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REA to link 120 villages in Kigoma with electricity



'Innovation gaps impede clean cooking solutions'

"As we engage in dialogue to address these challenges, it is imperative that stakeholders come together to devise actionable solutions that will pave the way for a successful transition to clean cooking technologies"

By Getrude Mbagu

PRESSING issues impeding the clean cooking energy transition drive include innovation gaps as it requires proficient solutions that effectively meet diverse needs of energy users, the government has observed.

Dr Doto Biteko, the deputy premier and Energy minister, made this assertion in Dar es Salaam yesterday when officiating at the opening session for the 9th Africa Energy Marketplace, themed "delivering Tanzania's clean cooking initiative and national energy access goals."

He affirmed that households struggle to adopt clean cooking solutions due to limited availability owing to inadequately furnished supply chains, while there is a significant awareness deficit.

Many communities are unaware of explicit economic opportunities associated with clean cooking, he said, affirming that this hampers the development of viable alternatives.

He urged stronger partnerships with the



Upwards of 39 percent of rural households and 79 percent of urban households are connected to electricity

private sector and development partners to achieve the clean energy transition goal, expressing the worry that many households especially in rural areas struggle to adopt energy solutions due to high costs.

As Tanzania works toward its goal of transitioning to clean energy technology by 2030, extensive reliance on firewood for cooking remains a significant concern, he stated, highlighting that currently, 84.8 percent of households in rural areas and 17.4 percent in urban areas depend on firewood as their primary cooking fuel.

The government was executing a number of initiatives to address challenges in the country's transition to clean energy, he said, pointing at a 10-year national strategy for clean cooking energy (NSCCE 2024-2034) aimed at achieving 80 percent of public use of domestic clean cooking solutions by 2034.

The government had commenced with the

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Assistant Police Commissioner (ACP) Michael Deleli, the head of public education and training at the Traffic Police speaks to passenger bus drivers in Arusha city, asking them to use w polite language when serving passengers.

Photo: Police Force

EACOP initiates rebuilding biodiversity at Chongoleani

By Guardian Reporter

MANAGERS of the East African Crude Oil Pipeline (EACOP), in collaboration with ten institutions, have successfully restored parts of the biodiversity affected by the EACOP project at Chongoleani Peninsula near the port of Tanga.

Matthew Richmond, the marine science advisor for EACOP, shared insights at a two-day workshop in Dar es Salaam lately, examining implementation reports from the ten executing agencies in the initiative.

EACOP is building a marine export terminal at Chongoleani to facilitate crude oil shipments to international markets, in



The project's potential to foster growth and development is thus quite evident

which case it launched the Tanga coastal and marine biodiversity and livelihoods restoration programme three years ago.

It is now underway, with the adviser commending the EACOP management for their efforts in restoring marine biodiversity, a helpful move for local producers.

He cited the partnership with the Tanzania Fisheries Research Institute (TAFIRI) to design and carry out the sea-grass habitat net gain and restoration project, saying it will be sustainable for years to come.

Full restoration could take upwards of

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Govt forming blue economy unit for project supervision

By Guardian Reporter

THE government is to establish the Blue Economy Development Department for coordinating, monitoring and evaluating implementation of the National Blue Economy Policy (2024).

Dr Ashatu Kijaji, the Union and Environment state minister in the Vice President's Office (VPO) made this affirmation at a meeting with the Water and Environment parliamentary standing committee on implementation of the

National Blue Economy Policy (2024).

The minister explored work done during the July - October 2024 period as well as work on the Nairobi Convention, noting that in order to ensure that the management process is successful, the VPO has prepared proposals for the new office.

It will oversee all activities on initiatives conducted under the policy, for instance the need to encourage the sustainable use of water resources, where the government will prepare a plan for

the use of water resources.

It will cover areas where a guide for the preparation of the water use plan for the year 2023 was prepared, with 13 proposals to be presented to development stakeholders for project funds.

Envisaged funds will help in the implementation of projects covering water and blue economy demands, she said, highlighting that with Tanzania holding the chair of the secretariat committee for the Nairobi Convention it has some urgent

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Recruitment secretariat rolls teaching employment interviews

By Guardian Reporter, Dodoma

THOUSANDS of applicants for teaching positions in local government authorities (LGAs) have been called for interviews, set to begin early next week.

The Public Service Recruitment Secretariat (PSRS) will be conducting the exercise in view of the announcement back in July where the government unveiled plans for over 11,000 teaching job vacancies for primary and secondary schools.

It said that earlier applications for such vacancies would be directed at the President's Office - Regional Administration and Local Governments (PO-RALG) where no interviews would be scheduled.

After reviewing applications to get the most qualified applicants, they were directly assigned to respective job stations, the statement noted, indicating that this time around, PSRS will be handling the job vacancies.

Interviews would be conducted from October 23 to November 16 and successful candidates would then be assigned to specific job stations, whereas interviews would start with those who applied for Grade IIIA teaching positions and early childhood education.

They will be conducted at various centers

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SPORTS

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Coach Morocco optimistic despite Taifa Stars' AFCON setback against DR Congo

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Messi's 10th hat trick raises total to 112 international goals as Argentina wins World Cup qualifier



'Innovation gaps impede clean cooking solutions'

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distribution of 400,000 subsidised liquefied petroleum gas (LPG) cooking cylinders to various groups to promote adoption of clean cooking energy, he explained.

"As we engage in dialogue to address these challenges, it is impera-

tive that stakeholders come together to devise actionable solutions that will pave the way for a successful transition to clean cooking technologies," he specified.

Upwards of 39 percent of rural households and 79 percent of urban households are connected to electricity, he stated.

Govt forming blue economy unit for project supervision

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work to do.

It is expected to host the 12th meeting of the member countries of the convention, the country expects to benefit from the funds for development projects.

The unit shall also propagate investment opportunities available for various stakeholders in line with opportunities arising when the blue economy field is speeded up, in the wake of completing the policy design, she stated.

The Nairobi Convention is meant to control pollution of the coastal zone and the sea from land-based activities, while coordinating joint

plans and strategies among the member states to preserve, manage and develop the coastal environment, the minister underlined.

Jackson Kiswaga (Kalenga), the committee chairman, praised VPO for sustainable strategies for environmental conservation, pointing at VPO coordination of the environmental stakeholders' meeting held earlier last month, likely to enhance productivity in environmental activities.

VPO needs to put in place strategies to closely limit environmental pollution on water sources in pursuit of sustainability of the blue economy agenda, he added.

Recruitment secretariat rolls teaching vacancy interviews

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on the basis of current addresses of applicants, while the later stage interviews are oral interviews, conducted in the region where the interviewee was selected to fill vacancies.

Those confirmed in their job application and the respective centers will be communicated through their employment portal accounts and the secretariat's website, the statement indicated.

Interviews for Grade IIIB teacher positions in Biology, Chemistry, Geography and ICT start October 25 at various centers in the same address format, with oral interviews for the positions set for November 13 for Biology and Chemistry teachers. Geography teachers will be interviewed on November 15 and ICT teachers on November 18, it specified.

Preliminary interviews for Grade IIIB teachers in History, Primary Schools, Kiswahili, Early Childhood Education and Civics will be conducted on October 27, with oral interviews for History teachers set for November 15.

Kiswahili, Civics and Early Childhood Education interviews will be conducted on November 16 and Primary School teachers' interviews on November 19, it said.

Preliminary interview for the Grade IIIC Geography teacher positions will be conducted on October 31, with oral interviews scheduled for November 15.

Preliminary interview for Grade IIIC History teachers are set for November 2, with oral interviews lined up for November 15, while Grade IIIC English Literature teachers will have both preliminary and oral interviews conducted on November 16, it elaborated.

Grade IIIC teachers in Biology, ICT and Economics come in for preliminary interview on November 6,

with oral interviews scheduled for November 14 for Biology teachers, November 15 for Economics teachers and November 18 for ICT teachers, it said.

Preliminary interviews for Grade IIIC Chemistry teachers, Primary School, Special Education, Civics and Agriculture positions will be held on November 8, with oral interviews for Chemistry teachers set for November 13, Civics on November 16, Agriculture on November 18, while Primary School and Special Education teachers come in on November 19.

