



### National Pg 3 UTPC praises MPs' firm stance on MSA



### National Pg 4 TCRA to auction prime spectrum in July



### National Pg 7 PPRA saves 2.7trn/- through NeST



## UK adds £8.5m to AfDB's sustainable energy financing

By Guardian Reporter

BRITAIN is adding £8.5m in funding for the sustainable energy fund for Africa (SEFA) run by the African Development Bank (AfDB), the UK High Commission has stated.

Marianne Young, the resident high commissioner, said in a statement released in Dar es Salaam yesterday that the increase is intended to unlock private sector investments to enhance sustainable energy access across the continent.

Highlighting the critical role of clean energy in driving economic growth, the UK said that Mission 300 is a key opportunity to come together to accelerate the global clean energy transition.

"Clean energy is vital for achieving faster, greener growth, powering new businesses, increasing trade and delivering sustainable economic benefits for both the UK and Tanzania," the envoy asserted.

Rachel Kyte, the UK special representative for climate, currently in Tanzania for the Mission 300 Africa energy summit, emphasized the transformative potential of clean energy.

"Reliable, affordable and clean energy is the cornerstone of economic growth

**“The UK remains a trusted partner in Tanzania's development journey, with a range of ongoing initiatives including climate change programming**

and development. Modern grids and renewable energy solutions offer opportunities for inclusive growth, ending energy poverty, building resilience and addressing the global challenge of climate change," the climate executive declared.

The UK is working with partners across Africa to connect millions of people with cleaner, more efficient power, she stated, pleased to support Mission 300. The UK reaffirms its commitment to shared sustainable development goals especially in Africa, she further noted.

As Tanzania's second-largest foreign investor, the UK is deepening its trade and investment ties with the country, she stated, elaborating that this partnership focuses on critical areas such as climate action, infrastructure development and economic growth—creating jobs and fostering sustainable growth for both nations.

"The UK-Tanzania collaboration reflects a commitment to mutual respect and long-term, inclusive growth. By addressing pressing challenges like climate change, the two nations are working to

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# African ministers stress PPP in energy financing



President Samia Suluhu Hassan in talks with World Bank president Ajay Banga State House Dar es Salaam yesterday on the sidelines of the African Heads of State Energy Summit. Photo: State House

*The mix will facilitate the country in generating 1,800 megawatts of electricity from solar, wind, geothermal and hydropower sources*

By Getrude Mbago

MINISTERS from various African countries have reaffirmed their commitment to fostering public-private partnerships (PPPs) and embracing innovative financing models in heightening efforts to expand energy access across the continent.

This consensus was visible in presentations by ministers responsible for Energy and Finance, at the opening of Africa energy summit in Dar es Salaam yesterday, focused on addressing the challenges of energy poverty and achieving universal access by 2030.

The ministers stressed collaboration between governments, the private sector and development partners to accelerate investments in renewable energy, grid expansion and off-grid solutions.

They highlighted that Africa's energy future depends on bold initiatives that combine financial innovation with strategic policy frameworks, with the host

## World Bank: Partnerships key to unlocking energy potential

By Getrude Mbago

WORLD Bank president Ajay Banga has called for unified efforts to unlock Africa's energy potential.

Addressing delegates at the opening of the Africa Heads of State energy summit in Dar es Salaam yesterday, he stressed that with the right investments, innovative partnerships and political will African countries can overcome energy challenges and provide reliable, sustainable electricity to millions of people.

He urged African countries to prioritize energy infrastructure development as a pathway to achieving economic growth, improved livelihoods and environmental sustainability.

Highlighting Africa's transformative potential in reshaping its energy landscape

**“The AfDB remains committed to supporting Africa's energy ambitions through financing and strategic partnerships**

through collective action, he argued for strong emphasis on the goal of ensuring electricity reaches more citizens across the continent by 2030.

"By 2030, we must ensure that access to electricity is no longer a luxury but a necessity for all citizens of Africa," he said, while Dr Doto Biteko, the deputy prime minister and Energy minister, said Tanzania views Mission 300 as a pivotal catalyst for implementation of the national energy policy, focused on promoting sustainable energy, conservation and efficiency.

In his host minister's opening address, he referred to the critical need for further investments in the energy sector, particularly to support growth in the industrial, mining and hospitality sectors.

The sectors require strategic energy in-

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**“We must explore creative solutions that attract investments while ensuring affordability for our citizens**

Finance minister, Dr Mwigulu Nchemba noting that a third of what Tanzania needs in financing energy sector requirements can be obtained from private financing.

He said the country requires over \$12.9bn, including \$4.04 billion from the private sector, to invest in the energy production sector.

The funding will enable Tanzania to achieve 75 percent energy needs generation by 2030, 80 percent usage of clean cooking energy by 2034, and meet the target of attaining 65 percent renewable energy mix, he said.

The mix will facilitate the country in generating 1,800 megawatts of electricity from solar, wind, geothermal and hydropower sources, he stated.

Adebayo Edun, the Nigerian Finance minister, emphasized the need for collaborative action to bridge the energy gap, hindering economic growth and social development in the continent.

The South African Electricity and Energy minister, Dr Kgosisentsho Ramokgopa said that public-private partnerships are critical to mobilizing the resources and expertise needed to transform the energy landscape across the continent.

Opiyo Wandayi, Kenya's Energy and Petroleum minister, stressed the importance of innovative financing mechanisms to support infrastructure devel-

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## GEAPP, Rockefeller Foundation advance energy access projects

*Currently, Africa has an average electrification rate of 50 percent and is home to approximately 600 million without access to reliable electricity*

By Guardian Reporter

THE Global Energy Alliance for People and Planet (GEAPP) and the Rockefeller Foundation have introduced nearly two dozen new energy access projects in 11

African countries, the Africa energy summit yesterday.

Andrew Herscovitz, CEO of the Mission 300 Accelerator said at a briefing to delegates that the programme involves 23 projects in Tanzania, Burkina Faso,

Chad, Côte d'Ivoire, Democratic Republic of Congo, Liberia, Madagascar, Malawi, Mozambique, Nigeria and Zambia.

There are other projects spread across the Common Market for Eastern and Southern Africa (COMESA), the largest regional economic organization in Africa, he said.

The projects are funded through an initial \$10m commitment by the two organizations to the Mission 300 technical assistance facility launched last September to provide more flexible, short- and medium-

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## World Bank: Partnerships key to unlocking energy potential

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vestments to drive future expansion, he said, pointing at efforts to increase the share of renewable energy in the generation mix, in order to strengthen availability, security and reliability of supply.

He explained the effort by Tanzania to strengthen energy links with neighbouring African countries through power interconnections with Kenya, Burundi, Rwanda and Uganda, along with plans to extend this connection to Zambia.

The summit would facilitate the sharing of experiences, securing vital political commitments and leveraging partnerships to unlock private-sector investments, he stated.

It would also help in establishing collaborations to fund energy infrastructure and agreeing on a monitoring framework, including the creation of a compact monitoring index to track the progress of national energy compacts expected to be agreed at the summit, he specified.

"Today, in the spirit of lighting Africa as envisioned in Agenda 2063 and the Sustainable Development Goals, Dar es Salaam is privileged to host this historic summit, complementing Africa's desire to power the continent," the senior minister underlined.

Highlighting Africa's energy achievements since independence, he said that electricity generation has increased from 21 MW at independence to 3,160 MW at present,

projected to reach 4,000 MW by the year's end.

Dr Akinwumi Adesina, president of the African Development Bank (AfDB), applauded Tanzania for its remarkable strides in energy infrastructure.

He commended the country for setting a benchmark with its commitment to providing electricity to all 12,318 villages, ensuring that no citizen is left behind in the nation's energy development journey.

"Tanzania has set an inspiring example of what is possible with strong leadership and strategic investment. The country's efforts in electrifying its rural areas provide a model for other nations across the continent to follow," he told the delegates.

"The AfDB remains committed to supporting Africa's energy ambitions through financing and strategic partnerships," he asserted.

The first day of the summit, which brought together energy ministers, leaders from international financial institutions, experts and civil society stakeholders, was an important platform for discussions on Africa's energy future.

During the two-day summit, delegates will explore the goals, policy priorities and solutions needed to implement the ambitious Mission 300 initiative - a programme aimed at expanding electricity access to 300 million people across Africa within the next five years, observers say.

## GEAPP, Rockefeller Foundation advancing energy access projects

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term technical assistance.

This collaboration is in support of the World Bank Group and African Development Bank's ambitious initiative to provide improved electricity access to 300m Africans by 2030, he said.

"The Rockefeller Foundation created the Mission 300 Accelerator to demonstrate how philanthropy can break through bureaucratic obstacles to jumpstart World Bank and African Development Bank energy projects. In just a few short months, we have worked with the Global Energy Alliance for People and Planet, Sustainable Energy for All and the banks to advance two dozen projects, putting us on track to bring reliable electricity to 300 million people across Africa at unprecedented speed," the CEO explained.

"We are delighted to have made significant strides on a series of impactful projects that GEAPP and the Rockefeller Foundation are developing with strategic partners across Africa. The design and preparation of these initiatives is advancing an Africa-led mission that unlocks power where it is needed most," he further noted.

Woochong Um, CEO at GEAPP, which has more than 50 percent of its current portfolio by value invested in Africa, said by improving local skills, capacity and implementation efforts, GEAPP supports African governments, institutional partners and businesses with new financial tools and bankable projects that boost cooperation and innovation and fuel sustainable growth for communities across the continent.

In addition to GEAPP's support for the Accelerator's new investments, the Alliance, which has 63 projects in more than 20 African countries, is already working intensively with the AfDB and World Bank to design and accelerate electrification efforts in several African markets, he stated.

Currently, Africa has an average electrification rate of 50 percent and is home to approximately 600 million without access to reliable electricity.

Co-housed within GEAPP and RF Catalytic Capital (RFCC), the Rockefeller Foundation's public charity launched in 2020 to pool and align resources, the Accelerator is designed to swiftly deploy philanthropic capital for technical assistance across sub-Saharan Africa.

## UK adds £8.5m to AfDB's sustainable energy financing

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drive sustainable economic transformation and improve the quality of life for Tanzanians," the statement pursued.

The representative will also participate in key discussions on expanding electricity access across Africa, after announcing the UK's £8.5m contribution to SEFA.

It is designed to catalyse renewable energy projects, enhance clean energy access for millions and support green economic growth, it said.

The UK remains a trusted partner in Tanzania's development journey, with a range of ongoing initiatives including climate change programming.

Through a £9m investment, the UK is promoting clean cooking technologies, advancing energy innova-

tions and improving urban waste management. These efforts are intended to enhance urban resilience, reduce deforestation and curb air pollution, it stated.

Another initiative is the UK-funded green growth facility (GGF) supporting the development of a net metering policy for Zanzibar. Backed by £200,000, this initiative will allow renewable energy producers to inject surplus power into the grid, benefiting both producers and the Zanzibar Electricity Corporation (ZECO), it said.

"These initiatives underscore the UK's commitment to fostering renewable energy and advancing sustainable development, encouraging private sector participation and investment in Tanzania's energy sector," it added.



Deputy Prime Minister and Minister for Energy, Dr Doto Biteko (2nd L), exchanges ideas with President of the African Development Bank (AfDB) Dr Akinwumi Adesina (L), during the African Heads of State Energy Summit in Dar es Salaam yesterday. Photo: Correspondent Jumanne Juma

## African ministers stress PPP in energy financing

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the role of renewable energy in driving the continent's energy transition. With Africa rich in solar, wind and geothermal resources, the leaders called for greater efforts to harness these sustainable energy sources to power homes, industries and public services.

"We must explore creative solutions that attract investments while ensuring affordability for our citizens," he said.

The ministers also underscored

the role of renewable energy in driving the continent's energy transition. With Africa rich in solar, wind and geothermal resources, the leaders called for greater efforts to harness these sustainable energy sources to power homes, industries and public services.

Dr Situmbeko Musokotwane, the Finance and National Planning minister for Zambia, highlighted the importance of regional cooperation in addressing energy challenges.

He also hailed Mission 300, a partnership involving the African Development Bank (AfDB), the

World Bank Group and global stakeholders as vital to bridging Africa's electricity access gap.

Currently, nearly 600 million Africans lack access to electricity, posing a significant barrier to development and job creation, observers say.



Former President Jakaya Kikwete inspects equipment at Cathlab during his visit to Benjamin Mkapa Regional Referral Hospital (BMH) in Dodoma at the weekend. Left is the hospital's Executive Director Prof. Abel Makubi. Photo: Correspondent

## Kibaha to get higher administrative status

By Guardian Correspondent, Kibaha

PRESIDENT Samia Suluhu Hassan has agreed to elevate Kibaha Town Council to Municipal Council status, Minister of State in the President's Office (Regional Administration and Local Government), Mohamed Mchengerwa has said.

Mchengerwa made the announcement yesterday during a ceremony to support resolutions of CCM's National Congress which endorsed President Samia as the party's presidential candidate in the upcoming General Election

alongside her running mate Dr Emmanuel Nchimbi.

The party also endorsed Zanzibar President Dr Hussein Mwinyi as its presidential candidate for Zanzibar.

Speaking at the event held at Mailimoja in Kibaha, Mchengerwa who is also a member of CCM's National Executive Committee from the Coast Region confirmed that the President has approved the request and further processes will continue to complete the ongoing projects.

CCM Chairman in Coast Region, Ramadhani Mlao, stated that the party fully supports the resolutions

of the congress, including the endorsement of presidential candidates for both Tanzania Mainland and Zanzibar.

Kibaha Urban MP Sylvestry Koka expressed gratitude to the President for approving the elevation of Kibaha to municipality status following a long-standing request.

He noted that the development was a result of the progress made in the town and that efforts to modernise Kibaha continue.

"Today is a day of joy, and we commend our government for the decision made to ensure that Kiba-

ha becomes a municipality," he said.

He highlighted the many developments that have taken place which justify the town's elevation to new status.

"In 2010 the paved road was only the one from Tamko through Tumbi Regional Referral Hospital, but now 21 kilometres of roads have been paved and every ward has paved roads," he said.

Koka also mentioned that the only remaining challenge is access to water at Pangani Ward which is currently being addressed and will soon be resolved.





Deputy Prime Minister and Minister for Energy, Dr Doto Biteko (2nd L), claps shortly after launching NMB Bank's loan facility to promote clean cooking in Dar es Salaam at the weekend. Others are Minister for Finance, Dr Mwigulu Nchemba (2nd R), the bank's Chief Executive Officer, Ruth Zaipuna (L), and Chief of Retail Banking, Filbert Mponzi. Photo: Correspondent

# Zambia grateful to Tanzania for power supply amid crisis

By Getrude Mbago

ZAMBIA has expressed gratitude to Tanzania for supplying it electricity during the country's ongoing energy crisis.

Speaking at the opening of the Mission 300 Africa Energy Summit in Dar es Salaam yesterday, Zambian Minister for Finance and National Planning, Dr Situmbeko Musokotwane, highlighted the importance of regional cooperation in addressing energy challenges.

"For years, we believed we had more than enough electricity in Zambia and even exported power to other countries. But now, the situation has changed," he said.

The minister said that Zambia currently imports approximately 300 megawatts of electricity from Tanzania through the Zambia-Tanzania Interconnector Project (ZTIP). The initiative, facilitated by a newly constructed transmission line connecting the two nations, has been instrumental in mitigating Zambia's acute power shortages.

The ZTIP is a major component of the World Bank's Regional Energy Transmission, Trade, and Decarbonisation-Southern Africa-Multiphase Programmatic Approach (RETRADE-SAMPA).

The programme seeks to enhance regional energy trade, strengthen climate resilience, and promote low-carbon development within the Southern African Power Pool (SAPP).

Dr Musokotwane attributed Zambia's current energy crisis to rising electricity demand driven by increased copper production and severe droughts over the past two years, which have reduced the country's power generation capacity by nearly 50 percent.

To address the situation, Zambia pursues public-private partnerships (PPPs) to expand power production and invites investors to explore opportunities in its energy sector.

He also emphasised the importance of Mission 300, the partnership involving the African Development Bank (AfDB), the World Bank Group, and global stakeholders, to

bridge Africa's electricity access gap.

Currently, nearly 600 million Africans lack access to electricity, posing a significant barrier to development and job creation.

The two-day summit has attracted several African heads of state and government, along with over 1,000 delegates, including prominent private sector representatives. Together, they aim to develop strategies for achieving universal energy access across Africa.

The summit is expected to yield two major outcomes: the Dar es Salaam Energy Declaration and National Energy Compacts. The declaration will outline commitments and actionable reforms from African governments to transform energy sector.

Meanwhile, the compacts will see 12 countries: Chad, Côte d'Ivoire, the Democratic Republic of Congo, Liberia, Madagascar, Malawi, Mauritania, Niger, Nigeria, Senegal, Tanzania and Zambia present detailed blueprints with specific targets and timelines for energy sector reforms. Other nations will follow in subsequent phases.

The collaborative efforts underscore Africa's determination to overcome its energy challenges. As nations like Zambia and Tanzania demonstrate the potential of regional cooperation, the continent's journey towards energy security and sustainable growth gains renewed momentum.

**“For years, we believed we had more than enough electricity in Zambia and even exported power to other countries. But now, the situation has changed”**

By Guardian Reporter

# NMB launches 100bn/- loan facility to promote clean cooking solutions

IN addressing Tanzania's energy challenges and support the government's green agenda, NMB Bank has launched 100bn/- loan facility aimed at promoting clean cooking solutions.

Announced by NMB CEO Ruth Zaipuna in Dar es Salaam at the weekend, the initiative offers loans at a competitive interest rate of 1 percent per month (12percent annually) to encourage adoption among Tanzanians. Borrowers can access up to 1bn/- from any NMB branch nationwide.

Zaipuna emphasised the urgency of addressing unclean cooking energy's detrimental effects, citing data showing over 600,000 annual deaths in Africa from smoke-related illnesses, including 33,000 in Tanzania.

The initiative also supports UN Sustainable Development Goal 7, promoting access to modern, af-

fordable and sustainable energy.

To complement the loan programme, NMB will launch an awareness campaign, leveraging its Village Day platform to educate rural communities, where reliance on firewood and charcoal is highest. Partnering with Taifa Gas, the bank plans to reach over 2,000 villages nationwide this year.

The government's efforts to promote clean cooking energy include subsidies exceeding 36.64bn/- for public institutions and distribution of 110,000 gas cylinders to regions across the country. Plans are underway to provide an additional 452,445 subsidized gas cylinders and 200,000 energy-efficient stoves.

Launched in May 2024, Tanza-

nia's clean cooking energy blueprint aims to achieve 80 percent adoption of safe fuels within a decade.

Deputy Prime Minister and Minister for Energy, Doto Biteko, praised NMB for aligning with President Samia Suluhu Hassan's vision of universal access to sustainable energy.

He highlighted that only 16 percent of Tanzanian households currently use clean cooking sources, underscoring the importance of the initiative. The loans will primarily benefit distributors and agents of gas cylinders and stoves, currently the most accessible and environmentally friendly energy solutions.

"This initiative marks a significant milestone for renewable energy subsector, supporting the National Clean Cooking Energy Strategy to

ensure affordable and sustainable energy for all," Biteko stated.

He noted that clean cooking solutions would reduce reliance on harmful fuels, mitigate health risks, and advance Tanzania's economic and environmental goals.

Dr Biteko noted that the initiative would not only improve health and reduce environmental degradation but also foster sustainable growth.

Finance Minister Dr Mwigulu Nchemba also added that President Samia is actively championing the clean cooking agenda internationally, with her efforts gaining widespread recognition. The NMB loan programme is expected to play a pivotal role in advancing the agenda and deliver eco-friendly benefits nationwide.

# UTPC praises MPs' firm stance on Media Services Act of 2016

By Guardian Correspondent, Dodoma

THE Union of Tanzania Press Clubs (UTPC) has commended members of the Parliamentary Constitution and Legal Affairs Committee and as well as Education, Arts and Sports Committee for their constructive engagement on the Media Services Act (MSA) of 2016.

The engagement session, held at the weekend in Dodoma, provided a platform to reflect on the law, assess its effectiveness and identify areas for improvement to create a more conducive working environment for the media.

Kenneth Simbaya, UTPC executive director, praised the MPs for their openness and willingness to understand stakeholders' concerns, emphasising the importance of such discussions in fostering inclusive and balanced media legislation.

"This engagement marks a significant milestone in addressing key issues surrounding the Media Services Act. The MPs' receptiveness to stakeholders' concerns demonstrates a commitment to creating an enabling environment for the media, which is crucial for strengthening democracy and freedom of expression," he said.

The dialogue underscored shared commitment to revisit restrictive provisions in the MSA that hinder press freedom and compromise journalists' safety and independence.

Dr Joseph Mhagama, Chairperson of the Constitution and Legal Affairs Committee, welcomed UTPC's initiative but reminded stakeholders that amending laws require involvement of multiple entities, including the government.

"We urge UTPC to provide detailed analysis of the MSA provisions that hinder press freedom and offer concrete recommendations," advised Saashisha Mafuwe, another MP who participated in the discussions.

Retired High Court Judge Robert Makaramba emphasised that the media thrives in an environment that supports its independence and operational freedom. He noted the government's efforts under President Samia Suluhu Hassan to improve Tanzania's ranking on the Press Freedom Index, which rose from 143 in 2023 to 97 in 2024.

"To sustain these gains, it is essential to address unfinished reforms to the Media Services Act. Collaborative engagements like this align with President Samia's 4Rs' agenda of Reconciliation, Resilience, Reforms, and Rebuilding," he said.

UTPC reiterated its commitment to working closely with lawmakers, government officials, and other stake-

holders to advocate for reformed legal framework that balances media regulation and press freedom.

Advocate Fulgance Masawe stressed the need for immediate reviews and amendments to the MSA to strengthen protections for journalists. He also rec-

ommended institutionalizing regular dialogues on freedom of expression and developing national strategies for media and digital literacy as long-term measures.

"The media, as a pillar of democracy, requires robust protection and empow-

erment. Parliament plays a critical role in creating an enabling environment for freedom of expression," he stated.

The seminar, supported by the American Bar Association Rule of Law Initiative (ABAROLI), highlighted the growing recognition of the media's role in foster-

ing informed public discourse and driving national development.

UTPC expressed optimism that amendments to the MSA would address stakeholders' concerns and promote a supportive environment for media growth and innovation.



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  - Form IV and Form VI National Examination Certificates
  - Birth Certificate or National Identity Card
- Form IV result slips are strictly not accepted. Presentation of forged academic certificates and other information in the CV will necessitate legal action.
- Applicants should indicate three reputable referees with their reliable contacts in their CV.
- Certificates from foreign Universities should be verified by Tanzania Commission for Universities (TCU) or National Accreditation Council for Technical Education (NACTE) for foreign non degree certificates.
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21634/2801

## TCRA announces plan to auction blocks of radio frequency in July

By Guardian Reporter

THE Tanzania Communications Regulatory Authority (TCRA) has announced plans to auction four blocks of radio frequency spectrum in the 3600-3800 MHz band come July this year.

