonia, said the residency is a great opportunity for her to learn more from other artists and discuss the best ways to grow internationally.

## Yanga head coach vows to write history in Khartoum

By Correspondent Nassir Nchimbi

TANZANIA'S Yanga head coach Nasreddine Nabi has insisted that the intensive preparations they have undergone for the return leg of the 2022/23 CAF Champions League's second preliminary round against Sudan's Al Hilal SC are enough

for his club to make history.

The NBC Premier League holders are expected to be in Khartoum today to ensure they make it to the continental showdown's group stage after they last did so in 1998 when they collected only two points from six outings.

Yanga will play the game at Al Hilal Stadium in Khartoum, Sudan on Sunday, aiming to overturn the 1-1 draw results obtained in the first-leg at Benjamin Mkapa Stadium in Dar es Salaam last week.

Nabi disclosed they are aware of the mistakes they made in

the first leg game, but he emphasized that what they are going to do in Khartoum will be historic.

He said that they will not go to Sudan with their heads hanging down because they still have 90 minutes to decide the results that will either take them to the group stage or see them fall into the play-off for the 2022/23 CAF Confederation Cup.

"Heading into the second leg we had to trace our first match, the areas where we made a lot of mistakes, not using the opportunities we created, we played very well in the first half, especially the first 55 minutes, we did not show maturity when we conceded a goal, we felt inferior when the game was still on our hands," Nabi noted.

The gaffer revealed: "We know our mistakes and we also know that our fans are very hurt, this is the game of football, we would not give up and we head to Khartoum to make history and showcase discipline in defense."

"We will go to fight for Yanga, this is a soccer battle that is not over yet, we have talked to

the players to change the direction of their minds."

Yanga must either beat Al Hilal or hold it to a draw of at least two goals apiece to book a place in the group stage.

The Sudanese club only needs a goalless draw to go through, courtesy of the away goal it scored in Dar es Salaam.

Confederation of African Football has issued a warning to Al Hilal following the chaos caused by the outfit's fans during the first preliminary round game against St George of Ethiopia.

Al Hilal came up against St. George in the clash held at the Al Hilal Stadium on September 18 and emerged with a 1-0 victory, which had Sudan outfit knocking its opponent based on the away-goal rule, after losing 2-1 to the Ethiopian side in the first leg.

The fans of the oldest club in Sudan made a mess by lighting flames and causing smoke to spread in the playing area, a situation that has had CAF issuing a warning statement ahead of the second preliminary round tie against Yanga



Some of the six winners of a promotion dubbed 'Wakishua Twenzetu Qatar na Hisense' that have been presented with flight tickets for trip to Qatar to watch 2022 World Cup, pose for picture with dummy tickets at a presentation ceremony of the first week draw of the promotion organized by Tigo in Dar es Salaam on Tuesday. They are (L-R) George Charles Sigalla, Solomon Wilfred Solomon, and Wilson Massawe. PHOTO: GUARDIAN CORRESPONDENT

## Flexibles by David Chikoko

FRIENDS OF MY FRIENDS ARE MY FRIENDS...  
... WHAT ABOUT ENEMIES OF MY ENEMIES?

THEY ALSO MAKE YOUR FRIENDS