Applicants for Grade IIIB Physics teaching positions will have their oral interviews on November 14, while Grade IIIB Mathematics teachers will be interviewed on November 12, along with Grade IIIC Physics and Mathematics teachers.

For Grade IIIB English Literature teachers, the oral interview will be conducted on November 16, 2024, while interviews for Grade IIIB French teachers, Business Studies, Nutrition, Tailoring, Agriculture, and Grade IIIC Business and Laboratory teachers will be conducted on November 18.

On November 19, oral interviews will be held for Special Education Grade IIIA teachers, Grade IIIB Business Studies, Special Education teachers and Grade IIIC Business Studies teachers, it said.

Deus Sangu, the Public Service Management and Good Governance deputy state minister in the President's Office, said recently that the government was moving to take employment permits for health and education to the President's Office, with PSRS overseeing the exercise.

The reason is to ensure that the government obtains qualified personnel to enhance productivity and quality in public service, with the interview process conducted in accordance with the relevant regulations and procedures, he added.

Uganda mulls adding malaria vaccine to routine immunization programme

KAMPALA

UGANDA'S Ministry of Health said on Tuesday that a malaria vaccine would be added to the country's routine immunization schedule to fight the killer disease and reduce the child mortality rate.

The malaria vaccine would be introduced in April 2025 targeting children aged from six months to five years, said the ministry in a statement issued here.

According to the ministry, for every 10 sick people in Uganda, three have malaria, while for every 10 children below five years old ad-

mitted to the hospital, six have malaria and may die. Among every 100 pregnant women, 20 suffer malaria and risk losing their babies and even their own lives. "The introduction of the malaria vaccine will strengthen the government's efforts in further reducing the incidence and severity of malaria and contribute to overall childhood survival and reduction of infant/child mortality," the ministry said.

Data from the health ministry showed that malaria kills between 70,000 to 100,000 people in Uganda annually, mostly pregnant mothers and children.



China's Ambassador to Tanzania, Chen Mingjian, (C) addresses journalists in Dar es Salaam yesterday, accompanied by senior embassy officials. They were joined by officials of local business groups for a briefing on the seventh China International Import Expo (CIIE) set for Shanghai on November 5th-10th. Right is Omar Said Shaaban, the Zanzibar Trade and Industrial Development minister, while Tan Trade director general Latifa Khamis is on the right. Photo: Correspondent Mary Kadoke

By Correspondent Mary Kadoke

CHINESE Ambassador to Tanzania Chen Mingjian has urged the Tanzanian business community to register for the upcoming China International Import Expo (CIIE), highlighting the potential for their products accessing the expansive market in the Far East.

Ambassador Chen made the appeal in Dar es Salaam recently during the seventh CIIE briefing session, which involved Chinese attaches and representatives from the Tanzanian business community.

She emphasized that participation in the expo, scheduled for November 5-10 in Shanghai, would strengthen trade ties between the two countries and provide Tanzanian companies with a unique platform to attract international buyers and investors.

"President Xi Jinping's announce-

Envoy alerts Tanzanian traders on pending China Import Expo

ment of zero tariffs on certain imported goods from Least Developed Countries, including Tanzania, presents a unique opportunity for the Tanzanian business community to tap into the vast Chinese market. I urge you to seize this chance to promote trade balance, boost exports and support economic growth," she said.

The envoy noted the significance of the event for Tanzanian traders aiming to showcase food products, traditional handicrafts and clothing.

"Tanzanian artisans and producers can highlight their cultural heritage and culinary diversity, fostering greater economic collaboration

between Tanzania and China," she added.

Ambassador Chen also announced that Zanzibar President Dr Hussein Ali Mwinyi is expected to participate in the CIIE, underscoring the event's importance to Tanzania's trade agenda.

President Mwinyi's involvement is anticipated to elevate the country's presence at the expo and facilitate high-level discussions on trade and investment opportunities beneficial to both nations.

Omar Said Shaaban, Zanzibar's Minister for Trade and Industrial Development, emphasized the role of such exhibitions in promoting Tanzanian products, reaffirming

President Mwinyi's commitment to policies that enhance access to global markets.

"Exhibitions like the China International Import Expo are crucial for showcasing Tanzanian products to the world. We remain steadfast in our commitment to implementing policies that support our local businesses on the international stage," he said.

Director General of Tan Trade Latifa Khamis expressed gratitude for China's provision of a pavilion at the CIIE, viewing it as an opportunity to enhance visibility in the Chinese market and create meaningful connections between Tanzanian exporters and potential buyers.



Dr. Anna Clements, the project research manager for the Modern Energy Cooking Services (MECS) funded by the United Kingdom, speaks at the Energy Marketplace conference held in Dar es Salaam yesterday. On her right is Immanuel Muro, the project manager for the Cooking Fund Tanzania, and on her left is Innocent Luoga, the ministerial commissioner for electricity. Photo: Correspondent Imani Nathaniel

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20 to 30 years depending on ongoing and future studies, he said, noting that the project's current focus is on mangrove tree and seaweed growth.

There is also a simultaneous implementation of the sea-grass habitat project, he said, underlining that the restoration efforts will enhance the country's reputation for environmental protection.

This will create job opportunities for residents of the Tanga seascape and align with EACOP's local content policy which includes training in specialized fields of marine biodi-

EACOP initiates rebuilding biodiversity at Chongoleani

versity preservation, he stated.

Gladys Manyika, the regional fisheries officer, hailed the restoration initiative as indicating that the EACOP project would not adversely affect local fishing activities. EACOP officials regularly engage with local authorities to ensure an inclusive implementation process, she stated, expressing satisfaction with

research conducted by EACOP experts on effective environmental conservation.

"The project poses no significant threat to biodiversity," the regional official asserted, while Dr Blandina Lugendo, a lecturer at the University of Dar es Salaam (UDSM) School of Aquatic Sciences and Fisheries Technology reassured local resi-

dents on the project's potential.

The project's environmental footprint is minimal and there are no negative environmental impacts as upon completion, fish reproduction in the area will actually increase, she stated.

The project's potential to foster growth and development is thus quite evident, she added.



Land experts from the National Land Use Planning Commission measure community areas in Busokelo District, Mbeya Region yesterday, with intent to institute a sustainable land use plan. Photo: Correspondent Nebart Msokwa

NIDA goes digital, adds customer care personnel to improve services

By Guardian Reporter

THE National Identification Authority (NIDA) has enhanced its customer service centre to make it easier for Tanzanians to obtain identification cards and access other services.

The initiative aims to eliminate unnecessary visits to district and regional offices.

Speaking in Dar es Salaam yesterday, NIDA Spokesperson Geoffrey Tengeneza outlined several measures taken to improve call centre services in response to the increasing

demand for services, including issuance of NIDA numbers and identification cards.

"These improvements include the digitalisation of services and an increase in the number of service providers, enabling NIDA to assist a larger number of people more effectively," he said.

Tengeneza announced that all previous phone numbers used by customers will be discontinued after October 28. The new contact number will be 0232210500, which is a TTCL number. "Through this number, customers will be able to

call and inquire about various issues such as checking if their identification cards are ready and about their ID numbers," he added.

The improvements are part of NIDA's celebrations for Customer Service Week, as the agency promised further improvements in service delivery.

In addition to the upgrades at the customer service centre, he encouraged clients to utilize NIDA's various social media platforms to access different services.

"We take pride in reaching more citizens through social media, and

with the digital improvements at our service centre, we expect to engage with more people, including those in rural areas," he said.

Tengeneza noted that inquiries would receive immediate responses based on their nature, while more complex questions would be addressed by department heads.

As of August this year, NIDA processed 21.5 million identification cards for eligible applicants, with 20.7 million already distributed. Of these, 19.5 million have reached their intended recipients—citizens aged 18 and above.

TATO raises over 100m/- to help heart surgery for needy children

By Guardian Correspondent, Arusha

TANZANIA Association of Tour Operators (TATO) has raised more than 100m/- to support heart surgery for underprivileged children at the Jakaya Kikwete Cardiac Institute (JKCI).

The initiative aims to fund critical surgeries for 20 children suffering from congenital heart defects.

TATO's contributions reflect its commitment to corporate social responsibility, emphasizing a positive impact on lives, conservation, and economic growth.