The initiative aims at accelerating Tanzania's digital economy agenda by enhancing mobile and fixed broadband infrastructure.

Dr Jabiri Bakari TCRA Director General told reporters in Dar es Salaam yesterday that the auction is significant in driving socio-economic growth.

"This will catalyse the nation's economic development, particularly digital economy and support the growth of all sectors," he stated.

The new spectrum will enable

advanced mobile communication standards, extending broadband services to more Tanzanians and supporting innovations for ICT services and technologies.

Dr Bakari highlighted the authority's potential to improve service delivery across sectors such as education, health, agriculture, commerce, and financial services. To ensure nationwide benefits, TCRA will impose coverage obligations on auction winners. The auction marks TCRA's third spectrum auction, with preparations already underway.

According to him, next month, TCRA will publish consultation document (draft information memorandum) and begin stakeholder engagements, whereas in June, it will release the final information memorandum.

The auction, to be managed by TCRA's internal team, builds on previous successes. In October 2022, TCRA auctioned 11 blocks of spectrum in the 700 MHz, 2300 MHz, 2600 MHz, and 3500 MHz bands, raising \$187 million. Some blocks fetched nearly three times their reserve prices.

Dr Bakari also stated that TCRA's decision to release the 3600-3800 MHz band for International Mobile Telecommunication (IMT) services aligns with recommendations from the World Radio Communication conference (WRC-23), organised by the International Telecommunication Union in Dubai.

"The auction reflects TCRA's commitment to fostering innovation and connectivity while adhering to global best practices," he said.



Pius Mwelase, Chairman of Malinyi District Council, congratulates the council's Executive Director Khamis Joseph Mwendapole for increasing revenue collection during councilors' meeting at the weekend. Photo: Correspondent

## Govt drills teachers to enhance pupils' interest in ICT, sciences

By Guardian Correspondent, Arusha

THE Ministry of Education, Science, and Technology has announced that steps are being taken to improve performance of pupils in science, mathematics, information and Communication Technology (ICT) subjects.

In efforts to strengthen education, the ministry has stated that teachers of the aforementioned subjects receive regular trainings to improve their skills in teaching.

Speaking during the opening of a training for teachers from Arusha and Kilimanjaro regions, Arusha Centre Coordinator Majaliwa Mkalawa said: "This initiative is part of the government's efforts to ensure the country produces highly skilled professionals in the fields of science and technology."

He mentioned that through the Secondary Education Quality Im-

provement Project (SEQUIP), the ministry provides in-service training for teachers to enhance their capacity to teach the subjects more effectively.

The training aims to ensure that teachers acquire better teaching methods, enabling them to teach science, mathematics, and ICT in ways that engage and motivate pupils.

"The ministry is determined to improve teaching of science, mathematics, and ICT by enhancing pupils' interest in the subjects so that they perform better in their exams. The steps are expected to greatly contribute to the country's development by producing skilled professionals in science and technology who can address economic and social challenges," Mkalawa said.

Speaking on behalf of Arusha Regional Education Officer, Arusha District Council Education Officer Edith Chona said the training es-

designed to help teachers improve their work performance.

She said that teachers learn modern teaching methods, which assist them to teach in engaging manner that aligns with technological changes. As a result, pupils develop love for science subjects and perform well in exams.

Dilioza Assenga, biology teacher at Ngarenaro Secondary School in Arusha, said that she expects to learn various techniques that will help her teach more effectively.

She added that by applying the techniques, she will motivate pupils, especially girls, to love science subjects and empower them to become professionals in various fields later in life.

Over 500 teachers and quality controllers from Arusha and Kilimanjaro regions received the special training at Ilboru Secondary School in Arusha.

By Polycarp Machira, Dodoma

TANZANIA has been selected to host Inter Africa Coffee Organisation (IACO)'s Centre of Excellence for Coffee to be based Kilimanjaro Region, with plans underway to establish coffee training centre in Dodoma.

The Tanga-based Coffee Institute will become regional research hub, Minister for Agriculture Hussein Bashe announced recently.

The announcement comes ahead of the third G25 African Coffee Summit, scheduled for February 21-22, 2025, at the Julius Nyerere International Convention Centre in Dar es Salaam. The summit's theme, 'Unlocking Employment Opportunities for Youth Through Regeneration of the African Coffee Industry' seeks to address underperformance of the crop across the continent.

Bashe highlighted efforts to boost coffee production in Africa, noting the region's untapped potential despite being home to half of the

## Tanzania picked to host Africa centre of excellence for coffee

world's coffee-producing countries. Africa's production has declined from 25 million bags in the 1960s to just 11 million bags today, even as global consumption rises.

"Youth migration to other industries has left an aging population of farmers, which threatens the future of coffee production," Bashe said. To address this, Tanzania has launched youth entrepreneurship project featuring mobile cafeterias to promote domestic coffee consumption in public spaces like universities, hospitals, and events.

He also emphasised the importance of establishing Centres of Excellence in partnership with universities to train youth across the coffee value chain, from seed to cup.

The G25 summit will bring together ministers of agriculture, senior government officials, cof-

fee growers, processors, traders, and other stakeholders to discuss ways to create youth employment opportunities in coffee-producing and consuming countries. Key areas include value addition, access to financing, and trade facilitation through frameworks like the African Continental Free Trade Agreement (AfCFTA).

The summit builds on prior milestones, including the 2022 Nairobi Declaration and the 2023 Kampala Declaration which urged for inclusion of coffee as a strategic commodity in the African Union's Agenda 2063. In February 2024, the AU adopted the inclusion, recognizing IACO as a specialised agency and setting the stage for policy advancements, funding opportunities, and the removal of trade barriers in the coffee subsector.



# Publication of financial statements

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

## Absa Bank Tanzania Limited condensed statement of financial position as at 31 December 2024 (Amount in million shillings)

A. Assets	Current Quarter 31-Dec-24	Previous Quarter 30-Sept-24
1. Cash	26,909	37,585
2. Balances with Bank of Tanzania	109,602	126,305
3. Investment in Government Securities	166,265	202,352
4. Balances with other Banks and financial Institution	295,765	272,379
5. Cheques and items for clearing	198	373
6. Inter branch Float Items	-	-
7. Bills negotiated	-	-
8. Customers' liabilities for acceptances	27,077	37,959
9. Interbank Loans Receivables	-	-
10. Investment in other Securities	2,000	2,000
11. Loans, Advances and Overdrafts (Net of allowances for probable losses)	907,642	850,169
12. Other Assets	38,738	50,969
13. Equity Investments	1,622	1,622
14. Underwriting accounts	-	-
15. Property, Plant and Equipment	23,996	23,845
<b>16. Total Assets</b>	<b>1,599,815</b>	<b>1,605,556</b>
<b>B. Liabilities</b>		
17. Deposits from Other Banks and financial Institutions	44,037	2,644
18. Customer Deposits	1,147,548	1,194,058
19. Cash Letter of Credit	24,484	11,652
20. Special Deposits	-	-
21. Payment orders/Transfers payable	-	-
22. Bankers Cheques and Draft Issued	4	6
23. Accrued Taxes and Expenses Payable	5,283	21,882
24. Acceptances Outstanding	27,077	37,959
25. Interbranch Float Items	-	-
26. Unearned income and Other deferred charges	3,927	3,622
27. Other liabilities	36,436	33,675
28. Borrowings	22,288	22,296
<b>29. Total Liabilities</b>	<b>1,311,084</b>	<b>1,327,794</b>
<b>30. Net Assets/(Liabilities) (16 minus 29)</b>	<b>288,730</b>	<b>277,763</b>
<b>C. Shareholders' Funds</b>		
31. Paid up share capital	98,722	98,722
32. Capital Reserves	76	76
33. Retained Earnings	84,852	82,277
34. Profit/(Loss) Account	71,107	59,024
35. Other Capital accounts	33,973	37,664
36. Minority Interest	-	-
<b>37. Total Shareholders Funds</b>	<b>288,730</b>	<b>277,763</b>
38. Contingent Liabilities	294,871	274,518
39. Non performing loans & advances	13,986	13,236
40. Allowance for probable losses	24,263	26,011
41. Other non performing assets	-	-
<b>D. Selected Financial Condition Indicators</b>		
(i) Shareholders Fund to total assets	18.1%	17.4%
(ii) Non performing loans & advances to total gross loans	1.5%	1.5%
(iii) Gross loans advances to total deposits	78.4%	72.1%
(iv) Loans and Advances to total assets	56.6%	53.2%
(v) Earning Assets to Total Assets	85.5%	82.9%
(vi) Deposits Growth	-2.79%	-1.51%
(vii) Assets growth	-0.36%	0.91%

## Condensed statement of changes in equity as at 31 December 2024 (Amount in million shillings)

	Share Capital	Share Premium	Retained Earnings	Regulatory Reserve	General Provision Reserve	Others	Total
<b>Current Year</b>							
Balance as at the beginning of the year (1-Jan-24)	128,722	76	82,277	2,575	-	5,979	219,629
Profit for the year	-	-	71,107	-	-	-	71,107
Other Comprehensive Income	-	-	-	-	-	(2,005)	(2,005)
Transactions with owners	-	-	-	-	-	-	-
Dividends Paid	-	-	-	-	-	-	-
Regulatory Reserve	-	-	2,575	(2,575)	-	-	-
General Provision Reserve	-	-	-	-	-	-	-
Others	-	-	-	-	-	-	-
Balance as at the end of the current period (31-Dec-24)	128,722	76	155,959	(0)	-	3,973	288,731
<b>Previous Year</b>							
Balance as at the beginning of the year (1-Jan-23)	128,722	76	30,712	-	-	12,299	171,809
Profit for the year	-	-	54,141	-	-	-	54,141
Other Comprehensive Income	-	-	-	-	-	(6,320)	(6,320)
Transactions with owners	-	-	-	-	-	-	-
Dividends Paid	-	-	-	-	-	-	-
Regulatory Reserve	-	-	-	-	-	-	-
General Provision Reserve	-	-	(2,575)	2,575	-	-	-
Others	-	-	-	-	-	-	-
Balance as at the end of the previous period (31-Dec-23)	128,722	76	82,277	2,575	-	5,979	219,629

## SELECTED EXPLANATORY NOTES FOR THE QUARTER ENDED 31 DECEMBER 2024

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

Name	Signature	Date
<b>Obedi Laiser</b> Managing Director	.....	January 27, 2025
<b>Bernard Tesha</b> Chief Financial Officer	.....	January 27, 2025
<b>Wardath Mwakatobe</b> Ag. Chief Internal Auditor	.....	January 27, 2025
We, the undersigned directors, attest to the faithful representation of the above statements. We declare that the statements have been examined by us and, to the best of our knowledge and belief, have been prepared in conformance with International Financial Reporting Standards and the requirements of the Banking and Financial Institutions Act, 2006 and they present a true and fair view.		
<b>Paul Makanza</b> Chairman	.....	January 27, 2025
<b>Richard Magongo</b> Director	.....	January 27, 2025

## Condensed statement of profit or loss and other comprehensive income for the period ended 31 December 2024 (Amount in million shillings)

	Current Quarter 31-Dec-24	Comparative Quarter 31-Dec-23	Current Year Cumulative 31-Dec-24	Comparative Year Cumulative 31-Dec-23
1. Interest Income	35,717	29,699	134,671	115,418
2. Interest expense	(7,299)	(5,276)	(23,965)	(21,966)
<b>3. Net Interest Income (1 minus 2)</b>	<b>28,417</b>	<b>24,423</b>	<b>110,705</b>	<b>93,452</b>
4. Bad debts written off	-	-	-	-
5. Impairment Losses on Loans and Advances	442	3,921	(2,823)	(4,909)
<b>6. Non Interest Income</b>	<b>13,799</b>	<b>20,364</b>	<b>90,617</b>	<b>80,522</b>
6.1 Foreign currency Dealings and Translation Gains/(Loss)	3,753	12,779	55,768	52,617
6.2 Fees and Commissions	10,004	7,646	34,871	27,805
6.3 Dividend Income	-	-	-	-
6.4 Other Operating Income	43	(61)	(22)	100
<b>7. Non-Interest Expenses</b>	<b>(24,897)</b>	<b>(26,930)</b>	<b>(98,326)</b>	<b>(93,907)</b>
7.1 Salaries and Benefits	(14,321)	(14,675)	(51,818)	(51,461)
7.2 Fees and Commission	(3,113)	(3,132)	(13,213)	(10,465)
7.3 Other Operating Expenses	(7,462)	(9,124)	(33,295)	(31,981)
<b>8. Operating Income/(Loss)</b>	<b>17,763</b>	<b>21,777</b>	<b>100,173</b>	<b>75,158</b>
9. Income Tax provision	(5,680)	(5,423)	(29,066)	(21,017)
<b>10. Net Income/(Loss) After Income Tax</b>	<b>12,083</b>	<b>16,354</b>	<b>71,107</b>	<b>54,141</b>
11. Other Comprehensive Income (itemize)	(1,115)	(3,198)	(2,005)	(6,320)
<b>12. Total Comprehensive Income/(Loss) for the year</b>	<b>10,968</b>	<b>13,157</b>	<b>69,102</b>	<b>47,820</b>
13. Number of employees	529.0	516.0	529.0	516.0
14. Basic Earnings Per Share	12.2	16.6	72.0	54.8
15. Number of Branches	15.0	15.0	15.0	15.0
<b>Selected Performance Indicators</b>				
i) Return on Average Total Assets	3.0%	4.6%	4.5%	3.8%
ii) Return on Average Shareholder's Fund	19.2%	36.2%	31.9%	32.7%
iii) Non interest Expense to Gross Income	59.0%	60.1%	48.8%	51.0%
iv) Net Interest Income to Average Earning Assets	8.4%	8.2%	8.3%	7.9%

## Condensed statement of cash flow for the quarter ended 31 December 2024 (Amount in million shillings)

	Current Quarter 31-Dec-24	Comparative Quarter 30-Sept-24	Current Year Cumulative 31-Dec-24	Comparative Year Cumulative 31-Dec-23
<b>I. Cash flow from operating activities:</b>				
Net income/(loss)	17,763	28,404	100,173	75,158
<b>Adjustment for non cash items:</b>				
- Impairment/Amortisation	1,571	2,242	9,774	11,411
- Net changes in Loans and Advances	(57,030)	579	(148,772)	(161,772)
- Gains/Losses Sale of Assets	-	-	(42)	(38)
- Net changes in Deposits	7,716	(18,474)	115,300	167,628
- Net change in short term negotiable Securities	34,971	15,154	50,312	(26,588)
- Net change in other Liabilities	(8,144)	12,384	(484)	15,468
- Net change in other Assets	22,399	(13,212)	(5,663)	(13,777)
- Tax Paid	(21,155)	(6,000)	(30,155)	(17,369)
- Other (Net change in SMR)	(2,839)	201	(6,983)	(16,870)
<b>Net cash (used)/provided in operating activities</b>	<b>(4,719)</b>	<b>21,277</b>	<b>83,460</b>	<b>33,251</b>
<b>II: Cash flow from investing activities</b>				
Dividend Received	-	-	-	-
Purchase of Fixed Assets	(1,451)	(931)	(4,557)	(5,528)
Proceeds from Sale of Fixed Assets	-	-	42	42
Purchase of Non-Dealing Securities	-	-	(1,622)	(1,000)
Proceeds from Non-Dealing Securities	-	-	2,000	-
Other (specify)	-	-	-	-
<b>Net cash (used)/provided in investing activities</b>	<b>(1,451)</b>	<b>(931)</b>	<b>(4,136)</b>	<b>(6,485)</b>
<b>III. Cash flow from Financing activities</b>				
Repayment of Long-term Debt	-	-	-	-
Proceeds from Issuance of Long Term Debt	-	-	-	-
Proceeds from Issuance of Share Capital	-	-	-	-
Payment of Cash Dividends	-	-	-	-
Net Change In Other Borrowings	-	-	-	-
Others (Lease payment)	(836)	(1,004)	(3,355)	(3,723)
<b>Net cash used / provided by financing activities</b>	<b>(836)</b>	<b>(1,004)</b>	<b>(3,355)</b>	<b>(3,723)</b>
<b>IV. Cash and cash equivalents</b>				
<b>Net increase (decrease) in cash and cash equivalents</b>	<b>(7,006)</b>	<b>19,343</b>	<b>75,969</b>	<b>23,043</b>
Cash and cash equivalents at the beginning of the quarter/year	364,517	345,175	281,543	258,499
<b>Cash and cash equivalents at the end of the quarter/year</b>	<b>357,512</b>	<b>364,517</b>	<b>357,512</b>	<b>281,543</b>

In Q4 2024 the bank paid a penalty of TZS 10 million for non-conformity with regulatory guideline.

Your story matters







## SELCOM MICROFINANCE BANK TANZANIA LIMITED

### PUBLICATION OF UNAUDITED FINANCIAL STATEMENTS FOR THE QUARTER ENDED 31 DECEMBER 2024

#### REPORT OF CONDITION OF BANK PURSUANT TO REGULATIONS 7 AND 8 OF THE BANKING AND FINANCIAL INSTITUTIONS (DISCLOSURES) REGULATIONS, 2014

##### CONDENSED STATEMENT OF FINANCIAL POSITION AS AT 31 DECEMBER 2024

	(Amounts in million shillings)	
	31 December 2024	30 September 2024
<b>A. ASSETS</b>		
1 Cash	6,482	5,417
2 Balances with Bank of Tanzania	9,628	14,013
3 Investment in government securities	-	-
4 Balances with other banks and financial institutions	110	237
5 Cheques and items for clearing	32	22
6 Inter branch float items	-	-
7 Bills negotiated	-	-
8 Customers' liabilities for acceptances	-	-
9 Interbank loans receivable	200	200
10 Investment in other securities	-	-
11 Loans, advances and overdrafts (Net of allowances for probable losses)	66,129	63,159
12 Other assets	4,357	4,775
13 Equity investments	-	-
14 Underwriting accounts	-	-
15 Property, plant and equipment (net)	2,854	3,011
16 <b>TOTAL ASSETS</b>	<b>89,790</b>	<b>90,834</b>
<b>B. LIABILITIES</b>		
17 Deposits from other banks and financial institutions	-	-
18 Customer deposits	66,179	67,956
19 Cash letters of credit	-	-
20 Special deposits	-	-
21 Payment orders/transfers payable	-	-
22 Bankers' cheques and drafts issued	-	-
23 Accrued taxes and expenses payable	1,235	1,039
24 Acceptances outstanding	-	-
25 Inter branch float items	-	-
26 Unearned income and other deferred charges	1,579	1,610
27 Other liabilities	5,888	5,798
28 Borrowings	-	-
29 <b>TOTAL LIABILITIES</b>	<b>74,881</b>	<b>76,403</b>
30 <b>NET ASSETS / (LIABILITIES) (6 minus 29)</b>	<b>14,909</b>	<b>14,431</b>
<b>C. SHAREHOLDERS' FUNDS</b>		
31 Paid up share capital	40,000	40,000
32 Share Subscription received	-	5,000
33 Deposits for shares	-	-
34 Retained Earnings	(31,371)	(31,371)
35 Profit/(Loss) account	1,280	802
36 Regulatory Reserve	0	0
37 Irredeemable- Non Cumulative Preference Shares	5,000	-
38 Minority interest	-	-
39 <b>TOTAL SHAREHOLDERS' FUNDS</b>	<b>14,909</b>	<b>14,431</b>
40 Contingent liabilities	429	198
41 Non performing loans & advances	3,276	3,157
42 Allowances for probable losses	3,389	4,254
43 Other non performing assets	64	64
<b>D. SELECTED FINANCIAL CONDITION INDICATORS</b>		
(i) Shareholders' funds to total assets	16.80%	15.89%
(ii) Non performing loans to total gross loans	4.71%	4.68%
(iii) Gross loans and advances to total deposits	105.04%	99.20%
(iv) Loans and advances to total assets	73.65%	69.53%
(v) Earning assets to total assets	73.87%	69.75%
(vi) Deposits growth	-2.61%	-0.76%
(vii) Assets growth	-1.15%	5.94%

##### CONDENSED STATEMENT OF PROFIT OR LOSS AND OTHER COMPREHENSIVE INCOME FOR QUARTER ENDED 31 DECEMBER 2024

	(Amounts in million shillings)			
	Current Quarter ended 31 December 2024	Comparative Quarter ended 31 December 2023	Current Year Cumulative 31 December 2024	Comparative Year Cumulative 31 December 2023
1 Interest income	7,293	6,657	27,941	24,916
2 Interest expense	(1,474)	(1,707)	(5,133)	(4,766)
3 <b>Net interest income</b>	<b>5,819</b>	<b>4,950</b>	<b>22,808</b>	<b>20,150</b>
4 Bad debts written-off	-	-	-	-
5 Impairment losses on loans and advances	498	(1,483)	(818)	(2,817)
6 <b>Non-interest income:</b>	<b>1,390</b>	<b>1,391</b>	<b>5,093</b>	<b>5,040</b>
6.1 Foreign currency dealings and translation gains/(losses)	118	102	62	174
6.2 Fees and commissions	428	391	1,714	1,522
6.3 Dividend income	-	-	-	-
6.4 Other operating income	814	818	3,317	3,344
7 <b>Non interest expenses</b>	<b>(6,983)</b>	<b>(6,219)</b>	<b>(25,287)</b>	<b>(20,871)</b>
7.1 Salaries and benefits	(3,546)	(3,705)	(14,099)	(12,426)
7.2 Fees and commission	(119)	(155)	(548)	(553)
7.3 Other operating expense	(3,325)	(1,960)	(10,640)	(7,892)
8 <b>Operating income/(loss)</b>	<b>833</b>	<b>166</b>	<b>1,797</b>	<b>1,703</b>
9 Income tax provision	(205)	(214)	(571)	(478)
10 <b>Net profit/(loss) after income tax</b>	<b>628</b>	<b>(48)</b>	<b>1,226</b>	<b>1,225</b>
11 Other Comprehensive Income (itemize)	-	-	-	-
12 <b>Total comprehensive income/(loss) for the year</b>	<b>628</b>	<b>(48)</b>	<b>1,226</b>	<b>1,225</b>
13 Number of employees	393	376	393	376
14 Basic Earnings Per Share	4.8	-5	4.3	31
15 Number of branches	8	8	8	8
<b>SELECTED PERFORMANCE INDICATORS</b>				
(i) Return on average total assets	2.02%	-0.25%	1.50%	1.62%
(ii) Return on average ordinary shareholders'	13.06%	-2.21%	11.76%	14.68%
(iii) Non interest expense to gross income	80.81%	64.84%	76.55%	69.87%
(iv) Net interest income to average earning assets	27.74%	28.02%	28.84%	28.57%

##### SELECTED EXPLANATORY NOTES FOR PERIOD ENDED 31 DECEMBER 2024

Signed by: Julius J. Ruwaichi	Chief Executive Officer	Date: 25 January 2025
Signed by: Tajinder Singh	Chief Financial Officer	Date: 25 January 2025
Signed by: Derrick Rusheya	Head of Internal Audit	Date: 25 January 2025
We the undersigned Directors attest to the faithful representation of the above statements. We declare that the statements have been examined by us, and to the best of our knowledge and belief have been prepared in conformance with International Financial Reporting Standards and requirements of the Banking and Financial Institutions Act, 2016 and they present a true and fair view.		
Signed by: Leonard Mususa	Chairperson	Date: 25 January 2025
Signed by: Tusekile Kibonde	Director	Date: 25 January 2025

##### CONDENSED STATEMENT OF CASH FLOWS STATEMENT FOR QUARTER ENDED 31 DECEMBER 2024

	(Amounts in million shillings)			
	Current Quarter 31 December 2024	Previous Quarter 30 September 2024	Cumulative Current Year 31 December 2024	Comparative year Cumulative 31 December 2023
<b>I: Cash flow from operating activities:</b>				
Net (loss)/profit before tax	683	436	1,797	1,703
Adjustments for:				
- Amortization/depreciation charges	944	366	2,652	4,287
- net change in loans and advances	(2,859)	(1,054)	(12,888)	(9,898)
- gain/(loss) on sale of assets	(24)	(2)	(55)	(19)
- net change in deposits	(1,777)	(521)	(3,944)	8,816
- net change in short term negotiable securities	-	-	-	(1,312)
- net change in other liabilities	322	589	1,924	777
- net change in other assets	(359)	562	(1,021)	(455)
- tax paid	(15)	(63)	(204)	(535)
- others Net change in OPR	192	(148)	(282)	(455)
<b>Net cash provided/(used) by operating activities</b>	<b>(3,012)</b>	<b>(425)</b>	<b>(2,712)</b>	<b>3,285</b>
<b>II: Cash flow from investing activities:</b>				
Dividend received	-	-	-	-
Purchase of fixed assets	(125)	(148)	(437)	(300)
Proceeds from sale of fixed assets	24	2	35	25
Purchase of non-dealing securities	-	-	-	-
Proceeds from sale of non-dealing securities	-	-	-	-
Deferred revenue grant	-	-	(51)	(659)
<b>Net cash provided/(used) by investing activities</b>	<b>(101)</b>	<b>(146)</b>	<b>(454)</b>	<b>(944)</b>
<b>III: Cash flow from financing activities:</b>				
Payment of long term debt	-	-	-	-
Proceeds from issuance of long term debt	-	-	-	-
Proceeds from issuance of share capital	-	5,000	5,000	-
Payment of cash dividends	-	-	-	-
Net change in other borrowings	-	-	-	-
Lease payments	(133)	(291)	(622)	(874)
<b>Net cash provided/(used) by financing activities</b>	<b>(133)</b>	<b>4,709</b>	<b>4,048</b>	<b>(874)</b>
<b>IV: Cash and cash equivalents:</b>				
Net decrease in cash and cash equivalents	(3,246)	4,138	(82)	1,487
Cash and cash equivalents at the beginning of the quarter/year	15,972	11,734	11,744	10,277
Cash and cash equivalents at the end of the quarter/year	<b>12,726</b>	<b>15,872</b>	<b>11,662</b>	<b>11,764</b>

##### CONDENSED STATEMENT OF CHANGES IN EQUITY FOR PERIOD ENDED 31 DECEMBER 2024

	(Amounts in million shillings)						
	Ordinary Share Capital	Preference Share Capital	Share Premium	Retained Earnings	Statutory Reserve	General Provision Reserve	Deposit for shares
<b>Current period up to 31 December 2024</b>							
Balance as at the beginning of the year 2024	40,000	-	-	(31,371)	-	-	6,629
Profit for the period	-	-	-	1,226	-	-	133
Irredeemable- Non Cumulative Preference Shares	-	5,000	-	-	-	-	5,000
<b>Balance as at 31 December 2024</b>	<b>40,000</b>	<b>5,000</b>	<b>-</b>	<b>(30,099)</b>	<b>-</b>	<b>-</b>	<b>14,909</b>
<b>Previous Year up to 31 December 2023</b>							
Balance as at the beginning of the year 2023	40,000	-	-	(32,571)	-	-	7,427
Profit for the year	-	-	-	1,181	-	-	133
<b>Balance as at 31 December 2023</b>	<b>40,000</b>	<b>-</b>	<b>-</b>	<b>(31,371)</b>	<b>-</b>	<b>-</b>	<b>8,643</b>

### SELCOM MICROFINANCE BANK TANZANIA LIMITED MINIMUM DISCLOSURES OF BANK CHARGES AND FEES

DESCRIPTION	CHARGE/FEE	
	TZS	USD
<b>SELCOM RAHISI, NORHAL SAVINGS, RAHISA CA, ELIPI, AND KIKUNDI ACCOUNT (RAHISI ACCOUNT)</b>		
Required minimum opening balance	10,000.00	-
Monthly service fees	2,000.00	-
Cash withdrawal over counter up to 10M	3,000.00	-
Cash withdrawal over counter >10M	10,000.00	-
Bank statement 1 time per month	FREE	-
Bank statement subsequent months	10,000.00	-
New ATM card issuance	10,000.00	-
ATM card renewal or replacement	10,000.00	-
Replacement of the PIN	10,000.00	-
Standing order Internal	2,000.00	-
Standing order External	12,980.00	-
Dormant account fee	FREE	-
Interbank transfer	2,000.00	-
0-10,000,000	2,000.00	-
10,000,000-50,000,000	5,000.00	-
>50,000,000	10,000.00	-
International transfer	10,000.00	Up to USD 55
<b>NUFAKA TRANSACTIONAL ACCOUNT</b>		
Required minimum opening balance	50,000.00	25.00
Monthly service fees	8,000.00	3.00
Bank statement 1 time per month	FREE	FREE
Bank statement subsequent months	10,000.00	10.00
New ATM card issuance	15,000.00	N/A
Fees per ATM withdrawal	2,000.00	N/A
Interbank transfer	2,000.00	1.00
0-10,000,000	2,000.00	1.00
10,000,000-50,000,000	5,000.00	2.10
>50,000,000	10,000.00	4.20
International transfer	10,000.00	Up to USD 55
ATM mini statement	1,000.00	N/A
Standing order Internal	2,000.00	1.00
Standing order External	12,980.00	12.98
Dormant account fee	FREE	FREE
Reactivation of Dormant account	FREE	FREE
Letter of recommendation and certificate of balance	50,000.00	23.00
<b>NORMAL CURRENT ACCOUNT (NUFAKA ACCOUNTS)</b>		
Required minimum opening balance	100,000.00	50.00
Monthly service fees	8,000.00	3.00
Cash withdrawal over counter up to 10M	3,000.00	0.18%
Cash withdrawal over counter >10M	10,000.00	10
Fees per ATM withdrawal	2,000.00	N/A
ATM mini statement	1,000.00	N/A
Bank statement once free per month	FREE	FREE
Bank statement subsequent months	10,000.00	10.00
Cheque book 25 leaves	20,000.00	10.00
Cheque book 50 leaves	35,000.00	15.00
Dishonored cheque	30,000.00	30.00
Bankers Cheque	50,000.00	N/A
Stop payment	30,000.00	30.00
Standing order Internal	2,000.00	1.00
Standing order External	12,980.00	12.98
Balance enquiry	1,000.00	1.00
New ATM card issuance	15,000.00	N/A
ATM card renewal or replacement	15,000.00	N/A
Interbank transfer	2,000.00	1.00
0-10,000,000	2,000.00	1.00
10,000,000-50,000,000	5,000.00	2.10
>50,000,000	10,000.00	4.20
International transfer	10,000.00	Up to USD 55
Dormant account fee	FREE	FREE
Reactivation of Dormant account	FREE	FREE
Letter of recommendation and certificate of balance	50,000.00	23.00
<b>SPECIAL ACCESS NUFAKA ACCOUNT</b>		
Required minimum opening balance	100,000.00	50.00
Monthly service fees	60,000.00	50.00
Minimum monthly turnover	20,000,000.00	10,000.00
Cash withdrawal over counter	FREE	FREE
Fees per ATM withdrawal	2,000.00	0.18%
ATM mini statement	1,000.00	N/A
Bank statement once free per month	FREE	FREE
Bank statement subsequent months	10,000.00	10.00
Cheque book 25 leaves	20,000.00	10.00
Cheque book 50 leaves	35,000.00	15.00
Dishonored cheque	30,000.00	30.00
Bankers Cheque	50,000.00	N/A
Stop payment	30,000.00	30.00
Standing order Internal	2,000.00	1.00
Standing order External	12,980.00	12.98
Balance enquiry	1,000.00	1.00
New ATM card issuance	15,000.00	N/A
ATM card renewal or replacement	15,000.00	N/A
Interbank transfer	2,000.00	1.00
0-10,000,000	2,000.00	1.00
10,000,000-50,000,000	5,000.00	2.10
>50,000,000	10,000.00	4.20
International transfer	N/A	55.00
Dormant account fee	5,000.00	5.00
Reactivation of Dormant account	FREE	FREE
Letter of recommendation and certificate of balance	50,000.00	23.00

	TZS	USD/EURO
<b>SPECIAL ACCESS NUFAKA ACCOUNT</b>		
Required minimum opening balance	100,000.00	50.00
Monthly service fees	60,000.00	50.00
Minimum monthly turnover	20,000,000.00	10,000.00
Cash withdrawal over counter	FREE	0.18%
Fees per ATM withdrawal	2,000.00	N/A
ATM mini statement	1,000.00	N/A
Bank statement once free per month	FREE	FREE
Bank statement subsequent months	10,000.00	10.00
Cheque book 25 leaves	20,000.00	10.00
Cheque book 50 leaves	35,000.00	





Setsuko Azuma (L), representative of Japan's Tofa Tourism Organisation, hands over books to Cyprian Joseph, a standard six pupil at Nyamakendo Primary School in Serengeti District, Mara Region at the weekend. The organization in collaboration with Nyamburi Wildlife Heritage Institute donated 800 textbooks worth 12m/- to Nyamakendo and Machochwe primary schools. Photo: Correspondent

# PPRA saves over 2.7trn/- via NeST

By Guardian Correspondent, Dodoma

THE Public Procurement Regulatory Authority (PPRA) has saved over 2.7trn/- through audits and monitoring of public procurement since the implementation of the electronic National e-Procurement System of Tanzania (NeST).

Additionally, 153 tenders worth 5.29bn/- have been awarded to women, youth and people with disabilities, in line with the law that mandates 30 percent of the procurement budget allocated for the groups.

Dennis Simba, PPRA Director General, made the remarks here yesterday during a visit by Zanzibar House of Representatives Budget Committee to learn about how the authority is carrying out its duties.

He explained that out of the funds, 2.7trn/- were saved through procurement process monitoring, and 14.94bn/- through audits.

"The NeST system allows for real-time monitoring of all procurement processes, thus enhancing transparency and reducing loopholes of corruption. We have also reduced administrative costs by streamlining processes such as document preparation and reports, whereby we used to spend millions to duplicate tender documents," he said.

He added that the system has been integrated with 20 other systems, including for budgeting and payments, to ensure data consistency and institutional performance.

"We have received international award for NeST, which is recognised as the best innovative public procurement system in Africa, awarded by the Association of African Public Administration (AAPAM) under the African Union," he stated.

He also mentioned that PPRA will continue to collaborate with the Zanzibar government through the ZPPDA to ensure success in public procurement.

However, he mentioned that they are still developing tender documentation and will provide advice if any amendments are needed to the new public procurement regulations concerning the use of force account in implementing projects, especially construction.

Chairperson of the committee, Mwanaasha Khamis Juma, said that the committee members had received comprehensive training on the system, which will help strengthen public procurement issues in Zanzibar.



**The NeST system allows for real-time monitoring of all procurement processes, thus enhancing transparency and reducing loopholes of corruption. We have also reduced administrative costs by streamlining processes such as document preparation and reports, whereby we used to spend millions to duplicate tender documents**

# Embrace health insurance to evade cash payment, Tanzanians advised

By Correspondent Joseph Mwendapole

TANZANIANS have been urged to take health insurance covers to ease financial burden of out-of-pocket payment.

Dr. Mpoki Ulisubisa, Executive Director of Muhimbili Orthopedic Institute (MOI), made the call in Dar es Salaam at the weekend when addressing patients and their relatives at MOI clients' lounge where he responded to their

concerns and challenges.

Dr Ulisubisa noted that many people cannot afford medical expenses when they fall ill, emphasising the importance of health insurance to reduce treatment costs. "It is essential for everyone to join health insurance to cover medical costs when we get sick," he said.

He further explained that while insurance reduces overall treatment costs, patients must

still contribute toward certain expenses, particularly medical devices like implants, which are often imported.

"For services to remain sustainable, patients need to contribute; this is where health insurance plays the crucial role," he added.

He also shared that by next month, patients requiring surgery will receive a detailed cost breakdown to minimise the

inconvenience of receiving new invoice for every service.

Edward Mhagama, relative of a patient from Songea, expressed gratitude to doctors and nurses at MOI for their professionalism and dedication.

"The staffs at MOI have shown great care and provided quality services based on professionalism and public service principles. This is a practice that should be sustained," he said.

KIKUNDI SAVING ACCOUNT		TZS			
Required minimum opening balance			10,000.00		
Monthly service fees			FREE		
Bank statement once free per month			FREE		
Bank statement subsequent months			10,000.00		
Cash withdrawal over counter			3,000.00		
Subsequent Cash withdrawal over counter			3,000		
Dormant account fee			FREE		
International transfer		N/A	Up to USD 55		
Account closure			FREE		
BARAKA JUNIOR ACCOUNT		TZS		USD/EURO	
Required minimum opening balance			-		-
monthly service fees			FREE		FREE
Bank statement 1 free per month			FREE		FREE
Bank statement subsequent months			10,000.00		10.00
Cash withdrawal over counter			FREE		FREE
Subsequent Cash withdrawal over counter			FREE		FREE
Dormant account fee			FREE		FREE
International transfer		N/A	Up to USD 55		
Account closure			FREE		FREE
TERM DEPOSIT RATES 2024					
Amount			Interest Rates		
5,000,000 - 500,000,000			3% - 12% p.a		
> 500,000,000			Negotiation		
AGENCY BANKING		To Govt	To AMBT	To Agent	New Customer Fee
Withdrawal (TZS) (agents) Range		TZS			
100-2999	10		450	350	810
3000-3999	14		450	350	814
4000-4999	27		450	350	827
5000-6999	54		450	350	854
7000-9999	58		450	350	858
10000-14999	102		450	350	902
15000-19999	195		450	350	995
20000-20000	306		450	350	1106
20001-29999	306		1,400	700	2,406
30000-39999	351		1,400	700	2,451
40000-49999	419		1,400	700	2,519
50000-99999	573		1,400	700	2,673
100000-100000	707		1,400	700	2,807
100001-199999	707		2,620	980	4,307
200000-200000	821		2,620	980	4,421
200001-299999	821		3,325	1,275	5,421
300000-300000	838		3,325	1,275	5,438
300001-399999	838		3,950	1,650	6,438
400000-499999	882		3,950	1,650	6,582
500000-599999	1,245		3,950	1,650	6,845
600000-699999	1,532		3,950	1,650	7,132
700000-750000	1,700		3,950	1,650	7,300
750001-799999	1,700		4,850	2,250	8,800
800000-899999	1,500		4,850	2,250	8,600
900000-1000000	1,776		4,850	2,250	8,876
1000001-3000000	1,875		4,850	2,250	8,975
3000001-5000000	2,000		4,850	2,250	9,100
Deposit (TZS) (agents) Range	To Govt	To AMBT	To Agent	New Customer Fee	
0-20,000,000	-	-	100	-	-

MOBILE BANKING					
Withdrawal - Bank to Wallet (TZS)	To Govt				New Customer Fee
1000-100000					1,200
100000.1-300000					2,200
300000.1-500000					3,200
500000.1-1000000					4,200
1000000.1-3000000					5,000
3000000.1-5000000					7,500
Deposit (TZS) (Wallet to Bank)	To Govt				New Customer Fee
0-9,999,999,999	-				-
Air-time top-up	-				-
Utility payments	-				-
Balance inquiry	-				400
Mini-statement	-				500
Full account statement request	-				700
Cheque book request	-				700
AMBT Internal transfers (same account holder)	To Govt				New Customer Fee
1-5,000,000	-			FREE	-
AMBT Internal outgoing transfers (other account holder)	To Govt				New Customer Fee
1000-750000					750
750000.1-2000000					1,000
2000000.1-5000000					1,000
AMBT External outgoing transfers (Bank to Bank)	To Govt				New Customer Fee
1000-100000					3,000
100000.1-300000					3,000
300000.1-500000					3,000
500000.1-1000000					3,000
1000000.1-3000000					3,000
3000000.1-5000000					3,000
FOREIGN EXCHANGE TRANSACTION		TZS		USD	
Telegraphic Transfer - Normal Customer (SWIFT)			N/A	Up to USD 55	
TISS - Normal Customer		10,000.00		4.20	
TISS - Staff		6,000.00		2.10	
LOAN PRODUCT LENDING RATES		TZS		USD	
MICRO LOANS (Rahisi Loans) TZS 500,000 to 10,000,000			from 3.0% per month to 6.0% per month Based on risk profile/risk group of client - on reducing balance	N/A	
MICRO LOANS TZS 10,000,001 to 35,000,000			from 3.0% per month to 5.0% per month - Based on risk profile/risk group of client - on reducing balance method.	N/A	
AGRO LOANS TZS 500,001 to 35,000,000			from 2.5% per month to 6.2% per month - Based on risk Profile/Risk Group of client - on reducing balance method	N/A	
SME LOANS/ODs 35,000,000 to 200,000,000			from 2.2% per month to 2.8% per month - Based on risk profile/Risk Group of client - on reducing balance method	N/A	
Loans/OD Secured by Fixed Term Deposits				20.40%	N/A
Loan Processing Fee		TZS		USD	
MICRO LOANS (Rahisi Loans) TZS 500,000 to 10,000,000			3.40% Inclusive of excise duty and VAT	N/A	
MICRO LOANS TZS 10,000,001 to 50,000,000			3.40% Inclusive of excise duty and VAT	N/A	
AGRO LOANS TZS 500,001 to 50,000,000			3.70% Inclusive of excise duty and VAT	N/A	
SME LOANS/ODs 35,000,000 to 200,000,000			2.90% Inclusive of excise duty and VAT	N/A	
Loans/OD Secured by Fixed Term Deposits			1.5% Inclusive of excise duty and VAT	N/A	
Application Fee		TZS		USD	
MICRO LOANS (Rahisi Loans) TZS 500,000 to 10,000,000			20,000.00	N/A	
MICRO LOANS TZS 10,000,001 to 50,000,000			20,000.00	N/A	
AGRO LOANS TZS 500,001 to 50,000,000			20,000.00	N/A	
SME LOANS/ODs 35,000,000 to 200,000,000			20,000.00	N/A	
Loans/OD Secured by Fixed Term Deposits			20,000.00	N/A	
Insurance Fee Annual		TZS		USD	
MICRO LOANS (Rahisi Loans) TZS 500,000 to 10,000,000			1.5%	N/A	
MICRO LOANS TZS 10,000,001 to 50,000,000			1.5%	N/A	
AGRO LOANS TZS 500,001 to 50,000,000			2.9%	N/A	
SME LOANS/ODs 35,000,000 to 150,000,000			1.5%	N/A	
Loans/OD Secured by Fixed Term Deposits			1.5%	N/A	



## Summit should focus on internally viable means of clean energy shift

SOME sort of culture change is likely to come in international conferences taking place in the coming months and then it will be more or less normal, in view of the 'paradigm shift in how the United States will be conducting its foreign relations. Foreign aid programmes are being shredded or revamped massively, with portions like those having to do with diversity, equality or empowerment closed altogether. This sort of situation removed a peg on what regional or global summits are tuned to be expecting.

There will be a contrast of moods in the city of Dar es Salaam as public servants were asked to stay home for the two days of the summit and conduct some work via email or whatsapp groups. These will be days of relaxation while those at the continental energy access summit will have fairly difficult deliberations. Those expected to facilitate key assurances may not be in a position to say what is next in their own expectations, a sea change from the past.

The way in which the summit has been organised reflects a sense of hurry to make some headway in the domestic energy mix as well as in public facilities preparing foods for large numbers of people. It is uncertain how much of this will actually be deliberated upon or there will be need for assurances from key agencies like the African Development Bank (AfDB) and the International Development Association (IDA), the World Bank wing for concessional loans. Chances are that it will be affected by the new US position, the issue being whether this will be felt more or less immediately or not.

So the two days in which African Heads of State high-level energy conference will be held is likely to become memorable for quite a number of them. The host country will have felt obliged to cover more ground than was otherwise expected at the preparatory stage, and it isn't clear how it can rapidly consult with peers on the tone to be adopted and expectations to be underlined. There is a lot of preliminary work needing to be conducted to be in tune with reality.

A major item on the summit agenda is to agree on the terms or premises of driving Africa's energy transformation and address cleaner energy access issues for millions across the continent. The principal element is the goal of providing sustainable energy solutions to 300 million people by 2030, and the usual modality is how far this can be facilitated by multilateral financing. Indeed it is by and large a multilateral projection as to what can be done, where the summit is convened to reach actual convergence on that agenda.

That is precisely where the shoe will start pinching if the US mood is adopted by other advanced economies, and this is more likely to be the case than insist on repelling that example. The main reason is that these countries will not be able to cover up for the financing that will go missing if the US grossly erodes its commitments to the main multilateral financing organisations, though not much is being talked on the matter at the moment. It also implies adaptation on the part of private foundations that can inch up their involvement in various issues when governments cut funding. It is a cloudy picture.

## Foresters have work cut out as prized bees turn enemies

REPORTS say that 27 pupils and two teachers at Sayuni Primary School in Manyoni District, Singida Region, have been hospitalised after a swarm of bees attacked the school. The district commissioner felt compelled to visit the school after the incident, which occurred while lessons were being conducted. Needless to elaborate, so many pupils panicked and ran away while teachers could not do much as they were also being attacked by the swarm of bees. Nasty scenario.

For a while the presence of bees in regions with wide stretches of national parks and other conservation areas was being touted as a solution to human-wildlife conflicts, especially elephant incursions, but now it seems it can cause especially painful experiences as well.

There are features of either the natural presence of bees or their being domesticated - so to speak - for particular purposes, which will be learned in a gradual manner, as it appears. A teacher at the school said that when the school bell was rung to alert the pupils of presence of bees, the result was worse; the sound agitated the bees, to hit harder.