"Our members, primarily travel companies, have collectively raised 101,932,080 to provide life-saving heart surgeries for children at JKCI," stated TATO Chairman Wilbard Chambulo during a cheque presentation to Dr Tatizo Waane, Director of Cardiology Services at JKCI.

The event took place in Arusha, coinciding with the commemoration of Mwalimu Julius Nyerere Day earlier this week.

Chambulo highlighted the travel industry's role in community support, noting that the initiative marks the second such effort, following a previous donation of 120m/- made by his company, Tanganyika Wilderness Camps, in 2018.

He also acknowledged Fransisca Masika, TATO's Public Relations Sub-Committee chairperson for her leadership in this year's fundraising campaign.

"I am immensely proud of our members for their generosity in saving 20 lives. Thank you for your commitment to this noble cause," he said.

TATO Executive Director Elirehema Maturo spoke of the association's growth since its founding in 1983, when it started with just 35 members.



Our members, primarily travel companies, have collectively raised 101,932,080 to provide life-saving heart surgeries for children at JKCI

It has since expanded to over 300 members, representing approximately 78.48 percent of all licensed tour operators in Tanzania.

Dr Waane expressed gratitude on behalf of JKCI, praising TATO for its invaluable support, adding that the cost of a single heart surgery ranges from 8m/- to 15m/- and there are 1,500 underprivileged children awaiting heart surgery at JKCI.

In Tanzania, eight out of every 1,000 children are born with heart defects, with a quarter requiring urgent treatment. Most of the children do not survive their first year due to lack of recognition and access to care.

Globally, approximately 15 million children die each year from potentially treatable or preventable cardiac diseases, primarily due to inadequate access to medical care.

THE COMPANIES ACT, 2002
AP CONNECTED CARE LIMITED
COMPANY REG NO. 152598394

NOTICE OF FINAL GENERAL MEETING

NOTICE IS HEREBY GIVEN THAT a Final General Meeting of the above-named Company will be held on the 25th of October 2024 at 14:00-14:50 Hours at the registered office of the liquidator- 2nd Floor the Arcade Building Mwasani, Mwalikibaki road, P.O Box 7273 Dar es salaam. Members or their proxies who wish to attend virtually will be provided with a zoom link, passcode and proxy template through their respective emails.

Agendas

- To receive the winding-up report from the liquidator
- Any other business

By order of the Company liquidator

BRIAN ANDERSON
LIQUIDATOR

Dated at Dar es salaam this 16th day of October 2024

Circulation:
To all members



Isabell Nchimbi, a lawyer from Tanzania Women Lawyers Association (TAWLA) speaks to women (not in picture) during national ceremonies for the Day of the Rural Woman, which took place at Nkulabi, Mpunguzi ward in Dodoma yesterday. Photo: Correspondent Peter Mkwavila

'Lack of contracts, investor-community feuds top human rights issues at work'

By Polycarp Machira, Dodoma

LACK of job contracts at work places and conflicts between investors and neighbouring communities are some of the challenges hindering adherence to human rights in business, the Commission for Human Rights and Good Governance (CHRAGG) has observed.

CHRAGG Vice Chairperson Mohamed Khamis Hamadi made the revelation yesterday while giving remarks at the opening of a meeting to review opinions and views of different stakeholders, held in Arusha.

The commission is currently engaging different stakeholders at different places including work places, in preparation of a National Action Plan on Human Rights and Business (NAP-BHR), aimed to strengthen the culture of adhering to human rights in business.

"The commission has learnt that many people work without job contracts and that there are a lot of conflicts between investors and the neighbouring communities" he said.

He said CHRAGG in collaboration with other stakeholders has managed to gather views, opinions and recommendations through meetings as well as physical visits for verification.

Hamadi explained that the commission visited different areas like industries, hotels, fishing beaches, mines and managed to talk to workers and people living around the mining and industrial areas.

He mentioned some of the benefits of NAP-BHR, including preventing and reducing acts of violation of human rights in implementation of business activities as well as building capacity for marginalized groups regarding protection and

defence of their rights and protecting human rights defenders.

Speaking at the same meeting, Dr Anna Henga, Executive Director, Legal and Human Rights Centre (LHRC) stated that for several years her organization has been advocating for human rights in business.

She said with regard to the importance of upholding human rights in business and development of society, LHRC has been providing legal assistance to those affected in business activities.

"LHRC has participated fully in the process of preparation of the action plan as part of a team of experts", she said.

Joyce Deloge, a representative of the United Nations Development Organization (UNDP) commended the government for taking steps to prepare a work plan for human and business rights.

Amsons Group Expands Its Dominance in the East African Market Over 320 Millions Dollars Investment in Local Market

OFFICIAL SIGNING FOR 10,000 TPD CEMENT PLANTS, TANGA & MBEYA II

Amsons Group has recently garnered significant attention for its major investments both within and outside Tanzania, including key projects such as Mbeya Cement and acquisitions of Bamburi in Kenya.

The company has now committed an additional investment of over 320 Million Dollars, towards the construction of an integrated clinker and cement plant in Tanga, with a production capacity of 5,000 tons per day. This investment also includes the expansion of the Mbeya Cement Plant, which will also have a daily production capacity of 5,000 tons. The expansion project is referred to as Mbeya 2.

Mr. Edha Nahdi, Managing Director of Amsons Group, expressed his appreciation to the Government of the United Republic of Tanzania and under the sound Leadership of her excellence Dr. Samial Suluhu Hassan, for fostering a conducive environment for investors, which has been instrumental in the company's growth.

This significant investment is expected to boost production, create employment opportunities, and increase government tax revenue. Additionally, shareholder dividends are projected to grow more than tenfold following the completion of these projects, as noted by Mr. Nahdi.

Muheza picks out seven villages for 350 certificates of customary land occupancy

By Guardian Reporter, Muheza

MUHEZA District in Tanga Region plans to issue 350 Certificates of Customary Right of Occupancy (CCROs) to seven out of 13 villages which are part of the Amani-Nilo Corridor that connects Amani and Nilo Nature Reserves.

Muheza is one of the districts that implement the Tuhifadhi Maliasili project, a five-year initiative funded by the United States Agency for International Development (USAID), which addresses threats to wildlife movement and biodiversity in Tanzania.

Through the project, a land use planning initiative is being implemented by the Tanzania Forest Conservation Group (TFCG).

TFCG reaches out to several villages in the district, raising awareness and building capacity in conserving and restoring biodiversity of the Amani Nature Forest Reserve.

Land use plans help villagers allocate plots for specific activities such as residential areas, agriculture, industrial parks, markets, schools, hospitals, play grounds, conservation and infrastructure.

Issa Msumari, Muheza District Natural Resources and

Environmental Conservation Officer, told members of Journalists' Environmental Association of Tanzania (JET) who recently toured Amani-Nilo Corridor that plans were underway to issue 50 CCROs to each of the selected villages namely Kizerui, Kwezitu, Antakae, Magoda-Msasa, Kwemdimu, Shambangeda and Msasa IBC.

"Preparations of land use plans in these villages have been completed in four stages; we expect all the processes to be completed by the end of this year," he said.

"Land use planning is important because it helps in arranging proper use of each plot. We encourage villagers to respect forest areas and ensure they are protected. In our district, we have village forests and government forests, all within designated areas."

Andrew Kazage, acting Chairman of Kwezitu village said residents have positively welcomed the project as it has helped to resolve conflicts between farmers and livestock keepers.

"Through the project, we have been able to know the size of our village. The issuance of CCROs will increase the value of our land and enable people to own land legally," he said.



Tanzania Institute of Accountancy (TIA) chief executive officer, Prof William Pallangyo (R) signs documents in Dar es Salaam yesterday with a Salem Construction Co. executive Charles Casmir (sitting, left) for the construction of its Singida campus. Photo: Correspondent Joseph Mwendapole

By Polycarp Machira, Dodoma

AT LEAST 45,283 petty traders have been registered to get new identity cards (IDs) that contain extra information to enable them access services from various institutions, including banks, it has been announced.

Dr Dorothy Gwajima, Minister for Community Development, Gender, Women and Special Groups, made the statement here yesterday, noting that traders have been registered in the digital system.

She said identification and registration of the traders started in March, adding the IDs would be

Over 45,000 petty traders registered in novel format

issued in Arusha today for further distribution across the country, noting that among those registered, 15,909 are men and 29,374 women and the cost of one ID that lasts for three years is 20,000/-.