Three ambulances were dispatched from the district hospital to rush the bee attack victims to the hospital for treatment, where some among the 27 pupils and two teachers were discharged while others had to be admitted for longer treatment. The DC in turn directed that public service providers, including those handling pests and specific dangerous animals, ensure the removal of such threats. It was unclear how far district

staff can handle the matter, or it is conservation ones.

It is unclear if the DC's remarks captured the breadth of the issue, in instructing that no bees should surround schools, and this is supposed to start with the environment teacher, then the head teacher, etc. It is evident it ends with the district natural resources officer or if there is an environment counterpart, for it to be determined if they are natural bees setting up shop anywhere or they are part of a wider strategy to grow bees colonies to keep off elephants from invading farm there. As Singida was repeatedly cited as a case where villagers are being put to extension lessons on how to keep bees for the purpose, this might come as a setback, but there was no word so far on the matter.

It is all the same useful to pose the question as to whether the beehive solution to elephant incursions will be applied without danger that bees start surrounding schools, as the DC sought to ensure that this scenario is eliminated. Schools don't have to live with the threat of bees swarming in when the school bell is sounded, for any reason. It is hence helpful to watch out if this diminishes conservation options.

As a matter of fact, it is well known fact that electric fences between village areas and conservations zones serve the purpose well, but there is often plenty of indulgence for animals among environment activists, and even wardens. Often it appears that their main concern is appropriate care for animals, even at the expense of those living nearby, so perhaps no one imagined that bees would also be too close to villages. The nasty scenario at the school is a tactical wake up call.

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By Joyce Chimbi

A REPORT released recently on the International Day of Education sounds alarm as the number of school-aged children in crisis worldwide requiring urgent support to access quality education reaches a staggering 234 million—an estimated increase of 35 million over the past three years fueled by intensifying armed conflict, forced displacements, more frequent and severe weather and climatic events, and other crises.

According to the State of Education for Crisis-Affected Children and Adolescents: Access and Learning Outcomes, Global Estimates 2025 Report by Education Cannot Wait (ECW), a silent global emergency is festering as nearly a quarter of a billion crisis-affected children could be left behind the opportunity of a quality education.

"I wish I could wish you a happy International Day of Education. We have just released our Global Estimates Report 2025 showing the state of education for children and adolescents who are suffering armed conflicts, climate disasters and forced displacement. Today, we have a total number of 234 million children across over 50 armed conflict countries and contexts who do not access a quality education," said Yasmine Sherif, ECW's Executive Director.

"When will the world listen? We are about to hit a quarter of a billion children who cannot access a quality education while they are trying to survive in the midst of very extreme, brutal armed conflicts, brutal climate disasters or being on flight as refugees and forcibly displaced."

Of these, 85 million, or 37 percent, are already out of school due to intersecting crises. Girls make up more than half of these children (52 percent); over 20 percent are children with disabilities, and 17 percent are forcibly displaced (this includes 13 percent who are internally displaced and 4 percent who are refugees and asylum seekers). Around 75 percent of the children with disabilities, an estimated 12.5 million, are affected by high-intensity crises. These are ECW's top priority groups.

"The rest will go to school and sit behind a desk with no school supplies, no school feeding, no reading or learning and no mental health and psychosocial services. We are speaking about extreme learning poverty. It is a disaster that is worsening from one year to the next," Sherif emphasised.

The transition to secondary school is still a right denied to too many crisis-affected children, as nearly 36 percent of children of lower-secondary and 47 percent of upper-secondary school-aged

## Report exposes silent global emergency, children need urgent education support



Pupils in a temporary learning space for displaced children in Kikumbe village, Democratic Republic of the Congo.

children are unable to access education. But even when in school, many are falling behind. Only 17 percent of crisis-affected primary school-aged children are able to read by the end of primary school.

The report exposes the scale and spread of the global education crisis, provides trends over time, and supports evidence-based policymaking. The 2025 Global Estimates is the third iteration of the insightful study, first published in 2022. Today, nearly half of the crisis-affected school-aged children globally live in sub-Saharan Africa, where the road to education is long and winding. Children in the sub-region are amongst those left furthest behind.

Overall, 50 percent of out-of-school crisis-affected children, or 42 million, are concentrated in just five protracted crises in Sudan, Afghanistan, Ethiopia, the Democratic Republic of the Congo, and Pakistan. In 2024, Sudan experienced Africa's most severe education crisis as armed conflict affected most of the country.

Sherif stressed that climate change and education are intrinsically linked, emphasizing that "while the climate-induced disasters are man-made in the global North, the ones paying the price are the people in the global South. They are the ones we have to provide with education because their education is being disrupted. Where, like in Pakistan, schools have been destroyed by floods, we need to rebuild back better so that the schools can withstand climate shocks."

Globally, ECW identified an estimated 234 million school-aged children and adolescents across 60 countries affected by crises. This figure defines "school-aged as one year before the legal age of entry in primary until the expected age of completion of secondary school. Widening the focus to children

aged 3 years until the legal age of secondary school completion, the figure stands at 277 million."

Despite these growing needs, the report raises concerns that humanitarian education aid funding has stagnated and, the share of total Official Development Assistance allocated to education has even declined in recent years. Stressing that failing to act perpetuates cycles of hunger, violence, disasters, extreme poverty, gender inequality, exploitation and human rights violations.

In humanitarian crises, access to quality education is not only a fundamental right; it is also lifesaving and life-sustaining. With crises intensifying and global conflicts doubling in five years, the need for action is greater than ever. Reaching all of these children requires urgent, additional financing to scale up results. ECW stresses that it is supporting Multi-Year Resilience Programmes in the majority of these crisis contexts and that all that is required to expand these programmes and reach more children with a quality holistic education is additional financing.

"The world invests more in military expenditures than in development, more in bombs than in schools. This is a call to action. As a global community, unless we start investing in the young generation—their education and future—we shall leave behind a legacy of destruction. Over USD 2 trillion are invested globally and annually in war machinery, all while a few hundred billion dollars could secure a quality education annually for children and their teachers in crises. It is time to drop the arms race and sprint for the human race," Sherif argues.

As children cannot wait for wars to end or for the climate crisis to be resolved to have the opportunity, and their right, to learn and thrive, as by then, it would be too late, ECW

urgently calls for USD 600 million in additional funding to reach at least 20 million crisis-affected girls and boys with the safety, opportunity, and hope of a quality education by 2026, accelerating progress towards realizing the 2030 Agenda for Sustainable Development.

Behind the numbers are children inside damaged walls of classrooms, makeshift refugee settlements, and communities torn apart by war and disaster, desperately holding on to the hope that education will help them to realize their dreams. Additional funding will facilitate access to a level of holistic education that is lifesaving and life-sustaining. According to the UN, there is a USD 100 billion annual financing gap to achieve the education targets in low- and lower-middle-income countries outlined in the SDGs.

Quality learning opportunities delivered through a whole-of-child approach keep the world's most vulnerable children out of harm's way, protecting them from human trafficking, sexual exploitation and being forcibly recruited into militia groups. For young minds exposed to armed conflict and climatic catastrophes, education provides a sense of normalcy, critical protection, and services such as psychosocial and menstrual hygiene support for adolescent girls, and restores hope amid the most challenging circumstances towards the best possible learning outcomes.

The global fund for education in protracted crises and emergencies works with partners such as national governments, United Nations agencies, international NGOs and grassroots organizations to deliver quality education to crisis-affected children, no matter who or where they are reaching over 11.4 million crisis-affected children with the safety, opportunity, and hope of a quality education.



# Data-based report touts best practices on civic space

By Telesphor Magobe

A data-based report that surveys 198 countries and territories recommends the adoption of best practices on civic space. It calls on governments across the world to stop using excessive force against peaceful demonstrators and preempting them on the freedom of peaceful assembly, and ensure any restrictions imposed on them comply with international human rights standards.

The report highlights 33 recommendations: 17 recommendations to governments, six to United Nations and international bodies, one to the private sector, and six to donors. In this article only some recommendations to governments are mentioned.

CIVICUS Monitor in its report titled "People Power Under Attack 2024" published at the beginning of December last year picks holes in civic space practices across the world. It says about 70 per cent of people in sub-Saharan Africa, and 72.4 per cent of the people in the world live under repressive conditions.

It rates 81 countries and territories across the world in "the worst two categories of having repressed and closed civic space, indicating widespread and routine repression of fundamental freedoms." About 30 per cent of the global population, it adds, lives in countries "where civic space is closed."

Accordingly, the report recommends to governments to take steps "to foster a safe, respectful and enabling environment in which civil society activists and journalists can operate freely without fear of attacks, harassment, intimidation, or reprisals, in line with international human rights commitments."

It also calls on governments to ensure freedom of expression is protected in all forms by harmonising national laws with international human rights instruments and refrain from censoring both mainstream and social media.

"Ensure that any restrictions are subject to oversight by an independent and impartial judicial authority and in accordance with due process and standards of legality, necessity and legitimacy," the report recommends.

CIVICUS Monitor's report says civic space condi-



tions in sub-Saharan Africa remain "repressive" as 43 out of 50 countries and territories have "obstructed, repressed or closed civic space."

The report, which identifies over 2,500 incidents of violations of civic freedoms, covers a period from November 1, 2023 to October 31, 2024.

Open civic space attributes include respect for the freedoms of opinion and expression, assembly and association, and the right to petition the government. Others include situations in which citizens can voice their concerns freely to various government officials and those officials can provide sufficient information and notice on the decisions affecting the people, according to World Justice Project Rule of Law Index (WJPI, 2024).

As H.W.R Wade and C.F. Forsyth emphasise in their book "Administrative Law

(Eighth Edition, 2000)" "Every act of governmental power - every act which affects the legal rights, duties or liberties of any person, must be shown to have a strictly legal pedigree."

So, when government officials so conduct themselves, they allow civic space to thrive as citizens find space to exercise their rights and make their voices heard without being arbitrarily restricted and state authorities work on the issues raised. In this way, govern-

ments deliver to public expectations by being efficient, effective, and transparent. They can also improve social services.

In this report, all eight East African Community (EAC) member states are rated in "the repressed civic space category" in 2024. However, Burundi is rated in the repressed category in 2022-2024, but was rated in the closed civic space category in 2018-2021. The Democratic Republic of Congo (DRC) is rated in the repressed civic space category in 2020-2024, but was rated in the closed civic space category in 2018-2019.

Kenya is rated in the repressed category in 2024, but was rated in the obstructed civic space category in 2018-2023. South Sudan is rated in the repressed category in 2022-2024, but was rated in the closed civic space category in 2018-2021.

The rest of the EAC member states are rated in the repressive civic space category since 2018 to date. Each surveyed country and territory is rated either in an open (the highest civic space category), narrowed, obstructed, repressed or closed civic space category (the lowest civic space category).

Citizens who live in countries where fundamental freedoms are circumscribed are regarded as living "in repressed civic space conditions" because their constitutional rights are hardly protected. Where the situation is worse than this, it is regarded as a "closed civic space" situation. Citizens always gasp for space to exercise fully their rights when their civic space is narrowed, obstructed, repressed or is closed.

CIVICUS Monitor, which is based in Johannesburg, South Africa, is a participatory research partnership with over 20 civil society research partners which assesses the state of civic space worldwide and offers insights into civic space developments.

## CSEE results 2024: Celebrating triumphs while championing equality in education

By Adonis Byemelwa

THE recently announced Form Four national examination results by the National Examination Council of Tanzania (NECTA) have ignited both celebration and debate across the nation.

With a remarkable overall pass rate of 92.37 percent, up from 89.36 percent in 2023, this year's results are a milestone in Tanzania's educational progress. Of the 516,695 candidates who sat for the exams, 477,262 passed with grades ranging from Division I to IV.

NECTA's Executive Secretary, Dr. Said Mohammed, attributed this success to concerted efforts in improving the education system, highlighting an increase in the number of students achieving Division I to III grades, which rose by 5.54% compared to the previous year.

While the numbers tell a story of progress, they also raise critical questions about equity, access, and the true meaning of academic success. Among the schools making headlines are Saint Francis Girls in Mbeya and Feza Boys in Dar es Salaam, celebrated for their extraordinary results.

These institutions produced numerous students who scored Division I with the coveted 7 points, cementing their reputations as academic powerhouses. Yet, their success has not escaped scrutiny. Critics argue that such schools often admit only the best-performing students from primary school, creating an uneven playing field.

Some skeptics even question whether such stellar results are purely a product of rigorous teaching or if other factors, including unfair practices, might be at play.

Despite these debates, the achievements of these students are undeniable, serving as an inspiration to their peers and a testament to the potential of Tanzania's education system when resources are utilized effectively.

For those students who excelled with Division I scores, the future looks promising. Opportunities for scholarships, admissions to competitive university programs, and pathways to careers in fields like medicine, engineering, and law are within reach. Their achievements reflect not just academic ability but also discipline and determination.

Amina Ndambo, a former student of Saint Francis Girls who scored 7 points in 2023, described her journey as one of resilience.

"Excellence isn't just about exams; it's about persistence, curiosity, and the willingness to work hard even when it's tough. Schools like ours prepare you for life, not just for the next test," she said.

However, not all students share such bright prospects. Those who barely passed Division IV or failed outright face a different reality, one often marked by limited opportunities and uncertainty.

Educators have long called for reforms to address these disparities, advocating for vocational training programs and mentorship initiatives to support struggling students.

"Exams should never be seen as the final judgment of a student's potential," said Charles Mwakalinga, an educator in Arusha. "We need to ensure that even those who don't excel academically have pathways to success. Education should uplift everyone, not just the top scorers."



While the stellar results from top-performing schools deserve recognition, they should also challenge the nation to address systemic issues holding others back.

The disparity between urban and rural schools further underscores the challenges facing Tanzania's education system. Schools in urban areas often have access to better infrastructure, qualified teachers, and resources like laboratories and libraries, giving their students a significant advantage.

In contrast, rural schools struggle with overcrowded classrooms, undertrained teachers, and inadequate facilities.

Rehema Mwampamba, a teacher in Shinyanga, lamented the inequalities that persist. "How can we expect students to compete equally when some study under trees while others have state-of-the-art classrooms?"

The playing field isn't level, and it's our responsibility to change that," she said. Targeted interventions, including better funding and teacher training, are essential to bridge this gap and ensure that all students, regardless of their background, have an equal chance to succeed.

The role of educators in shaping these outcomes cannot be overstated. Fairness, consistency, and open-mindedness in teaching and grading are critical to fostering trust and encouraging learning.

Prof Paul A. Iji, an education expert and Dean at Fiji National University, has written extensively about the impor-

ance of fair grading practices. According to him, grading should reflect both academic rigor and creativity while maintaining transparency and equity.

"The process of grading is not just about assigning numbers—it's about recognizing effort, creativity, and potential. Fairness is key, as students are now seen as fee-paying clients who expect value for their investment in education," he noted.

Prof Iji also emphasized the importance of avoiding extremes in grading, cautioning against awarding perfect scores or zeros except in exceptional circumstances.

"Exams are not military exercises where only the strongest survive. They are tools to measure understanding and guide improvement. If all students fail or all excel, something is wrong—either with the teaching or the assessment itself," he added.

Professor Iji's insights align with the growing push for the use of rubrics and standardized grading systems. While some educators view rubrics as restrictive, others see them as tools for consistency and fairness.

"Rubrics help ensure that students are evaluated on clear criteria, reducing subjectivity and bias," said Dr. Japhet Mwembe, a lecturer in Dar es Salaam.

However, he also warned against rigidly adhering to ru-

brics at the expense of recognizing creativity and critical thinking. "A good rubric leaves room for students to think outside the box. It's a balance between structure and flexibility," he explained.

The challenges of marking and assessment are compounded by the diversity of students' backgrounds and abilities. Universities and schools are increasingly recognizing the need for professional development programs to equip educators with the skills to navigate these complexities.

"Marking isn't just a skill; it's an art," said Professor Iji. "It requires experience, empathy, and an understanding of the unique context of each student. Training young lecturers in these areas are essential for maintaining the integrity of our education system."

Despite the challenges, the 2024 results are a testament to the resilience of Tanzania's students and educators. Schools like Feza Boys and Saint Francis Girls attribute their success to holistic approaches that prioritize not just academics but also personal development.

"Our goal is to produce individuals who are not only academically competent but also socially responsible and emotionally intelligent," said the principal of Feza Boys. This philosophy resonates with students and parents alike, reinforcing the importance of education as a tool for personal and societal growth.

As the nation celebrates these achievements, it is crucial to remember the work that remains. The focus must be on creating an inclusive education system that uplifts every student, from the top achievers to those struggling to keep up.

Addressing disparities, investing in teacher training, and expanding access to resources are key steps toward this goal. The 2024 results are not just a reflection of progress—they are a call to action for all stakeholders to continue building a system that leaves no one behind.

The ongoing debates surrounding these results highlight the complexities of academic success. While schools like Saint Francis and Feza Boys continue to set high standards, the broader focus must remain on ensuring quality education for all.

As Mwampamba aptly put it, "We must celebrate the victories, but we must also remember those left behind. Education is not a privilege for the few—it's a right for everyone." These words echo the heart of what education must stand for: a bridge to opportunity that no one is too far behind to cross.

While the stellar results from top-performing schools deserve recognition, they should also challenge the nation to address the systemic issues holding others back.

Behind every statistic is a story—a student with potential, a teacher striving against odds, a parent sacrificing for a better tomorrow. Education's true power lies in its ability to transform not just individual lives but entire communities.

The journey forward is not just about celebrating success; it's about ensuring that no child is left without the tools to dream, achieve, and contribute to a thriving Tanzania. This is the responsibility of a nation that values not just results but the promise of equity, fairness, and hope for all.



By Yashraj Sharma

# Dam for a dam': India, China edge towards a Himalayan water conflict

**G**EGONG Jijong lined up with hundreds of other protesters on a cold afternoon last month near the Siang River in India's north-eastern state of Arunachal Pradesh, shouting anti-government slogans.

"No dam over Ane Siang [Mother Siang]," the protesters in Parong village demanded.

The Siang River, cutting through serene hills, has been considered sacred for centuries by Jijong's ancestors in the Adi tribal community - farmers whose livelihood depended on its water.

But all of that is now at risk, he said, as India moves to build its largest dam over their land.

The \$13.2bn Siang Upper Multipurpose Project will have a reservoir that can hold nine billion cubic metres of water and generate 11,000 megawatts of electricity upon completion - more than any other Indian hydroelectric project. It was first proposed in 2017, and officials are now carrying out feasibility surveys.

Locals, however, warn that at least 20 villages will be submerged, and nearly two dozen more villages will partly drown, uprooting thousands of residents.

Amid intensifying resistance from locals, the Bharatiya Janata Party (BJP) -led state government has ordered the deployment of paramilitary forces to quell protests, though there have not been any clashes yet.

The protesters insist that they are not going anywhere. "The government is taking over my home, our Ane Siang, and converting it into an industry. We cannot let that happen," said Jijong, the president of the Siang Indigenous Farmers' Forum (SIFF) community initiative. "Till the time I'm alive and breathing, we will not let the government construct this dam."

But the BJP government argues that the protesters have got it wrong. Arunachal Pradesh Chief Minister Pema Khandu has insisted that it is "not just a hydro dam," but that its "real objective is to save the Siang River".

## A fragile ecosystem

At the heart of the Indian dam project that Jijong and his community are opposing is a geostrategic contest for water and security between New Delhi and Beijing, who are locked in a tense rivalry that, in recent years, has also at times exploded into deadly border clashes.

The Siang River originates near Mount Kailash in Tibet, where it is known as the Yarlung Zangbo. It then enters Arunachal Pradesh and becomes much wider. Known as the Brahmaputra in most of India, it then flows into Bangladesh before sinking into the Bay of Bengal.

Last month, China approved the construction of its most ambitious - and the world's largest - dam over the Yarlung Zangbo, in Tibet's Medog county, right before it enters Indian territory.

Soon after China first officially announced its plan to construct the dam in 2020, officials in New Delhi started seriously considering a counter-dam to "mitigate the adverse impact of the Chinese dam projects". The Indian government argues that the Siang dam's large reservoir would offset the disruption in the flow of the river by the upcoming Medog dam, and safeguard against flash floods or water scarcity.

But the presence of two giant dams in a Himalayan region with a fragile ecosystem and a history of devastating floods and earthquakes poses serious threats to millions of people who live there and further downstream, caution experts and climate activists. And India and China's dangerous power tussle over Himalayan water resources could disproportionately hurt Indigenous communities.

## 'Major flashpoint'

The new mega-dam in Medog county over the Yarlung Zangbo will dwarf even the Three Gorges Dam, currently the world's largest hydro dam, in central China. Beijing says that the project will be vital in meeting its net-zero emissions goal by 2060, and Chinese news agencies reported that the dam will cost \$137bn. There is no immediate clarity on how many people will be displaced on the Chinese side.

The dam's construction, at the Great Bend near Mount Namcha Barwa, will also be an engineering marvel of sorts. As the water falls into one of the deepest gorges in the world - with a depth exceeding 5,000 metres (16,400 feet) - it will generate about 300 billion kilowatt-hours of electricity annually.

The massive new project is the latest in a series of dams - the previous ones were smaller - that China has built on the Yarlung Zangbo and its tributaries, said BR Deepak, professor of Chinese studies at the Jawaharlal Nehru University (JNU), New Delhi.

And these dams "should be considered as one of the major flashpoints between India and China," he said, citing how "some of the biggest conflicts have originated out of the trans-water rivers". The water of the tributaries of the Indus River is a major bone of contention between India and Pakistan. Ethiopia and Egypt, meanwhile, are locked in a dispute over a giant dam that Ethiopia is building on the Nile.

But India's response, by constructing a dam over the Siang River, "adds fuel to the fire," said Deepak. "Till China keeps damming these rivers, fears and anxieties will continue and stoke strong responses from lower riparian countries."

A report by the Lowy Institute, an Australian think tank, in 2020 argued that control over rivers originating in the Tibetan Plateau essentially gives China a "chokehold" over India's economy.

## The 'chokehold'

Throughout history, the Yarlung Zangbo was often known in China as the "river gone rogue". Unlike other major Chinese rivers that flow west to east, it turns sharply south at the Great Bend to enter India.

Beijing's decision to choose this strategic location for the dam, next to the border with India, has prompted concerns in New Delhi.