"The identification and registration of petty traders in the country is important because it will

enable the government to know the number of people in this group that include 'machingas,' food vendors, hair stylists, motorcyclists, among others," she said.

However, she clarified that the amount paid by the traders for the making of IDs is not an alternative to other taxes and charges by the

municipal authorities at business premises.

She noted that the small and petty traders sector contributes to national economic development and has helped in solving unemployment challenges, enabling youth to participate in inclusive economic growth.

According to the minister, the IDs are also to be used as guarantee to get loans with few conditions availed by the government through NMB Bank.

"Another importance of the IDs is to connect with other systems used by the banks, social, and security schemes, in accordance with the

government agreements" she added.

According to the National Sensor Report issued in July 2022, Tanzania has an estimated 25 million petty traders with 75,000 having an investment business capital which exceeds the amount recommended by the government, and therefore are eligible to pay income tax.

Issuing of identification cards was in the recent past out of bound as the ongoing exercise is merely targeting those with the recommended capital trading in recognized physical locations designed by the municipal concerned.



VACANCY ANNOUNCEMENT

Job Title: ACCOUNTS PAYABLE

Job Type: Full Time

Reports to: CHIEF ACCOUNTANT

Location: Dar-es-Salaam (TZ)

WHO WE ARE

The East African Crude Oil Pipeline (EACOP) project is a Midstream development located across Uganda and Tanzania that includes a nearshore Marine Storage and Export Terminal (MST). Once completed, the EACOP Company will operate the East African Crude Oil Pipeline, a 1,443 km long, electrically heated crude oil export pipeline that transports oil from Kabaale - Hoima in Uganda, to the Chongoleani Peninsula near Tanga Port in Tanzania for crude export to the international markets.

JOB DIMENSIONS/ GENERAL JOB DESCRIPTION

The Accounts Payable is based in Dar es Salaam.

More than 900 invoices and expense claims monthly.

EACOP Ltd is a company registered in the UK, domiciled in UG with a permanent establishment in TZ; it has 4 shareholders, TotalEnergies, UNOC, TPDC and UNOC. It is to build and operate a 1442 km oil pipeline from Hoima (UG) to Tanga (TZ)

DUTIES & RESPONSIBILITIES

- Receive invoices from vendors, control that they meet the requirements, post the receipt and submit for approval.
- Liaise with Tax team for follow up of VAT relief utilization process.
- Liaise with other departments, Cost controllers and Contract & Procurement department for invoice approval, purchase orders & call offs creation/release, goods/service receipts; sort out issues.
- Liaise and respond to vendors and internal inquiries.
- Reconcile monthly supplier statements, identify discrepancies and make corrections where necessary.
- Assist the Chief Accountant during external audits (statutory and financial, fiscal, shareholders, national authorities)

CONTEXT AND ENVIRONMENT

- EACOP Ltd is fully engaged with the construction of the pipeline.

ACCOUNTABILITIES

- Timely processing and posting of vendor invoices for payment.
- Follow up of vendors' accounts.

QUALIFICATIONS / EXPERIENCE REQUIRED

Academic Qualifications:

- Bachelor in Accounting, Finance or Business administration – ACCA Level 2.
- Knowledge of Workday or similar ERP, Microsoft Office Suite.

Experience Required:

- Minimum 3 year experience within an Accounting Department.

Abilities :

- Organizational, team spirit and interpersonal skills.
- Excellent level in English (spoken & written)

HOW TO APPLY

The applicant must submit his/her Curriculum Vitae CV and a Cover Letter explaining why he/she is the suitable candidate for the position. Applicants are also required to provide details of three (3) referees one of whom should be the most recent employer. **Please submit your application only through ANY of the contact information provided below. Application deadline is on 31st October 2024.**



Air Swift: airswift.com
CCL: tanzania@ecglobal.com
IMI: imi-tanzania@imieag.com

ITM: recruitmenttanzania@itmafrica.com
Qsourcing: recruitmenttanzania@qsourcing.com
Seaowl: sestz@seaowlgroup.com

NOTE: No payment is required at any stage of the recruitment process.



VACANCY ANNOUNCEMENT

Job Title: ELECTRICAL ENGINEER

Job Type: Full Time 5 days/week and on duty period

Reports to: N+1: Head of Maintenance and Inspection,
N+ 2: Operations Director for TZ

Location: MST – Tanga with frequent travel to EACOP pumping station site.

WHO WE ARE

The East African Crude Oil Pipeline (EACOP) project is a Midstream development located across Uganda and Tanzania that includes a nearshore Marine Storage and Export Terminal (MST). Once completed, the EACOP Company will operate the East African Crude Oil Pipeline, a 1,443 km long, electrically heated crude oil export pipeline that transports oil from Kabaale - Hoima in Uganda, to the Chongoleani Peninsula near Tanga Port in Tanzania for crude export to the international markets.

JOB DIMENSIONS/ GENERAL JOB DESCRIPTION

The Electrical Engineer will support the Site Electrical Technicians for electrical activities. The Electrical Engineer who will be located at MST will be under authority of the Maintenance Inspection Head, one located at Kampala back office under Maintenance Engineer. Electrical Engineer will oversee the electrical maintenance activities of P51 perimeter for one base at Kampala, and TZ station for one based at MST. According to this perimeter they will manage technicians, service contracts and interfaces with power grid stations or providers.

He / she will oversee managing several service contracts such as UPS, Lighting, HVAC, vendors maintenance services. He/she is responsible for maintenance and inspection activities of EACOP electrical equipment that are mainly:

- Pump package driven by electric VFD motor up to 2 M Watts.
- HT power distribution system.
- PV farm.
- BESS (Battery system.)
- UPS.
- Electrical Control Panels, MCC, Switchgears, PLC's, VFD's, MoV's, & CB's.
- Diesel generators (4 M Watts.)
- MVs, HV & LV Systems.
- Hydraulic systems (loading arms, Gangway, accumulator, etc.)
- Actuated valves up to 30" diameters.
- Building electrical wiring system and lighting system.
- Air Compressors.
- Nitrogen Generator.
- Fire Heater, Heat Exchanger, Electric Heater.

DUTIES & RESPONSIBILITIES

Production Operations:

- To ensure the performance / availability of the facilities, highlight mis-functions, compile relevant data, establish a diagnosis, produce corresponding report with corrective actions and participate in the implementation of the agreed plan.
- Prepares periodic or specific reporting of the maintenance activities under his/her responsibilities.
- Preparation/reviews of the complex or with external electric power provider interface PTW dossiers and confirm completeness.
- Preparation of Procedures for operation and shutdown instructions.
- Participation in production incidents or shutdowns are properly investigated and sign the associated production reports.
- Assists in identification of possible areas of optimization, potential improvement to increase equipment availability and cost reduction.
- Ensures execution of both planned and unplanned maintenances of electrical equipment so that to ensure optimization of equipment efficiency and availability.
- Assists in the evaluation and participate on the validation of the Site Modification Request (SMR/RFM); consolidate the technical dossier on maintenance side.

- Participates in validation of the commissioning / pre-commissioning of new equipment or equipment modified; ensure the good management of the punch list after the hand-over.

Maintenance Operations:

- Participates on budget / Work program preparation for light and heavy maintenance.
- Participates and assists in the preparation of annual maintenance shutdown activities plan.

Quality Assurance:

- Assists in supervising and evaluating the performance of the Maintenance service contractor, secure that REX's are well implemented for the maintenance plan to be updated.
- Site Management:
- Builds TEAM environment for MST perimeter.
- Evaluates the personnel working in his team and make proposals for their training plan.
- Defines team member objectives.
- Contributes to the training of all personnel under his/her responsibility.
- Organizes Job Training (CJT) in coordination with the Training Department.

HEALTH, SAFETY & ENVIRONMENTAL RESPONSIBILITIES

EACOP is committed to ensuring that the health, safety and welfare of workers, communities, and the environment are well addressed and managed. Therefore, the employee is mandated to:

- Fully complies with Company H3SE (Health, Safety, Security & Environment) policies and Life Saving Rules.
- Actively participates in HSEQ and promotes this culture to co-workers.
- Remain vigilant and maintain continuous awareness of potential unsafe conditions.
- Communicates to management any HSE related concerns and ways to improve them.
- Maintains a workplace & workspace that is safe, clean, and always neat – practice good housekeeping.