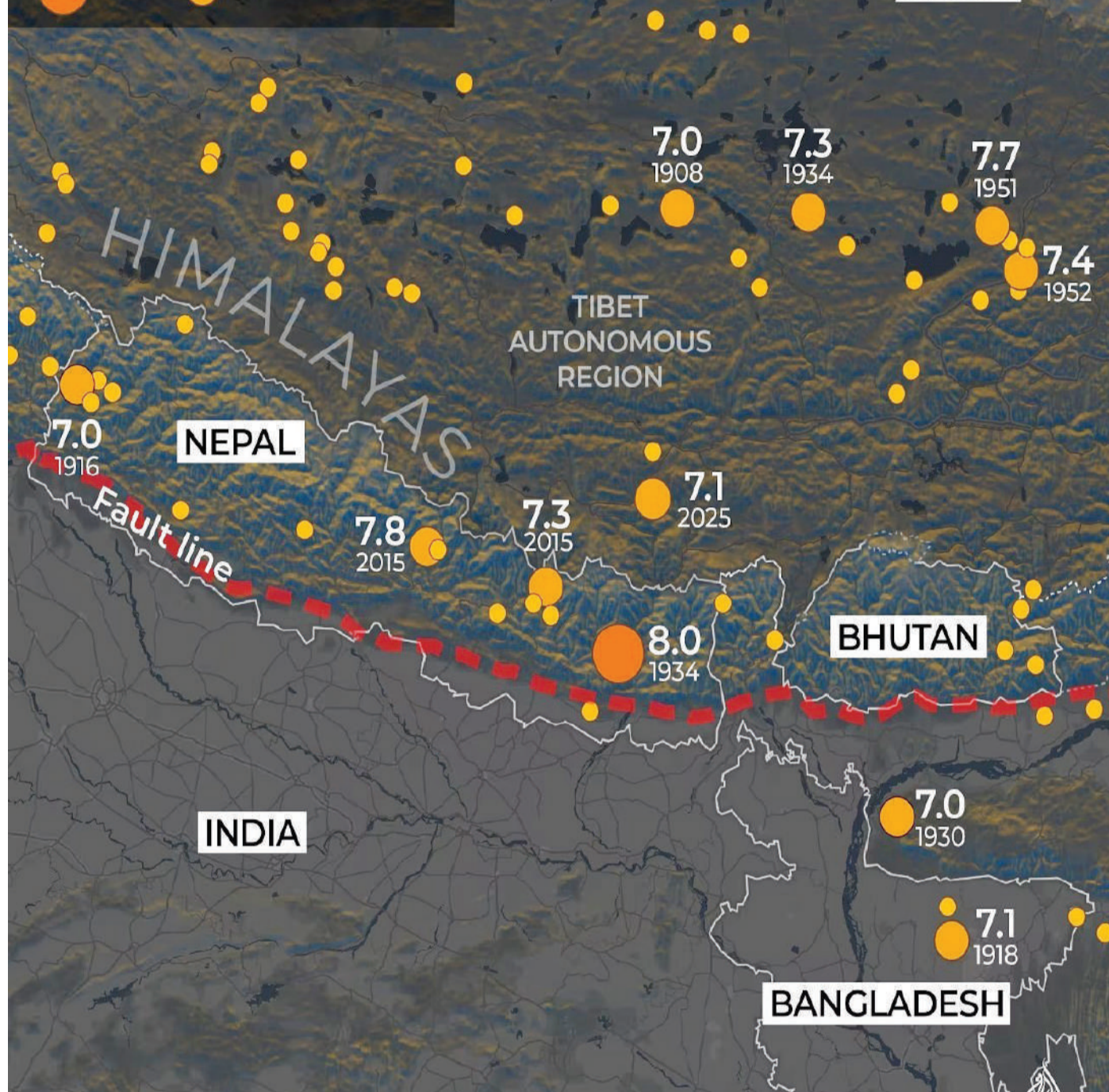
## EARTHQUAKE

### Powerful earthquakes in the Himalayas

The Himalayan region is prone to strong earthquakes, including a magnitude 7.8 quake in Nepal in 2015 that killed nearly 9,000 people and injured 22,000 others.

Magnitude 6.0+ earthquakes (1908-2025)

8.0+ 7.0+ 6.0+



"It is obvious that China will have the card to use the dam as a strategic factor in its relationship with India to manipulate water flows," said Saheli Chattaraj, assistant professor of Chinese studies at Jamia Millia Islamia University in New Delhi.

Sour neighbours, bitter relations

The Medog county dam was part of China's 14th Five-Year Plan (2021-2025), and planning has been under way for more than a decade. However, it was officially announced on December 25, triggering sharp responses from India.

Randhir Jaiswal, spokesperson for India's Ministry of External Affairs, said that New Delhi has "established user rights to the waters of the river", and has "consistently expressed our concerns to the Chinese side over mega projects on rivers in their territory".

He added that New Delhi has urged Beijing "to ensure that the interests of downstream states of the Brahmaputra are not

harmed by activities in upstream areas", adding that India will "continue to monitor and take necessary measures to protect our interests".

Two days later, spokesperson for the Chinese Ministry of Foreign Affairs, Mao Ning, told reporters that the project "will not negatively affect the lower reaches", and Beijing will "continue to maintain communication with [lower riparian] countries through existing channels and step up cooperation on disaster prevention". She again underscored the Medog county dam's role in China's pivot towards clean energy and other hydrological disasters.

Yet, trust between India and China is in short supply.

Last October, the countries reached an agreement to disengage after nearly five years of a tense military standoff in Ladakh, following a deadly military clash on the disputed border in 2020.



India's proposal for a counter-dam on the Siang River in Arunachal Pradesh, has raised concerns about ecological risks, water security and the impact on communities

## 'Bangladesh will face most adverse impact'

But while India and China engage in a tug-of-war, experts say that the worst impact could be felt by millions of people in Bangladesh.

Although only 8 percent of the 580,000-square-kilometre (224,000-square-mile) area of the Brahmaputra basin falls in Bangladesh, the river system annually provides over 65 percent of the country's water. That's why it is viewed as the "lifeline of Bangladesh", said Sheikh Rokon, secretary-general of Riverine People, a Dhaka-based civil society organisation that focuses on water resources.

Those fears have kept Malik Fida Khan, executive director at the Dhaka-based Center for Environmental and Geographic Information Services (CEGIS), on edge for a decade now.

"We have access to no information. Not a feasibility report, or the details of the technology that will be used," he said, his tone tense. "We need a shared, and detailed, feasibility study, environmental impact assessment, and then social and disaster impact assessment. But we have had nothing."

The Brahmaputra also forms one of the world's largest sediment deltas in Bangladesh, before entering the Bay of Bengal, and directly supports millions who live on its banks. "If there is any imbalance in the sediment flow, it will increase the riverbank erosion and any chances of potential land reclaiming will vanish," Khan said.

India's dam, Khan lamented, could be particularly damaging to the part of the basin in Bangladesh. "You cannot counter a dam with another dam," he said. "It will have a huge and fatal impact on millions of us living downstream."

Rokon agreed. "We need to get out of the 'wait and see' attitude regarding Chinese or Indian dams," he said, reflecting upon the Bangladesh government's current policy. "The discussion on the Brahmaputra river should not be a mere bilateral discussion between Bangladesh and India, or India and China; it should be a basin-wide discussion."

Since the ouster of Bangladeshi Prime Minister Sheikh Hasina from Dhaka, whose government was backed by New Delhi, the new dispensation led by Nobel laureate Muhammad Yunus has maintained its distance from India. This also means that there is no joint effort, or a unified pushback, from the South Asian countries to counter China's growing command over the Brahmaputra river, say analysts.

Whereas Khan sees this water crisis as "a golden opportunity" for India and Bangladesh to forge ties, Kugelman of Wilson Center isn't optimistic.

"We've seen that China is not a country that is receptive to external pressure, whether it be from one country, or two, or even 10," said Kugelman. "Even if India and Bangladesh were in a position to muster joint resistance toward these Chinese moves, it would not be sufficient to deter Beijing's actions."

Meanwhile, the threat facing communities on the front lines of these water tensions is only going to grow, say experts.

"One cannot emphasise enough on the significance and seriousness of these water tensions because of how climate change effects could make these tensions much more dangerous and potentially destabilising in the upcoming decade," Kugelman said.

Back in Parong village near the Siang River, Jijong says he has no time to rest. "We have been making more and more people aware about the implications of these dams," he said.

"I do not know about the next generation, but, even if I am 90 years old and cannot walk," said Jijong, pausing for a long breath, "I will continue to resist."



## China bans livestock product imports from select countries due to diseases

BEIJING

**C**HINA has prohibited imports of sheep, goat, poultry and even-toed ungulates from African, Asian and European countries due to outbreaks of livestock diseases such as sheep pox, goat pox and foot-and-mouth-disease.

The ban, which also includes processed and unprocessed products, comes after the World Health Organization released information of disease outbreaks in various countries, according to a series of announcements by China's General Administration of Customs dated Jan. 21.

The ban from the world's largest meat importer affects Ghana, Somalia, Qatar, DRC, Nigeria, Tanzania, Egypt, Bulgaria, East Timor and Eritrea.

China also said it has stopped imports of sheep, goat and related products from Palestine, Pakistan, Afghanistan, Nepal and Bangladesh due to sheep pox and goat pox outbreaks.

It also blocked the imports of even-toed ungulates and related products from Germany following an outbreak of foot-and-mouth disease, it said.



## Over 1000 African couples celebrate diversity in Ethiopia's mass wedding

ADDIS ABABA

**A**FTER learning about a planned mass wedding event in Addis Ababa, the capital of Ethiopia, through social media, Henry Kinda and his fiancée Roth Kinda eagerly decided to participate in the "extraordinary experience."

Once their preparations were complete, the couple travelled from Mozambique to Ethiopia, joining over 1,000 couples for the grand wedding ceremony. The event, held Sunday, brought together partners from 43 African nations, including

Ethiopia, showcasing a tapestry of cultures and traditions.

Dubbed the "Wedding of Thousands" and themed "Creating a Family is Akin to Building a Nation," the mass wedding featured activities and rituals deeply rooted in Ethiopian and African cultures, including blessings from elders.

The couples and their families, dressed in traditional attire, turned the ceremony into a colourful celebration of cultural diversity, reflecting the rich heritage of the countries represented by the newlyweds.

"This is the best thing that has ever happened to us.

Seeing different cultures and meeting different people is an amazing experience. This is the best life experience you can have," Kinda said.

"It really feels like (a) home away from home for us. We love everything, including the powerful counselling and life skills training on marriage. We enjoyed every moment of this," he added, sentiments echoed by Roth. "We feel as though we are at home, surrounded by very kind people."

A standout moment of the ceremony was a special bread-cutting event, featuring a loaf weighing 2,017 kg, symbolizing the current year

in the Ethiopian calendar.

Another couple, Semakone Melak and his wife Sozana Diress also tied the knot during the mass wedding. A year ago, they decided to begin their married life together, originally planning their wedding for next month in Bahir Dar, Ethiopia's Amhara region.

"The idea of participating in a mass wedding was intriguing for both of us. It offered a unique opportunity to celebrate our union alongside so many couples from diverse backgrounds. This experience is entirely different from what we had envisioned for our wedding day, and we

are truly delighted to be part of it," Melak said.

A traditional Ethiopian coffee ceremony, a vital aspect of wedding celebrations in many Ethiopian cultures, was a key highlight of the event, with 12,000 cups of coffee served.

Ahead of the mass wedding, Ethiopia's Ministry of Culture and Sports, in collaboration with its partners, provided life skills training to the brides and grooms, equipping them with tools for a successful and fulfilling married life.

Wishing the newlyweds a happy and prosperous future, Ethiopian Minister of

Culture and Sports Shewit Shanka encouraged them to embrace the "noble duty" of building healthy and productive families as a cornerstone of a secure and thriving society. She said that marriage is a foundational institution, where families are formed and generations are succeeded.

The minister also noted that the event allowed couples from across Ethiopia and Africa to showcase and share their traditional wedding rituals, social lives and cultural values, highlighting the beauty of diversity and unity.

According to the organizers, the mass wedding aimed

to reduce the cost of wedding ceremonies for young couples while preserving various cultural and traditional practices.

Mohamed Gendicho and his wife Elsa Hussein, from Ethiopia's Central region, were among the many couples celebrating their union at the event.

"We were absolutely thrilled when we first heard about the mass wedding. Initially, we had decided against hosting a wedding ceremony for various reasons. Now, here we are, part of this extraordinary celebration we never could have imagined," Gendicho said.





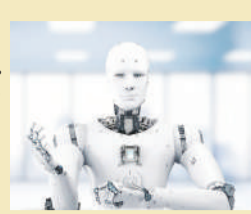






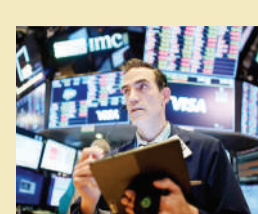
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# Cashew nuts export flying high as earnings hit \$450m

By Guardian Reporter

CASHENUTS is about to regain its position as top traditional exports earning crop, after injecting a total of US\$448 million during the year ended November, 2024, more than the double of US\$216 million earned during the year ending November 2023.

The amount was an increase from US\$279 million recorded during the year ended October, 2024.

Provisional data by the Bank of Tanzania (BoT) show that cashew nut is currently the second top traditional earning crop behind tobacco which has so far earned US\$480 million, during the year ending November, 2024.

The increase of cashew nut exports has also boosted the traditional exports earnings to US\$1.35bn, which is nearly equivalent to total earnings from manufactured goods.

With ongoing cashew nut exports and data collections, there is an indication that the crop will surpass dominant tobacco, as the final crop's trading data will be released by the end of April this year.

The increase of exports earnings from the crop, currently mostly grown in Mtwara, Ruvuma, Lindi and Pwani, resulted from an increase of production and global demands, which stimulated the commodity price.

Cashew nut Board of Tanzania (CBT) Director General Alfred Francis told The Guardian yesterday that during the last season, the crop production increased to 408,000 tons from 310,000 tons recorded during the previous year.

"There has been an increased demand for cashew nut in the global

markets, which pushed up the price and this motivate farmers to improve their farming to produce more in the coming seasons," he said in an interview yesterday.

Francis said the CBT is currently working to expand cashew nuts growing, as new seeds are currently being distributed in new growing regions such as Dodoma, Singida, Tabora, Rukwa, Songwe and Morogoro.

"Our target is to increase the volume of production from these new regions through distribution of seeds and enhancing extension services," he said.

He said the board has hired 500 youths through Building Better Tomorrow (BBT) programme to enhance farmers registration and extension services.

Komba Petro, an agronomist and agri-business stakeholder in cashew nuts value chain said the increased demands for cashew nuts should be part of motivation to encourage the expansion of the crop production.

He said the increase of price of the commodity also helped the crop to increase its exports earnings as during the current season, which motivated farmers, as the price went up to the maximum price of 4,000/- per kilogramme.

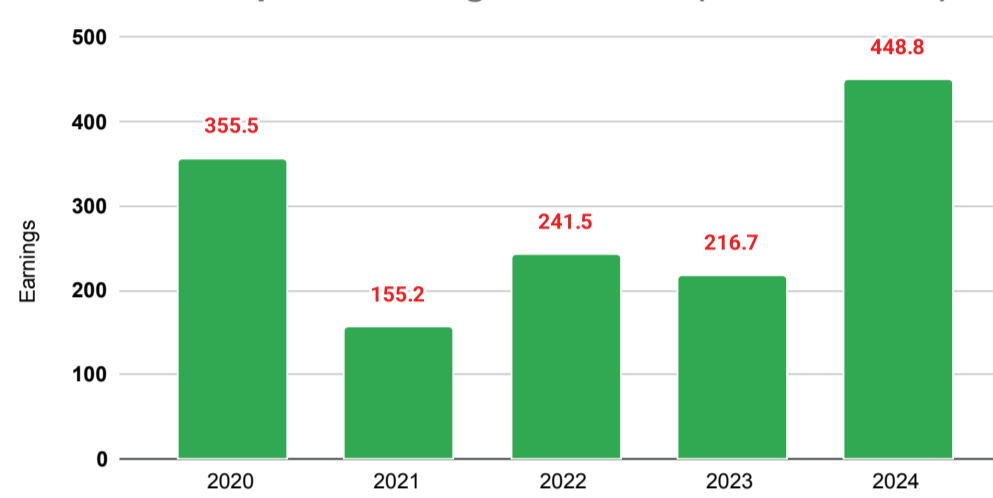
The agronomist said the government efforts, specifically the distribution of inputs and pesticides by the crop board as well as good management of Agricultural Marketing Cooperative Societies (Amcos) were among of the factors that enabled the crop trading successful.

"These achievements have motivated farmers to boost best agro-economic practice, which will also enable the increase of future production," he said yesterday.

At the macro-economic level, he said the crop has boosted the country's foreign exchange inflows.

Data from Tanzania Commodity Exchange (TMX) show that as of early December, Tandahimba Cooperative Union (TANECU)

Cashewnut Exports Earnings 2020-2024 (in US\$ million)



SOURCE: BANK OF TANZANIA

purchased 114,662 tons valued 429bn/-, followed by MEMCU which purchased 104,974 tons valued 387.4bn/- while Coast Regional Cooperative Union (CORECU) purchased 19,801 tons valued 67.6bn/-

UKICU purchased 329,103 tons valued 903bn/- while LINDI and RUNALI unions purchased 41,321 and 65,040 tons respectively valued 148bn/- and 244bn/-.

From the end of October last year until February this year, the Maersk-introduced 'Korosh Express' is running bi-weekly services from the Mtwara port in southern Tanzania to meet the growing demand for cashews from Tanzania.

The Danish line's head of its East African market division, Babafemi Jay Aderounmu, said in October last year that the service specifically tailored for cashew exports.

"By offering reliable, scheduled services during the peak cashew season, we're enabling more efficient trade flows and supporting the growth of this vital export commodity," he said.

The Korosh Express service confirms Tanzania's rise as a leading cashew grower in Africa.

The country has positioned itself as a key player in the global cashew trade but faces strong competition from West African countries like Côte d'Ivoire, the world's top cashew producer.

Despite being a major producer, only about 10 percent of cashews are processed domestically, with the rest exported in raw form, mostly to India and Vietnam, which has led to substantial value loss.

Data show between 2008 and 2013, it is estimated that Tanzania lost approximately \$551 million by exporting unprocessed cashew nuts instead of adding value domestically.

Efforts are now under way to revamp this situation, with initiatives focusing on improving processing capacity and developing cashew by-products.

Tanzania's long-term cashew strategy includes goals to increase production to over 1.7 million metric tonnes annually, alongside improving processing capabilities and market diversification.

Global demand for cashew nuts is increasing, driven by health consciousness, culinary versatility, and the growth of plant-based diets as they contain high

in healthy fats, proteins, vitamins, and minerals with low in sugar and high in unsaturated fats.

Data show the global cashew nuts market size was evaluated at \$8 billion in 2022 and is slated to hit \$11 billion by the end of 2030 with a CAGR of nearly 4.5 percent between 2023 and 2030.

The global demand for cashew nuts is notably strong in Europe and North America. Countries such as Germany lead in European consumption due to a growing preference for organic and health-oriented products.

The presence of major companies involved in processing and packaging cashews enhances market dynamics, contributing to steady consumption growth.

In North America, healthier snacking options continue to drive up demand for cashew nuts as consumers seek alternatives that align with their dietary preferences as the cashew nuts snacks market is expected to grow at a CAGR of 3.7 percent between 2023 and 2030.

A key challenge for the cashew nut snacks market is the intense competition from alternative plant-based snacks.

As consumer preferences shift towards healthier options, other nuts like almonds and peanuts are gaining popularity due to their lower price points and perceived health benefits.

According to Grandview research, the online sales of cashew nut snacks are expected to grow at a CAGR of 3.6 percent from 2024 to 2030.

The growth of online distribution channels is a major driver for the cashew nut snacks market, largely fueled by the increasing penetration of e-commerce and changing consumer shopping habits.

## Training initiatives seek to boost forest conservation in Mseko Village, Pangani

By Correspondent Beatrice Philemon

A recent training on entrepreneurship, community-based forest management, sustainable charcoal production, climate change, and gender equality has yielded positive outcomes in Mseko village, Pangani District, Tanga Region, significantly reducing deforestation and illegal charcoal production.

Damas Lucas, Secretary of the Village Natural Resource Committee (VNRC), expressed gratitude to the Tanzania Community Forest Conservation Network (MJUMITA) and the Tanzania Forest Conservation Group (TFCG) for the training.

"The knowledge we gained in Community-Based Forest Management (CBFM) and forest conservation is already beginning to bear fruit," he said.

The VNRC has successfully carried out patrols within the Beho village land forest reserve, removing invaders engaged in illegal agricultural activities, shop construction, and operating bars within the reserve.

Additionally, the number of people transporting charcoal from Beho Forest to Zanzibar and other regions has decreased, leading to a significant reduction in deforestation.

"Now, you can walk inside the forest reserve for 2 to 3 hours without encountering motorcycles or bulldozers collecting charcoal, something that was not possible in the past," Lucas added. Prior to the intervention, 50 to 100 motorcycles entered the forest reserve daily to transport charcoal.

Villagers are now calling for government intervention, particularly from the Pangani District Council, to help remove the remaining illegal operations within the forest reserve.

This success is attributed to the 'Integrated Forest Biomass Energy Solutions for Tanzania (IFBEST)' project, a three-year initiative supported by the European Union and implemented by MJUMITA and TFCG in Pangani, Handeni, and Kilindi Districts.

With a financial injection of 5.4 billion

Tanzanian Shillings through the Ministry of Finance, the project is helping eight villages adopt sustainable forest management practices.

Lucas emphasized that without the training, the forest would have faced irreversible damage, as illegal activities by people from Kigoma, Shinyanga, and other regions were prevalent.

These individuals were cutting down trees for charcoal production and commercial farming, particularly maize and sesame cultivation.

Villagers were trained on sustainable tree harvesting, safety measures, kiln preparation, and the legal procedures for timber and charcoal production.

During a recent visit by journalists and TFCG staff, Lucas shared these achievements, highlighting the progress made since the VNRC received training in forest conservation and land use planning.

Augustino Gervas, a Community-Based Forest Management Officer at TFCG, noted that 222 individuals from various committees across the three districts were trained on sustainable charcoal production and land use planning in 2024.

The project also trained 116 people from Kilindi District, 28 from Pangani District, and 78 from Handeni District, with additional training for eight staff members from various government departments on climate change, governance, and forest-based enterprises.

Currently, the IFBEST project is operational in nine villages in Tanga Region, aiming to enhance environmental sustainability through sustainable forest management and wood-fuel production.

With EU funding, TFCG and MJUMITA have raised awareness in the villages on forest conservation, environmental sustainability, and gender equality, encouraging active participation in conservation efforts.



Ernest Frank, the chairman of the Village Natural Resource Committee (VNRC), presents the forest management plan to the Mseko village council members.

## EAC seeking to catalyse digital infrastructure, enhancement of regional energy integration

By Guardian Reporter, Arusha

WITH data centres set to account for 20 percent of global energy use by 2050, the East Africa Community (EAC) is set to catalyse digital infrastructure and regional energy integration through showcasing a wealth of bankable businesses and unparalleled new energy potential.

This will be showcased during the East Africa Energy Cooperation Summit (EA-ECS), taking place 29-30 January in Arusha.

The event is seeking to unite the Africa's energy Independent Power Producers and EPCF stakeholders to explore the investment potential and innovations being created by strategically important companies, including Africa Data Centres and iXAfrica.

In 2024, following EnergyNet's Powering Africa Summit in Washington DC, USA, Mara Holdings signalled their intent to invest in East Africa by signing a major off-taker MOU with the government of Kenya, setting the tone for what will potentially change the game for the region and the commercial validity for many IPPs.

At the heart of this regional surge in investment activity sits the EAC Secretariat, who convenes investors and policy makers alongside EnergyNet, focusing on "Resource Wealth, Energy Access and Investment Opportunities."

Building on the success of last year, the summit will foster cooperation across East Africa, reflecting the East African Community's (EAC) vision of deeper regional integration and the critical role of promoting industrialisation and cooperation among stakeholders.

Success stories, including the Ethiopia-Kenya electricity highway, underscore the transformative potential of cross-border collaboration for economic and social development.

Off-takers are boosting the need for energy generation and the summit will focus on both the mining industry and digital infrastructure.

Led by Ministers from across the EAC and large-scale energy users, over two days, the Arusha Summit will deep dive into opportunities for the private sector, advocating for a diversified en-

ergy mix to maintain grid stability to support major industrial growth, as well as C&I generation.

"Energy is a pillar for development and growth and is crucial for the functioning of the economies of the EAC Partner States. The East Africa Energy Cooperation Summit will serve as the ideal platform for advancing projects and bringing tangible changes in the industry," said Andrea Malueth, Deputy Secretary General (Infrastructure, Productive, Social & Political Sectors), East African Community Secretariat.

EA-ECS will welcome prominent politicians and leaders from all countries of the EAC and its energy sector. They join the private sector business developers who are shaping the future of East Africa's energy landscape, serving some 500 million people.

"Ten years from now, the EAC's middle classes will have more job stability, more opportunities, and more disposable income than ever before. New railways, industries, ports, and tourism will position the region as the number one investment destination globally, taking the title back from both parts of Asia and Latin America," said Elisa Palmioli, Producer, EnergyNet.

The energy sector in East Africa is one of the fastest-growing industries in the region, driven by increasing energy demand, investments in renewable energy, and exploration of fossil fuel reserves. Uganda and Kenya have discovered commercially viable oil reserves, with Uganda's Lake Albert project (Tilenga and Kingfisher fields) expected to start production soon. The East African Crude Oil Pipeline (EACOP) is a crucial project for transporting Uganda's oil to Tanzania's Tanga port.

Tanzania has significant natural gas reserves, with ongoing developments to expand its LNG export capabilities.

Initiatives like the East African Power Pool (EAPP) aim to create cross-border electricity trade and grid interconnectivity, reducing power costs and increasing access to reliable energy.

Despite growth, many rural areas in East Africa lack electricity access, governments and development partners are promoting off-grid solutions, particularly solar home systems, to bridge this gap.



## The challenges of working remotely and the threats to an organization's cybersecurity

WITH the benefits of improved flexibility, talent globalization, and work-life balance, remote work has transformed the business landscape but it also brings up serious data security issues. Given the increase in cyberthreats, it is recommended that organizations require more protection for remote working. One of the most discussed new developments in cyber security these days is working remotely or from home, which presents extra cybersecurity threats. Working remotely is usually less safe than working from an office since centralized organizations usually have more secure firewalls and access management overseen by IT security professionals. When employees work from home or remotely, they need to be made more aware of the possible risks of a cyberattack. It is usually remote workers who are most vulnerable because they lack the office-based IT systems designed to withstand such attacks.

Organizations must manage the many security risks associated with remote work to safeguard confidential data. When working remotely, organizations encounter challenges because they are susceptible to cyberattacks, which are usually brought on by lax security measures over personal devices and home networks. Strong security measures are crucial since employees are accessing organization networks from places other than traditional office settings.

### How to Reduce the Risks of Security When Working Remotely

Employee cybersecurity knowledge, clear procedures, and cutting-edge technologies are all components of a successful remote worker security strategies.

Following well-established remote work security best practices can help remote workers stay safe and safeguard their organization and personal data. In this part, will look at standard cybersecurity advised procedures for safeguarding remote employees:-

Fastly, using weak, insecure, or repurposed login credentials and passwords is one of the main risks

### By Ibrahim Sultan

Cyber Security Consultant.



to remote workers employed by organizations.

Strong password policies for organization are the first line of defense against unwanted access. Promote the use of complicated and one-of-a-kind passwords for all accounts that may need several readily guessed simple combinations.

Secondly, because corporate Wi-Fi networks are shielded by secure firewalls that keep an eye on and stop unwanted activity, they are usually safe.

On the other hand, remote workers might use unprotected Wi-Fi networks to access organization networks and systems. When you sign up for a free Wi-Fi network, the network owner receives all of your traffic and has easy access to your organization system login information.

Advice on how to be safe when utilizing free Wi-Fi for remote workers: (i) When utilizing public Wi-Fi, be sure you are connecting to the correct hotspot. (ii) Encrypt your traffic using office VPN or a paid VPN if you have one; if not, avoid using a free one. Avoid free VPNs as they can be owned by hackers.

Thirdly, Remote workers who operate over unprotected networks run the danger of becoming targets of man-in-the-middle attacks.

By intercepting data between the employee and the intended recipient, cybercriminals stop it from reaching its intended destination.

Sensitive data could be stolen in such an assault without the owner's knowledge. Therefore, organizations

should make encryption and virtual private networks necessary in order to preserve communication security and prevent Man-in-the-Middle (MITM) attacks.

Fourthly, the usage of Shadow IT by remote employees. The term "shadow IT" describes how employees use unapproved software or services to address work-related issues without IT's security consent.

In order to decrease vulnerability, organizations should mandate that all stakeholders and employees who operate remotely use only software that has been approved by the organization. Strict policies that can control software usage should be implemented by organizations to guarantee that all tools utilized adhere to the bare minimum of security requirements.

Last but not least, Human error is typically the weakest link in cybersecurity defense, so training remote workers on how to recognize a likely danger and react to it helps reduce it.

Hackers are particularly interested in untrained staff members who are unable to recognize phishing emails or securely handle sensitive data. Social engineering attacks, phishing schemes, and password usage should all be covered in training programs.

**Ibrahim Sultan is Cyber Security Consultant. These are his personal views. He can be reached through email address: "mailto:sultibra@gmail.com" sultibra@gmail.com**

## Financial foundations: A guide to personal budgeting

IN an age where financial pressures are ever-increasing, nearly 65 per cent of individuals find it challenging to stick to a budget. Budgeting has become more than just a financial tool; it serves as a lifeline for many who aim to navigate the complexities of personal finance.

Whether you're dreaming of a lavish vacation or planning for a secure retirement, understanding the intricacies of personal budgeting is essential to achieving those goals. This comprehensive article sheds light on the fundamentals of budgeting, its significance, popular strategies such as the 50/30/20 rule, and practical tips for effective expense tracking.

At its core, personal budgeting is the process of creating a strategic plan to manage your income, expenses, and savings. Think of a budget as your financial roadmap—a vital structure that helps you allocate your resources wisely and strive for stability.

A well-crafted budget typically includes essential elements: income from all sources, fixed expenses like rent or mortgage payments, variable costs for groceries and entertainment, and savings designated for emergencies or future investments.

Consider Sarah, a determined young professional who, by meticulously balancing her rent, grocery costs, and discretionary spending, saved enough money to embark on her dream vacation within just a year. Her success serves as a compelling example of how thoughtful planning can lead to significant achievements.

The importance of budgeting transcends mere calculations; it embodies a sense of empowerment over one's financial future. By keeping track of where your money goes, you gain financial awareness that enables you to make informed adjustments. A well-defined budget not only helps keep spending in check but also allows for prioritization of essential financial obligations.

Whether you aspire to purchase a home or retire early, a budget directs your focus on these key ambitions. Additionally, budgeting equips you with the foresight to build an emergency fund, safeguarding against unexpected expenses such as medical bills or urgent auto repairs—an invaluable asset in today's unpredictable economy.

Several budgeting methods can cater to diverse financial goals. The popular 50/30/20 rule is a straightforward approach where 50 per cent of

### FROM PENNY TO PROSPERITY

By Brighton Kanemo



your income is allocated to necessities like housing and food, 30 per cent goes toward discretionary spending, and 20 per cent is earmarked for savings and debt repayment.

Alternatively, zero-based budgeting encourages individuals to assign every dollar of income to specific expenses or savings, ensuring no unallocated funds remain. The Envelope System allows cash allocation for different spending categories, physically confining individuals to their budgeted amounts. Meanwhile, the "Pay Yourself First" strategy empowers savers to prioritize their savings by setting aside a portion of their paycheck before addressing other expenses. Choosing the right method hinges on personal circumstances and financial goals.

Tracking expenses is a fundamental component of successful budgeting. Modern technology lends a hand with budgeting apps such as Mint and Pocket Guard, which automatically track and categorize spending, providing real-time insights. For those who prefer a more hands-on approach, keeping a spending journal can help individuals recognize spending patterns and identify areas needing improvement.

Regularly reviewing bank statements is essential to catch unauthorized charges or forgotten subscriptions, thereby ensuring financial vigilance.

Setting check-in points whether weekly or monthly reinforces discipline, encouraging you to analyze your budget's effectiveness and make necessary adjustments. Collaboration is key, too. If budgeting is a shared responsibility, involving partners or family in the process enhances accountability and promotes unified financial goals.

In conclusion, building a sturdy financial foundation begins with effective budgeting. By understanding the core principles of budgeting, exploring various methods, and diligently tracking expenses, you can take command of your finances and work toward your aspirations.

Starting today can set you on a transformative journey; remember that financial stability is a continuous journey, not a singular destination. Stay disciplined; adapt your strategies as life changes, and witness the cumulative rewards of your financial efforts unfold over time. Embrace the power of personal budgeting, and open the door to a more secure and prosperous financial future.

**Brighton Kanemo (pictured) is Head of Training and Data Sales at Dar es Salaam Stock Exchange (DSE). He can be reached through Bross@dse.co.tz**

## Donald Trump's crypto policy now hammers nail in US CBDC's coffin

By Lewis McLellan

JUST four days after his inauguration, US President Donald Trump is starting to make good on his promises to the crypto market.

After heading into office with a brazen husband-and-wife double act 'memecoin' issuance, there was little doubt that Trump would fervently back the crypto market. He followed through on that signal, with an executive order entitled 'Strengthening American Leadership in Digital Financial Technology' on Thursday.

As is the case with most executive orders, it is light on firm policy detail. However, it does make a number of important promises.

First, it promises to promote access to public blockchain networks.

At present, many institutions, particularly banks, find it difficult to interact with public blockchains because their open nature make them hard to draw regulatory perimeters around. When anyone can participate in a network, know-your-customer checks becomes all but impossible to enforce.

This, combined with the Securities and Exchange Commission's withdrawal of its controversial Staff Accounting Bulletin 121 (which made crypto a distinct asset class, requiring banks to treat cryptoassets held in custody as a liability and hold an asset against them) opens the door for traditional financial institutions to begin offering crypto services to their clients.

The SEC has also established a crypto taskforce, headed by the well-respected commissioner Hester Peirce. The Commodities and Futures Trading Commission has yet to establish its own cryptoasset regulatory body despite the fact that key legislation presently in Congress would place crypto markets under the CFTC's supervision.

The convergence of cryptoassets and traditional finance - though contrary to crypto purists' anti-bank ethos - is likely to provide the boost to crypto-markets that many predicted following Trump's election victory in 2024.

Second, Trump's executive order highlights 'protecting and promoting fair and open access to banking services', which is a veiled allusion to ending the practice of crypto debanking.

Many in the crypto industry have found it difficult to secure banking relationships with reputable US institutions, typically due to banks' risk management frameworks. How exactly the Trump administration intends to see these rewritten remains to be seen, but it is safe to assume that crypto and traditional banking's relationship will grow closer.

Third, the executive order hammers a final nail into the coffin of a US central bank digital currency, citing concerns that it would 'threaten the stability of the financial system'. This assertion has mostly been discarded by the central banks of the rest of the world, whether or not they intend to issue CBDCs. It is mostly asserted by banks that perceive themselves as at risk from disruption by CBDCs.

### A likely future for CBDCs and stablecoins

It is also interesting to note that the executive order's definition of CBDC (a form of digital money or monetary value, denominated in the national unit of account, that is a direct liability of the central bank) is so broad as to include not only retail and wholesale CBDCs, but also FedWire, the Federal Reserve System's own wholesale payments service.

While this seems to preclude wholesale CBDC, the Fed may find a way to proceed with finding a means of representing central bank money digitally for use in financial markets or for interoperability with foreign central banks to improve cross-border payments.

Such projects may find it beneficial to rid the label of 'CBDC' to ensure they are palatable to US authorities, but the legislative efforts so far (the CBDC Anti-Surveillance State Act) are primarily focused on retail CBDCs.

On the other hand, the executive order's mention of stablecoins as a means of promoting and protecting the dollar's sovereignty might suggest that the new administration will back private sector efforts to ensure that tokenised cash settlement and cross-border payments is carried out by stablecoins.

If so, that could result in a major divergence in the US from international efforts to bring central bank money onto unified ledgers. This risks seriously devaluing these projects since the dollar holds such an enormously important role in financial markets.

For the Bank for International Settlements' Project Agorá and its ilk to proceed without the dollar would lessen their value. It would also require a major pivot in their design principles to incorporate stablecoins instead of US central bank money.

### What Trump 2.0 means for crypto

Trump's pro-crypto stance will be divisive. Even among fans of the asset class, the issuance of the Trump memecoin (while retaining 80 percent of the supply) has drawn criticism as a brazen cash grab typifying the worst form of profiteering opportunism that has given the industry a bad name.

The executive order also revives Trump's campaign promise of a 'strategic bitcoin reserve', the main purpose of which appears to be the enrichment of bitcoin holders.

But the removal of the obstructive approach that characterised Joe Biden's administration (not to mention the much-criticised former SEC chair Gary Gensler's 'regulation by enforcement' attitude to crypto rule-making) creates an environment where cryptoassets and the businesses that serve them can thrive in the US. The EU enjoyed a brief period of relative appeal thanks to the clarity of its Markets in Crypto-Assets Regulation, but the US, already home to the lion's share of the industry's talent, is ready to kick into gear.

**Lewis McLellan (pictured) is an Editor of Digital Monetary Institute at OMFIF. Before joining OMFIF, he spent six years at GlobalCapital, a capital markets newspaper and part of Euromoney Institutional Investor.**



# Politics, public opinion to shape AI regulation

By Andrew Sutton

LEADING players in the world of artificial intelligence have compared advanced AI to the splitting of the atom: a revolutionary technology with great potential for both good and ill. Now, the defining policy challenge of the age is shaping up to be how to harness AI's transformative power while mitigating a host of risks - both familiar and novel.

Moving into 2025, policy-makers and regulators must navigate three key factors, all of which are in flux: growing geopolitical competition, technology that is increasingly powerful but remains unpredictable and shifting public sentiment.

## Politics: from arms control to arms race

In this decade, AI development has been shaped by a global tug-of-war between acceleration and caution. Early momentum favoured 'safety-first' institutions and regulations, exemplified by the non-profit roots of OpenAI - a major AI developer - and the creation of a network of AI safety institutions. A familiar gradient runs from a more laissez-faire US, via the UK in the middle, to a more statist European Union and China.

But, by 2025, governments are worried about growth, and anxious not to be outdone in an economic and strategic arms race. In September 2024, the governor of California, a trend-setting state, blocked a landmark AI safety bill, while bills in the UK, China, Canada and elsewhere have been delayed as lawmakers try to calibrate their approach. Here is what to watch in 2025.

## Trump as wildcard in the US

US President Donald Trump's campaign rhetoric cast regulation as anti-growth. In his first week in office, he has rescinded Biden's landmark 2023 executive order on AI safety, thereby rolling back federal oversight. He has also announced \$500bn of private sector investment in AI infrastructure in an effort to extend the US' lead in the technology.

Expect more friction with China, maintaining or further tightening of AI chip export controls and a firm emphasis on both economic and national security aspects of AI competition. This will complicate the task of policy-makers seeking to develop international approaches to AI governance, as well as multinational financial firms, which must manage an increasingly complex set of expectations.

What may replace Biden's regulatory framework is less clear. Trump has spoken little on AI policy specifics, and influential voices in his camp are split on key issues, including whether loosely regulated AI development may present severe, even existential, threats. Trump may create a new centralised body to guide AI development, alongside new federal regula-

tion - or leave rule-making mainly with the states and courts.

## 'Course-correcting' to growth in the UK

In January 2025, the UK's Labour government unveiled a plan to increase public AI computing power 20-fold by 2030 in a bold effort to 'shape the AI revolution'. Regulators have been charged with fuelling 'fast, wide and safe development and adoption of AI in their sectors and must report back on how they have fared. If progress lags, it is proposed, a new central regulatory body for AI could be created with a 'higher risk tolerance' for experimentation.

As part of the strategy, 'AI champions' will be appointed for key industries, including finance, with a new industrial strategy to be published in late spring. Meanwhile, a forthcoming AI bill is expected to focus narrowly on risks from the most powerful models.

For the finance sector, this is unlikely to mean a rollback on safeguards. But expect greater appetite for public-private initiatives, the use of sandboxes and a focus on how finance can support wider economic transformation.

## Devil in the details for the EU

The EU AI Act's phased implementation from 2024-30 continues. In 2025, codes of practice for AI developers will be finalised and member states will designate oversight bodies, with most obligations coming into force in August 2026. The act sets out a risk-based framework for different uses of AI, with a comprehensive set of assessment, monitoring and reporting obligations. In finance, personal credit scoring and insurance pricing are deemed 'high risk', attracting the highest level of scrutiny.

Tensions may emerge if European firms chafe under these requirements while the US and UK ease up. With France home to the EU's largest AI sector, and a rightward shift at Germany's February elections looking likely, might a partial policy easing be on the horizon?

## China aims at global leadership

China has a stated goal of being the world's AI leader by 2030. In this, it is banking on its huge domestic market, state coordination and research, a large AI sector centred around major tech giants, as well as a drive to lead in integrating AI into industrial processes.

China is accelerating its drive for self-sufficiency in the most advanced AI chips, a significant challenge, and promoting adoption of standards for AI through multilateral bodies. As a result, a bifurcation into US-led and Chinese-led AI ecosystems is likely to intensify, creating a headache for firms with feet in both camps.

## Technology: in finance, boring is beautiful

Going into 2025, tech industry buzz has focused on 'AI agents' - sophisticated, multimodal AI that can plan and perform tasks autonomously across a wide range of domains. These may be well-suited for general business processes and will ultimately transform many of the industries that finance serves, but they bring unwanted unpredictability to regulated processes. Financial institutions remain cautious.

Instead, within financial institutions, look out for 'targeted automation' over general-purpose AI agents, the deployment of smaller-scale models and a focus on combating fraud and cyberattacks.

Financial firms will accelerate AI deployment, with a focus on well-defined internal processes such as operations, knowledge-retrieval and coding, keeping humans firmly 'in the loop'. Rather

than rely entirely on universal, big-box models, firms will turn to specialised 'mini-models' finetuned on proprietary data for specific tasks. This helps lower operational risk, address privacy concerns and maintain consistency in performance. Extensive use of AI to interact with customers or markets is further off, at least from regulated institutions.

Institutions must also battle a rising wave of fraud and cyberattacks, driven by lower costs and new capabilities unleashed by AI, including ability to accurately mimic voice and video. Firms will hasten to educate customers and re-think security measures, including 'voice password' systems.

## Public opinion: is pushback overdue?

Global polling on AI finds the public excited and nervous in roughly equal measure, with Asian countries particularly positive. This is perhaps surprising, given that one-third of respondents - and almost one-half of Gen Z - expect AI to replace their jobs within five years. The International Monetary Fund estimated in early 2024 that around 30% of jobs in the West are at risk of replacement by AI. One year on, the chief executive officer of Anthropic, a major AI developer, predicted that by 2027, AI will be 'broadly better than almost all humans at almost all things'.

If AI-driven labour market disruption happens rapidly, opposition could crystallise fast, even if better jobs are created in the longer term. Concerns may also form around privacy, bias, climate or other issues. Financial institutions may find themselves easy targets of ire, for example, if they are unwilling to lend to people and firms in previously safe-bet sectors. Governments, too, will be carefully observing public sentiment and expectations - expect more rigorous requirements for 'explainable AI' and consumer protection measures.

Yet these are exciting times. Another common parallel drawn with AI is the Industrial Revolution, which brought many harms but also unprecedented prosperity. That will imply a wholesale reconfiguring of our economies and societies. There will be a large need for investment, as well as deeper questions, including about the distribution of gains, the role of capital and labour and the role of markets in managing risk. The financial sector, now as then, will have a crucial role to play in ushering in a new chapter for humanity.

**Andrew Sutton is a trustee of the London Initiative for Safe AI and a commercial banker by background.**



# Global stock markets face uncertainty amid Fed, ECB's decisions

LONDON

GLOBAL stock markets are showing mixed performances as 2025 begins, with uncertainties looming due to upcoming monetary policy decisions by the US Federal Reserve (Fed) and the European Central Bank (ECB).

The Asian markets felt this tension intensely, particularly as the Japanese Nikkei index slipped below the significant level of 40,000, reflecting wider investor caution.

The trading session began with Asian markets demonstrating contradictory signals. The Nikkei 225 opened positively but fell sharply, closing at 39,821.40 points - down 0.28 percent from previous losses, influenced by negative cues from Wall Street.

Such esoteric market movements highlight the interconnected nature of global stock exchanges and the immediate impact of market sentiment. Despite this downturn, specific sectors like finance showed resilience, with stocks like Mitsubishi UFJ Financial and Mizuho Financial gaining over 2 percent.

Meanwhile, the Hang Seng index climbed 1 percent, bolstered by expectations of rising capital inflows following China's proactive measures to support its financial market amid recent challenges posed by US tariffs.

Investors are hopeful about the potential \$236 billion influx driven by state-backed investment initiatives, which could invigorate the market sentiment amid the backdrop of approaching Chinese New Year celebrations.

On the other hand, the European markets are bracing for losses as early indications for the Vienna Stock Exchange suggest the ATX index may see declines due to predominantly negative overseas cues.

Following the slight gains witnessed on Friday - where the ATX index ended up 0.28 percent - the mood appears to have shifted dramatically as market participants absorb the wider economic signals heading from the US, which tends to set the directional tone for global equity markets.

US markets have recently fluctuated after experiencing four consecutive days of gains. Yet, by the end of last week, the S&P 500, Nasdaq, and Dow Jones indices all closed down, contributing to growing concerns over inflation and federal monetary policy.

Investors apprehensively took their profits after the initial optimism surrounding the economic policies of the newly sworn-in President Donald Trump. The mixed economic signals and concerns over high government debt levels have put traders on high alert, leading to speculation surrounding the forthcoming interest rate decisions by the Fed and ECB.