QUALIFICATIONS / EXPERIENCE REQUIRED

Academic Qualifications:

- Bachelor's degree in electrical engineering or similar.
- Proficiency in Oral and written English.
- Good knowledge of CMMS (Computerized Maintenance & Inspection Management System.)
- ERB Registration as a Professional Engineer.

Experience Required:

- 10 years of experience in Oil & Gas industry, electric power service or a high potential, 3 years minimum as site discipline or multidiscipline leader or supervisor.
- MS office good experience.
- Primavera uses good experience will be added advantage.
- Other skills required: responsibility, natural authority, decision making, good communication skills, organization, and methods.

HOW TO APPLY

The applicant must submit his/her Curriculum Vitae CV and a Cover Letter explaining why he/she is the suitable candidate for the position. Applicants are also required to provide details of three (3) referees one of whom should be the most recent employer. **Please submit your application only through ANY of the contact information provided below. Application deadline is on 31st October 2024.**

Air Swift: airswift.com
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IMI: imi-tanzania@imieag.com

ITM: recruitmenttanzania@itmafrica.com
Qsourcing: recruitmenttanzania@qsourcing.com
Seaowl: sestz@seaowlgroup.com

NOTE: No payment is required at any stage of the recruitment process.



Civic polls registration stands at 45pc-minister

By Guardian Reporter, Mwanza

VOTER registration for civic polls slated for next month has reached 45 percent, it has been announced.

Mohamed Mchengerwa, Minister of State in the President's Office (Regional Administration and Local Government), said this here on Tuesday at a press briefing while responding to various concerns raised by political parties on shortcomings in the polls preparations.

He explained that from the

start of the process on October 11 up to October 14, 45 percent of eligible voters had registered nationwide, while over 55 percent were yet to register.

Certain regions surpassed the halfway mark at 54.2 percent, namely Tanga, Ruvuma, Njombe, Songwe, Lindi, and Iringa, he said, naming those lagging behind as Katavi, Kilimanjaro, Geita, Kigoma and Manyara.

Some populous regions that were still below 40 percent, as indicated in the statistics, include Dar es Salaam (35.3 percent),

Mwanza (34.2 percent), Morogoro (37.9 percent), Dodoma (38.5 percent), Tabora (27.7 percent) and Kagera (34.8 percent).

Recently, leaders of various political parties raised concerns over flaws in the registration process. Among them was Secretary General of ACT-Wazalendo party, Ado Shaibu.

He claimed that their investigations revealed issues, including the President's Office (Regional Administration and Local Government) failing to encourage citizens to register

despite having a budget of over 17.79bn/-. He also mentioned that registration officials refused to provide the number of people registered on specific days.

Additionally, he pointed out issues such as registration of underage children, barring party agents from attending registration centers.

Responding to the concerns, Mchengerwa said that the ministry ensured that civic education was being provided to eliminate public confusion between registering in the

permanent voter register and the local government register.

"We acknowledge that this issue still requires more education because the electoral process is a year-long activity, not only run by the ministry but by every Tanzanian aged 18 and above as well as all political parties," he said.

He added that political parties also have a role to play in this process, stating that it is not fair to complain that civic education has not been provided as the parties should also ensure their members are educated.

Mchengerwa said that education was being provided through regional and district commissioners, the media, and municipal directors in addition to over 80 institutions that have requested to provide civic education across the country.

"We have heard claims that underage children are being registered, but we have not yet received proof of these matters. However, I direct election supervisors and their assistants to ensure they follow the laws, procedures and regulations that have been set," he said.



Mara Regional Commissioner Col. Evans Mtambi (in hat), speaks with voter registration officials when visiting Butiama yesterday to monitor the voter registration process and encourage people to come out in large numbers. Photo: Guardian Correspondent



Vi Agroforestry

**Publication of Bi-Annual Income and Expenditure
January 2024-June 2024**

Vi Agroforestry is a Swedish development cooperation organization that fights poverty and improves the environment by planting trees. It does so in collaboration with small-holder farming families and farmer organizations in East Africa's Lake Victoria basin. Vi Agroforestry collaborates with local member-based organizations. Its aid to the organizations consists of sponsoring projects and giving technical support. The primary goal is to increase partner organizations' capacity to provide pertinent services to their members more effectively.

Vision: The Vision of Vi Tree Planting Foundation (Vi Agroforestry) is "A sustainable environment that enables women and men living in poverty to improve their lives"

Mission: Vi Tree Planting Foundation (Vi Agroforestry)'s mission is fighting poverty and climate change together through agroforestry and strengthening of farmers' organization, to empower smallholder farmer families to reduce poverty, hunger, and deforestation and contribute to increased biodiversity

Bi-Annual Income and Expenditure Report for the Period of January to June 2024		Tsh
Income:		
Receipt from Donors	2,069,975,988	
Other income	52,231,556	
Total Income	2,122,207,544	
Expenditure:		
Activity /Partner costs	-1,738,476,503	
Advocacy	-34,568,000	
Marketing & Fundraising	-31,453,000	
Operational costs	-183,036,308	
Staff costs	-233,708,581	
Total Expenditure	-2,221,242,391	

Vi Agroforestry - Tanzania Office
Plot No. 43, Uporoto Street
Box 7157, Dar Es Salaam Tanzania
www.viagroforestry.org



**EAST AFRICAN
CRUDE OIL
PIPELINE**

**REQUEST FOR EXPRESSION OF INTEREST: PROVISION OF MANPOWER
OUTSOURCING SERVICES (DRIVERS) IN TANZANIA
REFERENCE NO. 000000635**

East African Crude Oil Pipeline (EACOP) LTD (COMPANY) invites experienced and reputable companies to express their interest in the provision of experienced drivers as outsourced manpower service to the Company.

The EACOP project involves the construction and operation of a buried, cross-border pipeline to transport crude oil from the Lake Albert area in Uganda to the eastern coast of Tanzania for export to international markets. The pipeline will run from Kabaale in Hoima District, Uganda to Chongoleeni, Tanga Region, in Tanzania. The length of the pipeline is 1,443 km, of which 1,147 km will be in Tanzania. The Pipeline will traverse eight (8) regions comprising of Kagera, Geita, Shinyanga, Tabora, Singida, Dodoma, Manyara and Tanga, 27 Administrative District Councils, and 231 Villages.

BRIEF DESCRIPTION OF THE SCOPE OF THE SERVICES:

Company as part of its commitment to promoting national content and the participation of Tanzanian Nationals in the Oil & Gas value chain aims at recruiting nationals with experience and capabilities of driving various vehicles (both light and heavy (min buses etc.) used by the Project in its day-to-day activities across the Project area. through various opportunities available for to the project.

EACOP is thus seeking the services of a reputable company (ies) with a track record of experience of recruiting and providing manpower services to similar oil and gas project to provide the services of supplying the Company with well trained, experienced, and medically fit drivers to drive COMPANY vehicles in line with the COMPANY land transport rules, procedures, guidelines and instructions and Tanzanian laws and regulations.

Quantity of personnel

Department	Quantity	Location
Driver Supervisor	1	Dar es Salaam offices
Driver Supervisor assistant	1	Dar es Salaam offices
Drivers	Around 94	Either in Dar or on the fields as per COMPANY activities and requirement

The role and functions of the Driver supervisor is.

- To manage the divers/cars planning daily linked to the EACOP request.
- To ensure that any travel is supported by a proper JMP.
- To ensure the good condition of vehicles (daily check list, regular services)
- To ensure the respect of rest time and leave of drivers.
- To follow COMPANY fuel policy.
- To ensure the services is provided at the satisfaction of EACOP.
- To organize meetings with drivers (toolbox, quarterly meeting)
- To update data bases concerning drivers and vehicles
- To participate to all meeting linked to the drivers' activities.
- To participate to monthly meeting and emit monthly reports for the light vehicles.

SERVICES MINIMUM REQUIREMENTS:

Companies or organizations expressing their interest are invited to document their request with:

- Certificate of Incorporation and recent BREA search (attach copy)
- Proof of registration with relevant authorities including Tanzania Revenue Authority (TRA) etc.
- Tax Clearance Certificate for the latest year available (attach copy)
- Proof of Valid Business License.
- Proof of experience in providing similar services to related projects or companies including recommendation letters from three current clients.
- Profile of key personnel to be involved in the project including personal level of qualifications, experience, and capacity to deliver the required services.
- Proof of Registration with the EWURA Local Supplier Service Provider (LSSP) database or an approved application at the time of submission of the response to this expression of interest is strongly recommended.
- Compliance with Local Content Regulations, 2017 and Local Company definition.
- Proof of Anti-corruption, Anti-bribery, Compliance and Human Rights policies.

Companies which have the ability, capacity, and resources to implement the activities listed above should express their interest by sending together with the documents stated in the above section through an email to procurement.tz@eacop.com (max. email size 20Mb) on or before **17:00** hours East African Time (EAT) on or before **28/10/2024**. Email object shall be **PROVISION OF MANPOWER OUTSOURCING SERVICES (DRIVERS) EOI-000000635**. Statements of EOI should be no more than ten (10) to twenty (20) pages long.

All Expression of Interests should be submitted in English Language.

Note: The EACOP project will review and assess the documents provided by the interested companies to derive a list of prequalified companies. Only prequalified companies will receive, subject to signature of a Non-Disclosure Agreement (NDA), invitation to submit bids in furtherance of the call for tender process.



ARA PETROLEUM TANZANIA LTD.

**GLOBAL EXPRESSION OF INTEREST /
PRE-QUALIFICATION FOR PROVISION OF CIVIL
WORKS, ROADS AND WELL SITE CONSTRUCTION**

ARA Petroleum Tanzania Ltd. (APT), a Tanzanian Oil and Gas company, is the Operator of the Ruvuma concession with operations in and around Mtwara.

APT intends to issue a tender for the following Civil Works, Roads and Well Site Construction to support the oilfield operations in and around Mtwara:

- Construction of well pad and access road
- Ntorya-1 (NT-1): Rehabilitation of the site and prepare for a well intervention program
- Ntorya-2 (NT-2): Rehabilitation of the site and prepare for a well test
- Ntorya-3 (NT-3): Rehabilitation of the site and preparation for a workman camp site
- Any other ad-hoc work related to civil works such a land clearing, water well construction, road repair, maintenance, upgrade and widening.

APT hereby invites companies, who have a sufficient experience and can conduct the work in and around Mtwara to submit Expression of Interest (EOI) including the following details:

- Company Profile
- Experience Details
- Audited Financial Details for the last 3 years
- HSSE documents including HSSE track record for last 3 years

Interested companies shall submit the EOI via email to APT.Tenderbox@arapetroleum.com with subject **"APT-053 EOI for Civil Works, Roads and Well Site Construction"** within 10 days of publication of this EOI.



VACANCY ANNOUNCEMENT

Job Title: FABRICATION, MAINTENANCE & CAMPAIGN ENGINEER

Job Type: Full Time – and duty period to consider.

Reports to: N+1: Head of Maintenance and Inspection,
N+ 2: Field Operations Manager

Location: MST – Tanga – regular travel to EACOP site to consider.

WHO WE ARE

The East African Crude Oil Pipeline (EACOP) project is a Midstream development located across Uganda and Tanzania that includes a nearshore Marine Storage and Export Terminal (MST). Once completed, the EACOP Company will operate the East African Crude Oil Pipeline, a 1,443 km long, electrically heated crude oil export pipeline that transports oil from Kabaale - Hoima in Uganda, to the Chongoleani Peninsula near Tanga Port in Tanzania for crude export to the international markets.

JOB DIMENSIONS/ GENERAL JOB DESCRIPTION

- As Campaign Engineer for EACOP, you will manage campaign activities in 4 perimeters. This means you will be able to shape and develop a central role with great influence in safe, timely and effective execution of campaign activities. This is with the possibility to continuously use and develop your competencies in ensuring the quality and effectiveness of Campaign activity reporting, sub-contractor efficiency and work preparation on future campaign activities.
- You will get to use your knowledge and experience applying a range of techniques when developing the Campaign Model taking into consideration the local market conditions, partial or full field shutdown opportunities, the mono or multi métier various possible technical approaches, the various resources available or to develop etc.
- As Fabric Maintenance Engineer, you will manage fabric maintenance contractor who will provide various services as scaffolding, insulation removal and installation, piping repair, routine painting, cleaning, assistance to operation, rope access, civil works.
- Interface regarding activity planification and with other entities.

DUTIES & RESPONSIBILITIES

- Contributes to HSE performance in line with EACOP objectives.
- Integrates into an execution plan the "campaign-able" activities prepared by Maintenance, Inspection Services, Engineering & Construction.
- Ensures the Work Packs, Procedures, Permits to Works, Risk Assessments and Toolbox Talks are correctly drafted by the Support Entities.
- Ensures the main resources of the scopes are provided in time by the Support Entities.
- Ensures the Isolations, Inhibitions, Flushing, Inerting various scopes are provided.
- Provides input for the Campaign various Planning and Scheduling
- Provides and Execution Plan and source the supporting resources (e.g., vessels, scaffolding, HSE supervision)
- Prepares and executes the on boarding process of the various workforces prior to the execution phases to commence.
- Executes the Campaign safely and efficiently.
- Manages related service contracts to improve campaign efficiency.
- Contributes to the 2-Year visions of planned campaigns and the 90-day planning.
- Influences the 90-day planning.
- Influences the 5-week planning.
- Issues T-REX.

HEALTH, SAFETY & ENVIRONMENTAL RESPONSIBILITIES

EACOP is committed to ensuring that the health, safety and welfare of workers, communities, and the environment are well addressed and managed. Therefore, the employee is mandated to:

- Fully complies with Company H3SE (Health, Safety, Social, Security & Environment) policies and Life Saving Rules.
- Actively participates in HSEQ and promotes this culture to co-workers.
- Remain vigilant and maintain continuous awareness of potential unsafe conditions.
- Communicates to management any HSE related concerns and ways to improve them.
- Maintains a workplace & workspace that is safe, clean, and always neat – practice good housekeeping.

QUALIFICATIONS / EXPERIENCE REQUIRED

Academic Qualifications:

- Bachelor level or similar.
- Proficiency in oral and written English.
- Good knowledge of CMIMS (Computerized Maintenance & Inspection Management System.)
- ERB Registration as a Professional Engineer.

Experience Required:

- 10-15 years of experience in Oil & Gas industry or a high potential.
- Site -multi sites and multidiscipline planning preparation or activity management experience.
- Maintenance Contract management.
- Full field/Industrial site shut down experience.
- Primavera good experience.

HOW TO APPLY

The applicant must submit his/her Curriculum Vitae CV and a Cover Letter explaining why he/she is the suitable candidate for the position. Applicants are also required to provide details of three (3) referees one of whom should be the most recent employer. **Please submit your application only through ANY of the contact information provided below. Application deadline is on 31st October 2024.**

Air Swift: airswift.com

CCL: tanzania@ecgglobal.com

IMI: imi-tanzania@imi-eag.com

ITM: recruitmenttanzania@itmafrica.com

Qsourcing: recruitmenttanzania@qsourcing.com

Seaowl: sestz@seaowlgroup.com



NOTE: No payment is required at any stage of the recruitment process.



VACANCY ANNOUNCEMENT

Job Title: INSPECTION LEAD

Job Type: Full Time

Reports to: N+1: Head of Maintenance and Inspection,
N+ 2: Field Operations Manager

Location: MST - Tanga

WHO WE ARE

The East African Crude Oil Pipeline (EACOP) project is a Midstream development located across Uganda and Tanzania that includes a nearshore Marine Storage and Export Terminal (MST). Once completed, the EACOP Company will operate the East African Crude Oil Pipeline, a 1,443 km long, electrically heated crude oil export pipeline that transports oil from Kabaale - Hoima in Uganda, to the Chongoleani Peninsula near Tanga Port in Tanzania for crude export to the international markets.