The looming question for many investors is how these central bank decisions, anticipated to be released later this week, will impact market dynamics moving forward.

There are expectations for potential interest rate cuts by both banks, which could create favorable conditions for stock growth. Analysts are cautiously optimistic during Q1 of 2025, citing historical precedents where lenient monetary policies have buoyed the equity market.

Despite the interesting potential for recovery within sectors, not all is rosy. The shift among investors appears to favor mid-sized companies over larger counterparts, indicating a cautious approach to asset allocation. Investment strategies now focus on the undervalued 'value' stocks as opposed to 'growth' stocks, signifying heightened prudence among financiers.

Investors are also grappling with China's recent production numbers. Reports indicate concerning indicators like the Purchasing Managers' Index (PMI), which dropped below the expected growth threshold, has raised flags for global market watchers. Analysts have yet to reconcile the mixed signals coming out of the Chinese production sectors with the bullish behavior expected elsewhere.

Looking forward, strategies for 2025 now hinge on personal investment discipline amid fluctuating market conditions. Sophisticated investors may find opportunities among gold and other commodities, which can act as safe havens during periods of volatility. The key is to maintain diverse asset management strategies and continually assess portfolio performance as the year progresses.

Heiko Löschen, managing director at GSP asset management, encourages investors to adopt well-structured strategies and avoid falling prey to fear. By focusing on targeted sectors within the economy and maintaining vigilance around political decisions - especially those from Washington - investors stand to capitalize on market opportunities, no matter how tumultuous the economic atmosphere may appear.

Overall, 2025 poses both challenges and opportunities for investors as they navigate through uncertainty, underscoring the need for proactive investment strategies and informed decision-making.



Minister for Finance Dr Mwigulu Nchemba rings a bell to mark the official launching of Azania Bank Limited's Bondi Yetu listing at Dar es Salaam Stock Exchange over the weekend. He is flanked by the bank's Managing Director, Dr Esther Mang'anya. Photo: Correspondent

VIEW FROM THE TOP



## WORLD

## Top UN officials express concern over violence in DR Congo

UNITED NATIONS / ADDIS ABABA

TOP UN officials expressed concern on Sunday about escalating violence in the eastern Democratic Republic of the Congo (DRC).

"The situation is deteriorating rapidly," UN Assistant Secretary-General Joyce Msuya told an emergency meeting of the UN Security Council.

She said hundreds of civilians have been killed or injured in the last few weeks, and hundreds of thousands have fled their homes or shelters to escape gunfire and shelling.

Tensions have been running high due to the recent advances by the M23 rebels in North Kivu and South Kivu provinces. The rebels took control of Sake, a town considered the last defense for government forces before Goma, the capital of North Kivu and a major regional hub.

Jean-Pierre Lacroix, UN undersecretary-general for peace operations, said the United Nations is profoundly concerned with the resumption of hostilities which have led to the loss of a strategic position several kilometers from Goma.

Stephane Dujarric, spokesman for UN Secretary-General Antonio Guterres, said the UN chief "is deeply concerned by the escalating violence in eastern DRC."

Guterres called for an immediate ceasefire. In Addis Ababa, Chairperson of the African Union Commission Moussa Faki Mahamat has expressed concern over the grave situation in the eastern DRC and called for an "immediate" cessation of all hostilities.

In a statement issued Saturday, the pan-African bloc said it is following "with great attention the deteriorating security and humanitarian situation" in the eastern DRC. The statement came



People displaced by the fighting with M23 rebels make their way to the center of Goma, Democratic Republic of the Congo on Sunday. AP

as conflict intensifies and rebellion advances toward major townships in the eastern DRC.

Faki called for the strict observance of the ceasefire agreed between the parties and the immediate cessation of all hostilities. He further "strongly urged" the parties to preserve the lives of civilians.

The chairperson also launched an urgent appeal to the international community to mobilize all possible support for the populations affected by the serious collateral damage of the expanding conflict in the eastern DRC.

The United Nations High Commissioner for Refugees said on Friday that more than 400,000 people have been displaced since the beginning of 2025 in the eastern DRC.

Expressing grave concern about the safety and security of civilians and internally displaced persons (IDPs) in the area, the UN refugee agency said persistent clashes between belligerents in the affected areas continue to worsen the protection environment for civilians in South Kivu and North Kivu provinces, which are already home to 4.6 million IDPs.

## LA Schools struggle to rebuild after devastating wildfires

SACRAMENTO

THE devastating wildfires that began sweeping through Southern California on Jan. 7 have left the region's education system reeling, with over a dozen schools severely damaged or destroyed.

As school officials begin the daunting task of rebuilding, they face an estimated cost of hundreds of millions of U.S. dollars, with recovery expected to take years.

At least 12 schools in Los Angeles County have suffered significant damage, with five campuses destroyed, according to CalMatters, a nonprofit news organization focusing on local agendas in California.

Los Angeles Unified School District, the nation's second-largest school system, lost two elementary schools in Pacific Palisades, while Palisades Charter High School was heavily damaged.

In Pasadena and Altadena, three additional elementary schools were destroyed. The financial toll is overwhelming. Rebuilding could cost hundreds of millions of dollars. "Rebuilding these schools could take years," said Debra Durando, Los Angeles County Superintendent of Schools.

One source of relief is California's Proposition 2, a 10-billion-dollar school construction bond passed in November to fund repairs and rebuild efforts, including damage from disasters like wildfires.

However, the fund is distributed on a first-come, first-served basis, and there is already a significant backlog of schools waiting for assistance. Priority will likely go to schools damaged by fires, raising concerns for districts with other urgent needs.

"There is a growing concern that Prop. 2 funds will be quickly depleted, leaving smaller districts like Keyes struggling to address our own long-term facility needs," said Helio Brasil, superintendent of Keyes Union School District, which serves low-income students near Modesto.

The California Legislature has approved a 2.5-billion-dollar fire relief package for the Los Angeles area. However, the rebuilding process will rely on multiple funding sources, including insurance, private grants, local bonds, lawsuit settlements, and both state and federal funds.

In the meantime, districts are scrambling for temporary solutions. The Los Angeles Unified School District has already relocated students from the two destroyed schools to other campuses and is focusing on providing mental health support for students and staff coping with trauma.

The impact extends far beyond rebuilding structures. Thousands of students and staff have been displaced. In the Pasadena Unified School District, more than 1,300 staff members lost homes within the burn zone, and the district estimates that thousands of students and families have been affected.

"The pain of being evacuated, losing your home, or having family and friends who have been impacted... it's just so devastating," said Duardo. "At so many districts in our county, the superintendent themselves has been evacuated, or 50 percent of the staff has been evacuated. And meanwhile, they're all trying to help their students."

The rebuilding effort is further complicated by the need to prepare for future fire risks. With climate change increasing the likelihood of severe wildfires, there is growing debate about how to rebuild more resiliently.

"Are we just inviting another problem down the road?" asked Michael Hricak, an adjunct professor of architecture at the University of Southern California. Past wildfire recovery efforts in California suggest the road to rebuilding will be long. In Sonoma County, the Anova Center for Education, destroyed in the 2017 Tubbs Fire, only reopened in early January, more than seven years later.

## Putin congratulates Lukashenko on re-election as Belarusian president

MOSCOW

RUSSIAN President Vladimir Putin has congratulated Alexander Lukashenko on re-election as Belarusian president, the Kremlin said.

"The convincing election win clearly indicates your high political authority as well as the undisputed support of the population for the policy course being pursued by Belarus," the Russian leader said in a message of congratulations to Lukashenko.

The two leaders have lately contributed much to strengthening the friendly relationship between Moscow and Minsk, Putin said. Russia and Belarus will continue working closely together to boost their multifaceted cooperation, increase the efficiency of institutions at the Union State, and promote mutually advantageous integration processes in the Eurasian space, the Russian president stressed.

The incumbent Belarusian leader, Lukashenko, won the presidential election with 86.82% of the vote, early results from the Belarusian Central Election Commission showed.



## India, EU looking to firm up security, defence partnerships

BRUSSELS

INDIA and the European Union are looking to firm up ties in the defence and security domain this year, with a series of proposals being on the anvil.

The proposals include a new strategic dialogue on foreign-related issues and the elevation of security and defence partnerships at the level of the defence secretary.

Earlier this month, in Davos, President of EU Commission Ursula von der Leyen announced that her first visit will be to India, clearly indicating that India-EU ties will further firm up this year.

She said, "The first trip of my new Commission will be to India. Together, with Prime Minister Modi, we want to upgrade the strategic partnership with the largest country and democracy in the world." India's trade minister Piyush Goyal has already been to Brussels for India-EU FTA talks.

In terms of naval cooperation, the European Union is keen to place a liaison officer at Information Fusion Centre - Indian Ocean region in Gurugram. The Indian Navy's Information Fusion Centre - Indian Ocean Region (IFC-IOR) is India's eye in the Indian Ocean, from the Strait of Malacca to the Gulf of Aden, and enhances maritime security through cooperation with regional partners.



The European Commission's headquarters in Brussels, Belgium

Ahead of the planned India-EU summit this year, European Union sources said, "We are bullish on developing relationships with India."

The 15th India-EU summit took place in 2020, with leaders endorsing the India-EU strategic partnership and a common roadmap on a joint action plan. Of the over 100 action plans that were agreed on, 80% have been delivered. Both sides, for the first time, are looking at the India-EU Homeland security conversation with big ticket announcements expected this year.

As part of counter-terror cooperation, the EU organised a workshop on the use of commercial drones for terror activities to deal with terrorist threats online.

Other areas of cooperation between the two sides are green hydrogen, EV batteries, while an expected MoU on semiconductors, space, water management technology is also in the works. The plan is also on linking India's UPI with a proposed European digital wallet.

Connectivity remains a key pillar

of ties, especially the Indian push on the India-Middle East-Europe corridor that was launched on the sidelines of the Delhi G20 summit last year. While the conflicts in West Asia remain a challenge, European Union sources remain optimistic, saying, "This will happen, this is the direction of history. On the European side, we want to do..."

Under the mega connectivity project, that connects two large markets, both India and EU will also be looking at more undersea cable connections.

Agencies

## Palestinian death toll from Israeli military operation in West Bank's Jenin rises to 16

RAMALLAH

THE Palestinian death toll from the ongoing Israeli military operation in the city of Jenin and its refugee camp in the northern West Bank has risen to 16, according to the Ramallah-based Palestinian Health Ministry.

The ministry confirmed in a brief statement that 26-year-old Abdul Jawad al-Ghoul died from critical injuries sustained in Israeli gunfire on Tuesday. His death follows the killing of two Palestinians on Friday in an Israeli airstrike targeting a vehicle in Qabatiya, south of Jenin.

On Tuesday, the Israeli army launched a large-scale military operation in Jenin and its refugee camp. Israeli Prime Minister Benjamin Netan-

yahu said Tuesday that the operation aims to "eradicate terrorism" in Jenin and claimed Iran is behind anti-Israeli militant activity in the city. The operation comes as Israel halted its fighting in Gaza on Sunday, as the truce agreement took effect. Still, the violence escalated in the West Bank with the raid in Jenin and a series of settler attacks on Palestinian villages. Kamal Abu al-Rub, the governor of Jenin in the Palestinian Authority, told Xinhua on Sunday that Israeli forces continue to besiege the camp, preventing ambulances and press crews from knowing what is happening inside its neighborhoods and alleys. He added that the Israeli army burned at least 25 homes, and there are demolitions and bulldoz-

ing of structures in the camp. He estimated that around 3,000 families had been displaced in recent days.

According to Palestinian political experts, the Israeli military escalation in the occupied West Bank appears to be part of a broader strategy aimed at reshaping the region to Israel's advantage. Mustafa Basharat, a Ramallah-based Palestinian political expert, said the Israeli military operation is a calculated move in a larger, more dangerous plan. Ibrahim Rabaia, another Ramallah-based analyst, warns of the spill-over effect of the Israeli military operation. "The whole region is a powder keg. If this continues, it could explode into chaos, dragging the entire Middle

East into another cycle of violence," said Rabaia. Regional countries including Jordan, Iraq, UAE and Egypt have condemned the Israeli military operation. In a statement released on Thursday, Egypt's foreign ministry warned of the operation's repercussions on the security and stability of the West Bank, cautioning that it could further escalate tensions in the region. Tensions escalated in the West Bank since the outbreak of the war between Israel and Hamas in the Gaza Strip in October 2023. According to data from the Palestinian Ministry of Health, more than 800 Palestinians have been killed in Israeli attacks in the West Bank since then.

Agencies

## PM Modi thanks Irish counterpart Martin, French President Macron for wishes on Republic Day

NEW DELHI

PRIME Minister Narendra Modi thanked his Irish counterpart Micheal Martin and French President Emmanuel Macron for extending their wishes to India on the occasion of Republic Day.

PM Modi expressed his gratitude to Martin for his wishes and expressed confidence that the enduring bonds of friendship between India and Ireland

would continue to strengthen in the future.

In a post on X, PM Modi stated, "Thank you Prime Minister @MichealMartinTD for your kind wishes. I am confident that the enduring bonds of friendship between India and Ireland, based on the shared trust and belief in democracy, will continue to strengthen in times to come."

This statement followed Micheal Martin's greetings to Pres-

ident Droupadi Murmu, PM Narendra Modi, and the people of India on Republic Day.

"On this Republic Day in India, I offer my heartfelt greetings to President @rashtrapatibhvn, Prime Minister @narendramodi, and the people of India. Ireland treasures the strong bonds of friendship and solidarity between our nations," Micheal Martin posted on X.

Calling Macron his "dear

friend," PM Modi expressed appreciation for the French President's greetings on India's 76th Republic Day. He also recalled Macron's presence during India's 75th Republic Day celebrations when he was the chief guest. PM Modi mentioned that he would soon meet Macron at the AI Summit in Paris, scheduled for February 10-11.

"My dear friend, President @EmmanuelMacron, your kind greetings on India's 76th Repub-

lic Day are deeply appreciated. Your august presence last year on this day was indeed a high point in our strategic partnership and enduring friendship. See you soon at the AI Action Summit in Paris as we work together for better future of the humanity," PM Modi wrote on X.

PM Modi's response came after Macron congratulated the people of India and PM Modi on Republic Day. He also shared

a picture of himself with PM Modi from last year's Republic Day, when he visited India as the chief guest. Macron stated that he looked forward to meeting PM Modi in France at the Summit on Action for Artificial Intelligence in February.

In a post on X, Emmanuel Macron stated, "My congratulations to the Indian people and my dear friend @NarendraModi on this Republic Day. Fond memories of that great

moment of friendship I shared with you in 2024. Looking forward to seeing you in France in February for the Summit on Action for Artificial Intelligence."

On Sunday, India celebrated the Republic Day with a grand showcase of its military strength and cultural diversity at the grand parade at Kartavya Path. Indonesian President Prabowo Subianto was the Chief Guest at the Republic Day celebrations this year. ANI



# Spring Festival inscribed on UNESCO intangible cultural heritage list, gaining wider recognition worldwide

By Zheng Hai'ou, Li Zhuo'er

THE United Nations Educational, Scientific and Cultural Organization (UNESCO) inscribed Spring Festival, social practices of the Chinese people in celebration of the traditional new year, on the Representative List of the Intangible Cultural Heritage of Humanity on Dec. 4, 2024.

This will better introduce the Spring Festival culture to the world, which embodies the Chinese people's strong ties to family and country, the value of harmony between humanity and nature, and their emphasis on peaceful and friendly people-to-people exchanges.

For Li Shouhuan, a resident in Zhujafang village in Mizhen township, Dezhou, east China's Shandong province, the Spring Festival is undoubtedly the most anticipated time of the year.

According to Li, on the Chinese Lunar New Year's Eve, more than 50 family members across four generations come together. His son plays the erhu and flute, while his great-granddaughters dance and sing, staging a homemade family gala with laughter filling the house.

The Spring Festival is the most important traditional holiday for the Chinese people. It marks the first day of the traditional Chinese lunar calendar



An international student experiences the ancient Chinese dramatic art of Sichuan Opera in Mianyang, southwest China's Sichuan province, Dec. 28, 2024. (Photo by Chen Dongdong/People's Daily Online)

and the start of a new year. As traditions, the Chinese people often have a general and thorough cleanup of their homes, put up Spring Festival couplets, enjoy family reunion dinners, pay tribute to ancestors, and exchange Chinese New Year greetings.

Festivities such as temple fairs, traditional folk performances, and vibrant lantern fairs all convey the common message of bidding farewell to the past year and welcoming the new one, seeking blessings and good fortune, and fostering unity and harmony.

This process is commonly referred to as *guonian*, which means "celebrating the Lunar New Year" in Chinese. These cherished traditions and cel-

ebrations are deeply rooted in Chinese cultural heritage and represent the essence of this revered traditional Chinese festival.

## Global celebration of unity and joy

The Spring Festival is also an important gateway for the world to know more about Chinese culture. As the Spring Festival approaches, many countries and regions in the world synchronize with the "Spring Festival time" in recent years.

Iconic landmarks like the Eiffel Tower in France, Tokyo Tower in Japan, and the Sydney Opera House in Australia are embellished with red decorations. Shops, big or small, are all adorned with lanterns and

offer festive goods. Chinese traditional operas, dances, and music capture global attention. More and more foreign dignitaries and heads of international organizations send their festival blessings to the Chinese people.

"The Spring Festival, which boasts great cultural significance and diverse festive customs, is being recognized and cherished by people of different skin colors and languages around the world," said Zhu Gang, a researcher with the Institute of Ethnic Literature of the Chinese Academy of Social Sciences and deputy secretary-general of the China Folklore Society.

"Happy Chinese New Year" events are taking place across the globe. From New York in the United States to Tokyo in Japan, from Madrid in Spain to Belgrade in Serbia, people of different nationalities, skin colors, and cultural backgrounds are delving deeper into traditional Chinese culture while appreciating dragon and lion dances, painting Chinese New Year pictures, or visiting temple fairs. The values of family and social harmony and the harmonious coexistence between humanity and nature embodied in the Spring Festival are gaining wider recognition worldwide.

Each Spring Festival, the Ton Huy Chong Koc Chinese Central



International students from Jiangsu University make dumplings with residents in Jinhu neighborhood, Zhenjiang, east China's Jiangsu province, to celebrate the Winter Solstice, Dec. 20, 2024. (Photo by Shi Yucheng/People's Daily Online)

Charitable Society's lion dance troupe in Peru parades through Peru's Chinatown. Locals line the streets, eager to watch and touch the lions for good luck, which is also a cherished folk tradition.

Attilo Alfredo Sarmiento Rivera and three other young members of the troupe traveled a great distance from Peru to China in October 2024. "I came to China to study lion dance techniques and experience Chinese culture first-hand," said Alfredo.

## Global appreciation of Chinese intangible cultural heritage

Literature and art facilitate communication and connect souls. People from various

countries, though facing different circumstances, share the common aspiration of living a better life.

In 2022, China's traditional tea-making was added to the intangible cultural heritage list of UNESCO. In 2023, the "Tea for Harmony Yaji Cultural Salon" was launched in Beijing to promote Chinese tea culture around the world.

Michalis Maniatis, a Greek artist who once participated in the tea culture event, has traveled between Greece and China for the past two decades. He said that his home is full of tea he enjoys with his Chinese friends who have become part of his family. He loves tea for its taste, symbolism, elegance, and connection.

At Trafalgar Square in London, there is always a group of residents dressed in traditional Chinese Kung Fu attire, practicing Taijiquan with soothing music in the background to appreciate the charm of Chinese culture.

"Tai Chi is a combination of softness and strength. By learning Taijiquan, I come to know more about traditional Chinese culture and have gained a new self-awareness," said Robert, a local resident.

In recent years, many traditional Chinese cultural elements have been inscribed on the UNESCO Representative List of the Intangible Cultural Heritage of Humanity, such as Chinese Zhusuan, knowledge and practices of mathematical calculation through the abacus, the Twenty-Four Solar Terms, China's Lum medicinal bathing of Sowa Rigpa (Tibetan Medicine), Taijiquan, Ong Chun ceremony, China's traditional tea-making, and the Spring Festival.

An increasing number of Chinese intangible cultural heritage items are transcending geographical boundaries and become widely accepted, recognized, and appreciated symbols of Chinese culture. They have built bridges for people-to-people and cultural exchanges, fostering understanding and friendship among peoples.

## I find my answers in intangible cultural heritage

By Li Ziqi

I still remember when the Spring Festival of 2022 approached, a senior woman surnamed Zhang, who ran a bean jelly stall, showed me some videos she made. She leaned against her food cart, one hand in her pocket, while the other hand swiftly scrolling through her social media page, on which there were many videos of her making bean jelly dishes.

When she told me that her followers would come from far away to buy a bowl of jelly bean at her stall after watching these videos, I came to realize a long-overlooked fact - the rapid development of the internet has made the shooting and sharing of short videos extremely popular, turning everyone into a content creator.

Over the past few thousand years, those brilliant scholars and poets could never have imagined that in a future era, it would take only seconds to share one's knowledge, talents, and emotions with millions, even if that wisdom is captured in something as simple as a bowl of authentic bean jelly.

And how should I, someone who has been creating short videos for years, adapt to the changing times and contribute more to traditional culture?

After paying for my two bowls of bean jelly with a scan of a QR code, I made a bold decision: I decided not to update my videos. Instead, I wanted to seek answers from inheritors of intangible cultural heritage.

From the beginning of 2023 until now, I have traveled to over 20 provinces in China, visiting more than 100 inheritors of intangible cultural heritage and cultural workers. Through long-term interaction with them, I have found the answers I was looking for.

During field visits and deeper engagement with these inheritors, I discovered that for them, traditional culture is far more than just a "highbrow" label. Its dissemination is not merely a catchy slogan but a tangible part of everyday life.

However, several challenges need addressing. How can we resolve the serious generational gap among inheritors? How can we help inheritors who are distant from the internet to better use it for cultural dissemination? How can we inspire inheritors to innovate products that align with the aesthetic preferences of younger generations? How can we protect the intellectual property rights of these cultural in-



Li Ziqi and Meng Dezhi (left), a national-level inheritor of Shu embroidery, a style of embroidery folk art native to Sichuan and Chongqing, exchange views on a piece of Shu embroidery works.

heritors?

Once I identified these issues, I knew they needed solutions. In 2024, I established my own intangible cultural heritage workstation, a small, non-profit initiative dedicated to supporting traditional culture. Over the past two years, with the

help and support of many like-minded individuals, we've been systematically addressing these challenges, and several projects are nearing completion.

As I type these words, I feel a sense of joy. Traditional culture is being recognized and cherished

by an ever-growing audience.

I hope more young people, who are interested in traditional Chinese culture and close to the internet and technology, will join in. There's immense potential for the younger generation to make a significant impact in this area. Before paper was invented, script was carved onto tortoise shells, bones, and bamboo slips. Before Bi Sheng, an 11th-century Chinese scientist, invented movable type printing, woodblock printing was primarily used. Each craft emerged from the historical and cultural context of its time.