JOB DIMENSIONS/ GENERAL JOB DESCRIPTION

- The Inspection Leader will be the head of EACOP inspection entity. He will manage a team of 5 inspections specialists: pipeline, corrosion, site, method, and contracts required to follow inspection plan.
- Inspection philosophy will be established by the Inspection Leader.
- The Inspection Leader will ensure proper coordination, organization, and process to maintain asset mechanical integrity.
- He/she will validate inspection scope and campaign, with a follow-up of the performance of the team and objectives including monitoring of KPI's (progress, budget, etc..)
- An extensive experience Coaching of new Inspection Engineers regarding damage mechanisms and inspection techniques and will support to create the EACOP inspection referential.

DUTIES & RESPONSIBILITIES

- Defines and reviews maintenance inspection philosophy.
- Establishes contact, processes, audit plan according to Standard, local requirement, and authorities.
- Participates in recruitment process and selection of inspection team.
- Establishes inspections services contract required for EACOP inspection plan.
- Coordinates Tanzania and Uganda inspections entities.
- Analyzes and optimizes inspection activities efficiency.
- Reviews management of change request.
- Selects and review Risk base inspection tools required for EACOP asset.
- Ensures lifting register, flexible register, temporary repair database is up to date.
- Ensures welding qualification, material and procedure required for Pipeline emergency repair are available and up to date.
- Be the focal point for inspection and corrosion exchange.
- Reviews Inspection program, Intelligent pigging operation and partial field shutdown.
- Participates in the Maintenance Inspection Budget preparation.
- Reviews the Inspection Reports, including analysis of inspection findings, fit for service assessment, recommendation for remedial actions.
- Participates in technical audits of contracted companies regarding Non-Destructive Testing, Welding, Piping/Pressure Vessel fabrication, Coating.
- Reviews the recommendations for corrective actions [material selection, design of equipment, coating, cathodic protection, operating conditions, corrosion inhibition...]
- Ensures that repair / modifications / procurement of equipment complies with the relevant regulations, company rules, technical codes, and norms.
- Manages team and resources.

HEALTH, SAFETY & ENVIRONMENTAL RESPONSIBILITIES

EACOP is committed to ensuring that the health, safety and welfare of workers, communities, and the environment are well addressed and managed. Therefore, the employee is mandated to:

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- Actively participates in HSEQ and promotes this culture to co-workers.
- Remain vigilant and maintain continuous awareness of potential unsafe conditions.
- Communicates to management any HSE related concerns and ways to improve them.
- Maintains a workplace & workspace that is safe, clean, and always neat – practice good housekeeping.

QUALIFICATIONS / EXPERIENCE REQUIRED

Academic Qualifications:

- Bachelor level or similar Mechanics or Materials Engineer (or equivalent) with emphasis on mechanics, materials, metallurgy, and corrosion.
- Knowledge of Oil & Gas process equipment, technology, and pipeline.
- Good knowledge of international Codes, Standards and Regulation related to the inspection discipline (ASME, API, NACE...)
- Good knowledge of materials, metallurgy, welding, corrosion, failure modes, Non-Destructive testing, and inspection techniques.
- Knowledge of RBI methodology (Risk Based Inspection.)
- Good knowledge of CMIMS (Computerized Maintenance & Inspection Management System.)

- Good knowledge in Fitness for Service assessment methods (API RP 579, ASME, DNV...)
- Proficiency in oral and written English.

Experience Required:

- Minimum 10 years' experience as supervisor or leader in inspection related activities in the Oil & Gas industry or Refinery or Petrochemical Site.
- Experience in Full Field shut down inspection scope preparation and follow up.
- ERB Registration as a Professional Engineer.

HOW TO APPLY

The applicant must submit his/her Curriculum Vitae CV and a Cover Letter explaining why he/she is the suitable candidate for the position. Applicants are also required to provide details of three (3) referees one of whom should be the most recent employer. **Please submit your application only through ANY of the contact information provided below. Application deadline is on 31st October 2024.**

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Seaowl: sestz@seaowlgroup.com



NOTE: No payment is required at any stage of the recruitment process.



VACANCY ANNOUNCEMENT

Job Title: INSPECTION ENGINEER

Job Type: Full Time- 5d/5w - with regular duty week and frequent EACOP site visit

Reports to: N+1: Inspection Lead,
N+ 2: Head of Maintenance and Inspection

Location: MST – Tanga (prior site readiness location will be Dar es Salaam and construction sites)

WHO WE ARE

The East African Crude Oil Pipeline (EACOP) project is a Midstream development located across Uganda and Tanzania that includes a nearshore Marine Storage and Export Terminal (MST). Once completed, the EACOP Company will operate the East African Crude Oil Pipeline, a 1,443 km long, electrically heated crude oil export pipeline that transports oil from Kabaale - Hoima in Uganda, to the Chongoleani Peninsula near Tanga Port in Tanzania for crude export to the international markets.

JOB DIMENSIONS/ GENERAL JOB DESCRIPTION

The Inspection Engineer will support the EACOP Inspection Leader. He will cooperate with a team of 4 inspections specialists or engineers. He will be the interface for inspections activities between pipeline engineer, corrosion engineer, site method, contractors, and authorities. **EACOP main equipment under inspection responsibility are:**

- Pipeline
- Vessel: Pig Receivers, Pig Launcher, drain drums, air vessels, Nitrogen cylinder, pressure vessels
- Fire heaters
- Structures: Exhaust stack, LOF, Communication Towers
- Storage tanks
- Lifting equipment and structures.
- Piping
- EPRS

DUTIES & RESPONSIBILITIES

- Establishes inspections services contract required for EACOP inspection plan.
- Analyzes and optimizes inspection activities efficiency.
- Reviews management of change request.
- Follow up and update Risk base inspection tools for piping and vessel.
- Ensures lifting register, flexible register, temporary repair database is up to date.
- Ensures welding qualification, material and procedure required for Pipeline emergency repair are available and up to date.
- Be the focal point for inspection and corrosion exchange.
- Reviews Inspection program, and partial Field shutdown
- Reviews the Inspection Reports, including analysis of inspection findings, fit for service assessment, recommendation for remedial actions.
- Participates in technical audits of contracted companies regarding
- Non-Destructive Testing, Welding, Piping/Pressure Vessel fabrication, Coating.
- Reviews the recommendation for corrective actions [material selection, design of equipment, coating, cathodic protection, operating conditions, corrosion inhibition...]
- Ensures that repair / modifications / procurement of equipment complies with the relevant regulation, company rules, technical codes, and norms.
- Prepares inspection scope and campaign, with a follow-up of the performance of the team and objectives including monitoring of KPI's (progress, budget, etc..)
- Analyzes degradation modes or reports to be reviewed with Inspection Leader.
- Acts as inspection lead deputy during inspection lead leave.
- Audits regularly required contractor and site.

HEALTH, SAFETY & ENVIRONMENTAL RESPONSIBILITIES

EACOP is committed to ensuring that the health, safety and welfare of workers, communities, and the environment are well addressed and managed. Therefore, the employee is mandated to:

- Fully complies with Company H3SE (Health, Safety, Social, Security & Environment) policies and Life Saving Rules.
- Actively participates in HSEQ and promotes this culture to co-workers.
- Remain vigilant and maintain continuous awareness of potential unsafe conditions.
- Communicates to management any HSE related concerns and ways to improve them.
- Maintains a workplace & workspace that is safe, clean, and always neat – practice good housekeeping.

QUALIFICATIONS / EXPERIENCE REQUIRED

Academic Qualifications:

- Bachelor level or similar.
- Mechanics or Materials Engineer (or equivalent) with emphasis on mechanics, materials, metallurgy, and corrosion.
- Knowledge of Oil & Gas process equipment, technology, and piping
- Good knowledge of international Codes, Standards and Regulation related to the inspection discipline (ASME, API, NACE...)
- Good knowledge of materials, metallurgy, welding, corrosion, failure modes, Non-Destructive testing, and inspection techniques.
- Knowledge of RBI methodology (Risk Based Inspection.)
- Good knowledge of CMIMS (Computerized Maintenance & Inspection Management System.)

- Good knowledge in Fitness for Service assessment methods (API RP 579, ASME, DNV...)
- Proficiency in oral and written English.
- ERB Registration as a Professional Engineer.

Experience Required:

- Minimum 6 years' experience as supervisor or leader in inspection related activities in the Oil & Gas industry or Refinery or Petrochemical Site.
- Experience in Full Field shut down inspection scope preparation and follow up.