We live in an era with more convenient ways to spread information and cutting-edge technology that can facilitate the dissemination and innovation of traditional crafts. As long as innovation stays true to the essence of the tradition, I see no issue. Who knows, in a few decades or even centuries, the innovations we make today by integrating contemporary advancements with traditional culture may be remembered, just like Bi Sheng's movable type and Huang Daopo's refining of textile techniques, as significant milestones in the evolution of these crafts.

(Li Ziqi is a Chinese content creator.)

By Lang Lang

THE Spring Festival, social practices of the Chinese people in celebration of the traditional new year, was inscribed to the Representative List of the Intangible Cultural Heritage of Humanity by the United Nations Educational, Scientific and Cultural Organization (UNESCO).

As I made my way to Paris, France to participate in the opening concert of the reopening ceremonies of Notre-Dame de Paris cathedral, I saw this news on my phone, which filled me with happiness and pride.

The Spring Festival is not only the most important traditional holiday in China, but also serves as a global celebration of unity and joy. It has become a public holiday in almost 20 countries and celebrated in various ways by about one-fifth of humanity. In Dec. 2023, the Spring Festival was officially listed as a UN floating holiday in its calendar of conferences and meetings.

The successful inscription to the UNESCO intangible heritage list demonstrates that the Spring Festival has gained a wider recognition worldwide. More and more people across the world are embracing the vibrant festival celebrations and the Chinese cultural values embedded in the customs and traditions of the Spring Festival.

The Spring Festival is a cultural symbol cherished by the Chinese nation. Whether at home or abroad, the mentioning of *guonian*, which means "celebrating the Chinese Lunar New

## When 'Spring Festival Overture' is played

Year" in Chinese, evokes the shared memory and cultural sentiment of the Chinese people.

My memories of the Spring Festival are half in China and half overseas. For me, the Spring Festival is the melody of spring and hope. When I was young, the "prelude" of the Spring Festival started on the 23rd day of the 12th Chinese lunar month. As the festive mood reached its "climax," we ringed in the new year as we stayed up late on the Chinese Lunar New Year's Eve. The "melody" of Spring Festival would continue until the Lantern Festival on the 15th day of the first Chinese lunar month.

In my hometown of Shenyang, northeast China's Liaoning province, my parents, grandparents, uncles and aunts, would gather around a warm stove to celebrate Chinese Lunar New Year's Eve. We celebrated the festival on a kang or heated bed, built snowmen, set off firecrackers and fireworks, and crafted ice spinning tops outside, and then returned to our home to enjoy dumplings filled with sour cabbage.

There was another tradition that everyone, young or old, would reflect on their achievements in the past year and make wishes for the coming year on the Chinese Lunar New Year's Eve.

Later, when I went abroad to study, celebrating the Spring Festival felt more like celebrating the Mid-Autumn Festival - a moment of family reunion and homesickness.

In recent years, I prefer to return to China for the Spring Festival because this is where my roots lie. The Spring Festival is about reunion and new beginnings. Only after the festival can we draw a satisfactory conclusion to the past year and gather more energy to embrace the future.

The Spring Festival is also an important gateway for the world to know more about Chinese culture. It often ignites the cultural creativity of the Chinese people. It is often said that when the "Spring Festival Overture" begins to play, the festive atmosphere of the new year fills the air, reflecting the shared emotions of everyone present. As a dynamic art form, music can convey our emotions, evoke empathy, and serve as a universal language for humanity.



Photo shows renowned Chinese pianist Lang Lang. (Photo from Lang Lang's Weibo page)

Tokyo, and other places, I played musical pieces like "Lullaby," "Snowflakes," and "Spring Dance," which may not seem traditionally festive. In my view, the Spring Festival is vibrant and diverse, and our musical narratives of the festival should also reflect its diversity.

Food is also an important way to introduce the Spring Festival culture to the world. Once we finished our performances abroad, we would often celebrate the Spring Festival at a local Chinese restaurant. Friends from China and other countries would take about how their countries welcome the new year.

During Spring Festival performances in Washington, Brussels,

Every place in the world has its own ways of celebrating the new year, and when it comes to the Spring Festival, what often captivates foreign friends is the diverse array of Chinese delicacies, such as hotpot, dumplings, glutinous rice balls, and Nian Gao (Chinese New Year cakes). These varied cuisines embody the values of harmony and cyclical renewal cherished by Chinese culture.

China has a vast territory and a range of distinctive ways to celebrate the Spring Festival in different regions. When we pass down traditional customs through generations, we are not only keeping them alive but also integrating new practices.

I once ascended the ancient city wall in Xi'an, northwest China's Shaanxi province, to appreciate a Zigong lantern show, a Chinese national-level intangible cultural heritage project. The lantern exhibition incorporated traditional Chinese intangible cultural heritage into modern lantern designs, reflecting the unique charm of northwest China, which truly captivated me.

The Spring Festival is the most festive time of the year. It signifies a time of joyful family reunions when the younger generation often raises a toast to their elders as a gesture of respect, and the elders return with red envelopes, or "hongbao," to express their best wishes for good fortune and blessings in the coming new year.

For me, the Spring Festival is also a moment when my whole family comes together on a warm kang bed to enjoy freshly cooked dumplings. It marks the blending of traditional Chinese culture with modern elements, filled with the warmth of everyday life, and continuing to connect people across the world.



# SPORT



Pak Stars A cricketers.

## Pak Stars A overcome Delaware Upanga SC-A in 2024 TCA DC Super League

By Correspondent Japheth Kazenga

MOHAMED Ali guided Pak Stars A to a comprehensive 98-run thrashing of Delaware Upanga SC-A in Dar es Salaam recently as the race for the trophy in the 2024 Tanzania Cricket Association (TCA) DC Super League heats up.

An uncompromising Pak Stars A bowling unit showcased an impressive showing, which was crucial to the team's successful attempt to silence Delaware Upanga SC-A, which has of late enjoyed a good run in the showdown.

The Kashif Adnan-led Pak Stars A batted first in the tie held at the Dar es Salaam Gymkhana Club's venue ending with 187/9 in 50 overs.

Forty-six runs garnered by experienced batsman Zafar Khan turned out to be the most significant showing Pak Stars A boasted when they took the crease.

Khan duly made up for a less convincing showing the opening batsmen Ivan Ismail and Mohamed Omary had put - which led to the latter's short stay.

Pak Stars A were reeling at the time the opening batting duo had made its way back to the pavilion in the first two overs.

Fellow top-order batsmen Hassan Raza and Ali had Pak Stars A battling to amass runs, chipping in with 19 runs apiece.

Khan went in and propelled the batting team to 131-7 once the player was dismissed in the 40th over.

Ayaz Mustafa (29 runs not out), Zamoyoni Ramadhan (16 runs), and Muhammad Mudasser (17 runs) had the batting team keeping on piling runs in the latter stages.

Pak Stars A were somewhat boosted by 22 extras leaked by the Delaware Upanga SC-A bowling unit.

The extras consisted of six byes, one no-ball, and 15 wides.

Although Delaware Upanga SC-A's bowlers Mohamed Sohail, Rishen Patel, and Ajay Yadav worked hard, aiming at keeping Pak Stars A in check, the former could not prevent the latter from posting the respectable total.

Yadav took 4-13 in his 10 overs, whereas Patel took 2-35 and Sohail wrapped up with 2-45.

Even though Delaware Upanga SC-A cricketers eyed a modest target, the performers' quest for victory waned because of Pak Stars A's stellar bowling.

The Asuri Rajendra-led Delaware Upanga SC-A surprisingly ended up scoring 89/10 in 21.2 overs.

Delaware Upanga SC-A were reeling at 48-4 by the time the squad had played 12.5 overs because of quick

exits of the top-order batsmen.

The batsmen's unconvincing showing and their subsequent dismissals prompted the remainder of the batsmen to battle to stabilize their innings.

It was a task that the remainder of the batting squad's cricketers failed miserably, given they lacked means for foiling the opponents' bowling onslaught.

Yadav (25 runs) and top-order cricketer Maker Mukesh (17 runs) were in the end, Delaware Upanga SC-A's performers with contributions worth noting.

Pak Stars A's 24 extras, made up of a leg bye, 22 wides, and a no-ball, helped to boost Delaware Upanga SC-A's total.

Ali gallantly orchestrated Pak Stars A's bowling unit's successful plan to neutralize Delaware Upanga SC-A's batting unit.

The all-rounder ended with the best bowling figure, having recorded 5-21 in five overs and walked away with the Player of the Match prize.

Younas Afridi and Raza compounded Delaware Upanga SC-A's batting unit woes as the duo posted impressive figures.

Afridi garnered three wickets in 5.2 overs, notching a 3.56 economy rate, and Raza posted two wickets in six overs and had a 4.00 economy rate.

It was ultimately the first loss for Delaware Upanga SC-A in the showdown, somewhat putting a dent in the outfit's plan to embark on a solid title chase.

The 2024 TCA DC Super League, a TCA officer stated, features the top cricket teams in Tanzania, put into two groups.

Group A teams are Aga Khan SC, Delaware Upanga SC- A, Patel Brotherhood A, Dar Indian Titans, and Pak Stars A.

Caravans, Strikers, Aces A, Gymkhana, and Lions A have been placed in Group B. The showdown began on January 4, 2025, marking an exciting start to Tanzania's premier cricket competition.

## Fascinating matches in store as the Premier League gets set to resume

SPORTS

By Lloyd Elipokea

FOLLOWING a month-long hiatus due to the African Nations Championship (CHAN) and the Mapinduzi Cup, the enthralling Premier League is poised to resume on February 1.

And, once again, it is those two familiar adversaries, Simba and Young Africans, who are presently engaged in a ding-dong battle for the greatly cherished league crown.

Indeed, a look at the current Mainland Premier League standings will reveal that Simba are top of the table with 40 points while Young Africans are excitingly a mere one point behind their bitter foes in second place.

What truly makes things hugely interesting is the fact that Azam FC occupy third place with 36 points, which means that the 'Ice Cream Makers' are within striking distance of the league's pacesetters, Simba.

Naturally, it is expected that Simba and Young Africans will be champing at the bit to garner more points once the always pulsating premier league football action resumes.

Nevertheless, the title prospects of Azam FC cannot be ruled out as the team will resolutely seek to topple Simba from the apex of the standings once the league action gets underway again.

So, as we wait for the second part of local football's top tier championship to kick-off, it is hoped that there will be goals galore and loads of absolutely cracking encounters once the Premier League gets up and running again.

Let us now revisit the weighty matter of our regular abysmal showings as a country at the multi-sport, quadrennial Olympic Games.



Azam Football Club squad. Agencies

Dear Readers, I am positive that I must sound like a broken record to some of you after having commented on this consequential issue multiple times in the past.

That being said, this matter is of such import, especially when one recalls that our long-running medals drought at the Olympics has depressingly lasted since 1980.

Indeed, it is an incontestable fact that the chief reason for our disgraceful failure to claim even a minuscule single medal is our Eleventh-Hour preparations for the captivating sporting event that is the Olympics.

In addition, our gross ineptitude and shocking lax attitude regarding our Olympic preparations have unfortunately brought us to this nadir in our national sporting history.

So, the million-dollar question to be posed is: what can be feasibly done to

correct this particular malaise which is negatively affecting local sports?

Well, it doesn't take a rocket scientist to come up with the answer to this crucial query.

Indeed, if we were to engage in four years-long preparations for the Olympic Games, then it is certain that we will witness dramatic improvement in our displays at the one-of-a-kind Summer Games.

Furthermore, there needs to be a sea change in our currently careless attitude because if we fail to display the required seriousness and diligence on this matter, then we can be pretty sure that our 45-year-old medals hoodoo will sadly continue.

To sum up, if we are indeed serious about improving our lowly status in the realm of sports, then we had better change our modus operandi where our Olympics preparations are concerned.



Winners of the KCB Lugalo New Year Golf Tournament pose for a group photo alongside KCB Bank Tanzania officials after receiving their prizes during the event held in Dar es Salaam over the weekend. Photo: Correspondent

## Mikumi National Park to host world-class sports arena

By Correspondent Joseph Mchekadonga

PREPARATIONS for the construction of the Mikumi National Park International Sports Arena are progressing, according to Government Spokesperson Gerson Msigwa.

The state-of-the-art facility will feature a variety of sports amenities, including football pitches, volleyball, netball, basketball, tennis courts, golf courses, athletics tracks, and an indoor stadium for games.

Msigwa emphasized that the arena will serve as a key driver for Tanzania's sports tourism, attracting top clubs and athletes from around the world for training camps.

These visits will allow participants to enjoy the park's rich biodiversity while enhancing the country's global appeal.

"Once completed, the Mikumi International Sports Arena will attract major teams like Manchester United, Arsenal, Liverpool, and Real Madrid for

off-season camps," said Msigwa.

"Some teams spend as much as \$5,000 per day during these camps, which is over a billion Tanzanian shillings."

The government has identified sports tourism as a vital sector for economic diversification, job creation, and community support.

The collaboration between sports and tourism sectors is expected to generate significant revenue while boosting Tanzania's global profile.

Minister of Natural Resources Angellah Kairuki, during her 2023/24 budget presentation, reaffirmed the government's commitment to leveraging sports to attract tourists.

"The Ministry has planned to broaden its promotion of tourism within and outside the country through popular sports leagues and competitions to attract more tourists," said Kairuki.

Sports tourism, which includes both observing and participating in sports events, is one of the fastest-growing

sectors in the travel industry, valued at \$7.68 billion globally.

In 2004, the World Tourism Organization (WTO) and the International Olympic Committee released a joint statement highlighting the synergy between sports and tourism: "Tourism and sport are interrelated and complementary. Major sporting events, such as the Olympic Games, football and rugby championships, and auto racing, have become powerful tourism attractions, making a positive contribution to the host destination's image."

The Mikumi International Sports Arena is poised to become a flagship project that unites Tanzania's sports and tourism sectors, creating a lasting impact on the nation's economy and global reputation.

The initiative reflects the government's vision of turning the country into a prime destination for international sports and tourism enthusiasts.



Nyati traditional dance group pictured yesterday entertaining during the African Heads of State high-level energy conference in Dar es Salaam. PHOTO: CORRESPONDENT JUMANNE JUMA







# SPORT

**No fear for Inzaghi as Inter sweep past Lecce to keep pace in title race**

COMPREHENSIVE REPORT, PAGE 19

## Coach Taoussi confident in Azam's title challenge despite first-round setbacks

By Correspondent Nassir Nchimbi

AZAM FC head coach Rachid Taoussi remains optimistic about his team's chances of challenging for the Premier League title despite trailing Simba SC and Young Africans in the standings.

As the league resumes, Azam FC have intensified preparations with the aim of not only securing a strong finish but also qualifying for continental football, which they achieved last season under former coach Youssouf Dabo.

Dabo, now coaching AS Vita Club, led Azam in a CAF Confederation Cup campaign that ended in the first round with a 2-1 aggregate loss to APR.

Now, under Moroccan coach Taoussi (pictured), Azam seek to capitalize on the second half of the season to push for the league title.

Taoussi highlighted his team's ability to compete with the league's top sides, referencing their 1-0 victory over Young Africans earlier in the season, even though they fell 2-0 to Simba.

Currently third in the league with 36 points - four behind leaders Simba (40 points) and three behind second-placed Young Africans (39 points) - Azam are focused on closing the gap.

"Dropping points in the first round doesn't mean we've given up. We still have a chance," Taoussi said.

"Considering we have matches against our rivals in this second round, we can't afford to make mistakes. Especially against Simba, who beat us in the first round."

Taoussi emphasized the importance of consistency in collecting maximum points, particularly in matches against title rivals.

"If you want to win the title, you can't be weak against your rivals. The four points that the league leaders are ahead of us, we will take from them. And as for the defending champions, we will ensure we continue where we left off," he added.

Azam aim to build on their positive end to the first round, which concluded with a 3-1 home win over JKT Tanzania on December 27.

Azam's second-round campaign begins with a home match against KMC on February 6, followed by an away fixture against Pamba Jiji on February 9 at CCM Kirumba Stadium.

Taoussi welcomed the schedule, expressing confidence in his team's ability to utilize their home advantage early on.

The club has also bolstered its squad during the mid-season transfer window. Notable signings include 19-year-old Zidane Sereri from Dodoma Jiji, who signed a five-and-a-half-year deal, and Ivorian defender Zouzou Landry from AFAD Djekanou in the Ivorian Ligue 1.

The new additions are expected to provide immediate competition for starting positions while strengthening Azam both defensively and offensively.

Azam boast the third-best defensive record in the league, having conceded only eight goals in 16 matches. Simba lead with just five goals conceded, followed by Young Africans with six. Azam have also scored 25 goals, showcasing their offensive potential.

As the season progresses, Taoussi and his squad remain determined to fight for the title and continue their pursuit of continental football.

## Bottom four coaches face challenges ahead of Premier League survival

By Correspondent Nassir Nchimbi



THE coaches of the bottom four teams in the Tanzanian Premier League face an uphill battle as they prepare for two critical tests that could determine their survival or relegation by the end of the season.

The primary challenges for these teams - Tanzania Prisons (13th), Pamba Jiji FC (14th), Kagera Sugar, and KenGold - are their inability to convert scoring opportunities and their poor performances in away matches.

A lack of attacking potency has been a major factor in these teams' struggles this season.

Tanzania Prisons and Pamba Jiji FC have each scored only seven goals in 16 matches, averaging a meager 0.4 goals per game. Both teams made significant moves during the recent transfer window to bolster their attacks.

Pamba Jiji signed seven attacking players, while Tanzania Prisons brought in three, signalling their intent to improve their offensive output.

Kagera Sugar have fared slightly better with 10 goals in 15 matches (0.7 goals per game) and added an attacking midfielder during the transfer window.

KenGold, with 11 goals in 11 matches (also 0.7 goals per game), made aggressive moves by signing seven attacking players. Their coach, Vladislav Heric (pictured), will be hoping the new additions can help turn around their fortunes.

Away-game performances have been another critical issue for these teams, particularly KenGold, who have failed to collect a single point in nine away matches.

Kagera Sugar have managed only two points in seven away games, while Tanzania Prisons and Pamba Jiji FC have earned four and five points, respectively, in their away fixtures.

KenGold coach Heric faces a daunting task of improving his team's performance away from home, while coaches Amani Josiah (Tanzania Prisons) and Felix Minziro (Pamba Jiji FC) must also address their teams' struggles on the road.

Tanzania Prisons coach Josiah remains optimistic about his team's chances of recovery.

"I've told my players to forget the past and fight in the matches ahead because those we've lost are gone," said Josiah.

Pamba Jiji FC coach Felix Minziro is targeting a strong start when the league resumes.

"We need to collect many points in the first five matches when the league returns. Those will put us in a good position to move up the standings," Minziro said.

As the league restarts, all four teams will need to capitalize on their recent signings and address their weaknesses in attack and away matches.

The survival of these teams depends on their ability to perform under pressure and secure vital points in the coming weeks.

With their positions on the table at stake, the next phase of the league will be critical for Tanzania Prisons, Pamba Jiji FC, Kagera Sugar, and KenGold as they battle to stay in the top flight.

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*I've told my players to forget the past and fight in the matches ahead because those we've lost are gone*

## Dauids praises Simba's dominance after 6-0 Federation Cup victory

By Correspondent Seth Mapoli

SIMBA SC head coach Fadlu Dauids has hailed his team's impressive performance following their emphatic 6-0 win over Kilimanjaro Wonders in the Round of 64 of the Federation Cup at the KMC Complex in Dar es Salaam.

Speaking after the match on Sunday, Dauids said: "Though we played an opponent who is far below us in terms of quality, they tried their best to challenge us. It was a nice match, but in the end, quality made the difference."

The coach highlighted the significance of the match as an opportunity to give playing time to some of the squad's less utilized players.

"We have a lot of good players, and everyone needs a chance to show their talent. I was impressed by how they performed today. The only player we missed was Aishi Manula, who is unwell with the flu," Dauids added.

Turning his attention to Simba's next task, Dauids emphasized the importance of focusing on their upcoming Premier League clash against Tabora United.

"It will be a tough match, but we are determined to continue our good form," he stated.

Simba wasted no time asserting their dominance, with Valentino Mashaka scoring just 18 seconds into the match setting a record for the fastest goal in this stage of the competition.

The early strike came from a precise cross by left-back Valentin Nouma, signalling the start of a one-sided encounter.

The floodgates opened soon after, with attacking midfielder Ladack Chasambi doubling the lead in the third minute.

Chasambi finished off a well-placed cross from right-back David Kameta 'Duchu,' who had won the ball with a strong challenge before delivering the assist.

Kilimanjaro Wonders' woes continued in the ninth minute when defender Patrick Sebastian inadvertently deflected Nouma's shot into his own net.

Joshua Mutale added a fourth goal in the 21st minute, putting Simba firmly in control with a commanding 4-0 lead at halftime.

In the second half, the onslaught continued as Steven Mukwala scored the fifth goal with a powerful header from another Duchu cross. Substitute Edwin Balua



sealed the rout with a sixth goal, completing a dominant display by the visitors.

Despite Simba's superiority, Kilimanjaro Wonders attempted to fight back with a series of attacks early in the second half. However, Simba goalkeeper Ally Salim stood tall, making crucial saves to deny the home team any consolation.

By the final whistle, Simba had not only secured their place in the Round of 32 but also set two records: the fastest goal of the tournament so far and the highest scoreline in the Round of 64.

In the absence of several first-team regulars, Dauids utilized the match to showcase the depth of his squad. Players who rarely feature in the starting lineup delivered impressive performances, proving their readiness to contribute when called upon.

Simba's victory makes them the 32nd team to qualify for the next stage of the competition. Other teams joining them include rivals Young Africans (Yanga), Azam FC, Coastal Union, Singida Big Stars, and Mashujaa FC.

The Round of 32 promises thrilling encounters as top teams continue their quest

for silverware.

Simba will now turn their attention to the Premier League, where they face Tabora United in what Dauids described as a challenging match.

The team will aim to maintain their winning momentum and further solidify their position in domestic and continental competitions.

The following teams have qualified for the Round of 32: Green Warriors, Coastal Union, TMA Stars, Leo Tena, Mbeya City, Songea United, Cosmopolitan FC, Mtibwa Sugar, Polisi Tanzania, Fountain Gate, Stand United, Azam FC, Town Stars, Bigman FC, JKT Tanzania and Kiluvya FC.

Other teams are Namungo FC, Giraffe Academy, Mambali Ushirikiano, Geita Gold, Pamba FC, Tanzania Prisons, Transit Camp, Kagera Sugar, Biashara United, Mbeya Kwanza, KMC FC, Tabora United, Singida Big Stars, Young Africans, Mashujaa FC and Simba.

Simba's dominant display serves as a warning to their competitors as they look to build on their stellar form in both domestic and continental competitions.

## Flexibles by David Chikoko