HOW TO APPLY

The applicant must submit his/her Curriculum Vitae CV and a Cover Letter explaining why he/she is the suitable candidate for the position. Applicants are also required to provide details of three (3) referees one of whom should be the most recent employer. **Please submit your application only through ANY of the contact information provided below. Application deadline is on 31st October 2024.**

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Seaowl: sestz@seaowlgroup.com



NOTE: No payment is required at any stage of the recruitment process.



VACANCY ANNOUNCEMENT

Job Title: INSTRUMENTATION & CONTROL SYSTEM ENGINEER

Job Type: Full Time

Reports to: N+1: Head of Maintenance and Inspection
N+ 2: Field Operations Manager

Location: Tanga (prior site readiness location will be Dar es Salaam)

WHO WE ARE

The East African Crude Oil Pipeline (EACOP) project is a Midstream development located across Uganda and Tanzania that includes a nearshore Marine Storage and Export Terminal (MST). Once completed, the EACOP Company will operate the East African Crude Oil Pipeline, a 1,443 km long, electrically heated crude oil export pipeline that transports oil from Kabaale - Hoima in Uganda, to the Chongoleani Peninsula near Tanga Port in Tanzania for crude export to the international markets.

JOB DIMENSIONS/ GENERAL JOB DESCRIPTION

- The job holder assists and supports, within the Field Operation team for all the maintenance and inspection activities related to the ICSS (Integrated Control and Safety System), Instrumentation and Telecom of the future EACOP facilities. He is responsible for all aspects related to ICSS and Instrumentation during the maintenance and inspection engineering phase and shall bring assistance on this subject as and when required. During operation, he will support the maintenance needs of instrument, ICSS, and telecom including associated services company and contracts.
- The job holder will pay particular attention to the identification and the right definition of the performance standard of the Safety Critical Element in his perimeter.
- The job holder is also accountable for demonstrating individually an exemplary behaviour regarding HSE rules & requirements, and for ensuring their application within his scope of responsibility.

Management:

- Ensures Instrumentation, ICSS and Telecom support teams cover the obligations in term of maintenance strategy update, performance monitoring, contract, and stock strategy. Define priorities to focus on delivering values matching with Field Operations Objectives.
- Produces, reviews guidance documents, procedure, standard related to his perimeters.
- Follows ICSS major maintenance & Update.
- Ensures implementation of operation and maintenance strategy based on FO objectives. Ensure management system is up to date and in line with the Area performance objectives. Recover any REX from Area and analyse KPI to set-up maintenance strategy accordingly.
- Assess and audit CONTRACTOR procedure managing material repair in workshop are well implemented to secure reliable tracking system, follow-up, and progress.
- Ensures CONTRACTOR stock management by technology in line with criticality study, capability to repair and availability objective.
- Optimization: Review and challenge CONTRACTOR maintenance plan on instrumentation and ICSS and do proposal to reduce downtime and cost to optimize cost VS running hours.
- Secure life cycle management of equipment / packages; implement studies and action plan to secure maintainability of the plants (obsolescence).
- Responsible for implementing and sustaining all cybersecurity solutions to guard industrial network against cyberattacks.

- IT system Administrator for Field Operations. Manages IT sustenance and development to adequately cover rotating equipment, metering, and other requirements.
- OPEX: Cooperate with MAN head in terms of budget management for studies, ISS and modifications related to Service.
- Develops periodic reporting activities of the Discipline and follow them.

Operations:

- Recommends diagnosis & corrective actions related to major malfunctions and failures. Comments Contractor action plan and assess CONTRACTOR competencies and process to solve major malfunctions and failures. Support CONTRACTOR if required.
- Organizes and maintain instrument equipment database. Guarantee the quality of activity reporting, particularly through CMMS.
- Reliability: Responsible of COMPANY reporting regarding reliability improvement as a continuous practice to maximise plant availability. Identify improvement opportunities in organization, facilities availability, and technical costs; represent progress in reliability meeting.
- Follow KPI's defined and attend / prepare for meetings, update dashboard upon requirement, provide action plan for reliability meeting.
- Develop positive and constructive relationships with contractors and suppliers. Identify opportunities to improve contractor/supplier performance, reduce costs and improve the quality of services/products supplied.
- Act as technical discipline focal point on specific project/work scopes and contracts, taking a lead role in the involvement/co-ordination of, and interface between, site/ teams/ contractors ensuring effective communication and understanding between appropriate parties.

Engineering Studies

- Proposes solutions to optimize the operating cost.
- Consolidates ICSS & instrumentation part of Software Modification workflow issued by site dealing with ICSS and instrument discipline.

DUTIES & RESPONSIBILITIES

In the context of teamwork and in the field of maintenance:

- Shares and provides reliability analysis, optimization, and availability of equipment in line with the production objectives.
- Prepares and manages Contract technical need for the Maintenance contract team to implement on time in line with operation readiness planning.
- Defines maintenance policies and ensure international rules and standards followed according to his disciplines.
- Participates and updates REX and recommendation for future contract as EACOP strategy.
- Participates to contractor and subcontractor audits.

- Regular site visits.
- Adequate maintenance plans for related equipment and evidence of execution via CMMS
- Adequate material replenishment plans and effective liaison with C&P to always ensure required stock levels.
- Effective execution of assigned contracts.
- Availability, reliability, and obsolescence management of Instruments/PLC/ICSS/Metering systems.

HEALTH, SAFETY & ENVIRONMENTAL RESPONSIBILITIES

EACOP is committed to ensuring that the health, safety and welfare of workers, communities, and the environment are well addressed and managed. Therefore, the employee is mandated to:

- Fully complies with Company H3SE (Health, Safety, Social, Security & Environment) policies and Life Saving Rules.
- Actively participates in HSEQ and promotes this culture to co-workers.
- Remain vigilant and maintain continuous awareness of potential unsafe conditions.
- Communicates to management any HSE related concerns and ways to improve them.
- Maintains a workplace & workspace that is safe, clean, and always neat – practice good housekeeping.

QUALIFICATIONS / EXPERIENCE REQUIRED

Academic Qualifications:

- Engineering Bac +5 level with specialization in ICSS or Instrumentation, or equivalent proven experience (Engineer)
- Industrial information security system training.
- ERB Registration as a Professional Engineer.

- Experience in industrial maintenance (over 8 years) and maintenance methods.
- Experience in team management.
- Very good knowledge of Instrumentation and Fundamentals of Legal Metrology in metering of petroleum products.
- Reliability, autonomy, analytical, organizational capacity, and leadership.
- Sense of method, flavor analysis, rigor, and organizational skills.
- Proficiency in English, both spoken and written.

Experience Required:

- Experience in instrument and ICSS maintenance and management (over 10 years), competence in cyber security, oil/Electric/production/terminal knowledge ...

HOW TO APPLY

The applicant must submit his/her Curriculum Vitae CV and a Cover Letter explaining why he/she is the suitable candidate for the position. Applicants are also required to provide details of three (3) referees one of whom should be the most recent employer. **Please submit your application only through ANY of the contact information provided below. Application deadline is on 31st October 2024.**

Air Swift: airswift.com

CCL: tanzania@ecgglobal.com

IMI: imi-tanzania@imi-eag.com

ITM: recruitmenttanzania@itmafrica.com

Qsourcing: recruitmenttanzania@qsourcing.com

Seaowl: sestz@seaowlgroup.com



NOTE: No payment is required at any stage of the recruitment process.



A traffic police officer speaks with a commuter bus driver causing congestion by taking in passengers at an unauthorized area at Kariakoo, Dar es Salaam, yesterday. Photo: Correspondent Jumanne Juma

Climate justice activists appeal for urgent mitigation, adaptation steps

By Correspondent Marc Nkwame,

Sub-Saharan Africa.

Arusha

The maiden Climate Justice Camp was held in Tunisia in 2022, followed by the 2023 camp in Lebanon.

THE third Climate Justice Camp was concluded in Arusha Region on Wednesday with call for urgent mitigation and adaptation measures.

Among the topics discussed at the CJC 2024 include the road to COP29, energy transition, adaptation and resilience, plastic pollution, conflict and demilitarization and gender and climate.

Esther Syombua, Regional Coordinator for Greenpeace East Africa, said young people from over 100 countries within the global south attended the camp which was held at the Pan-African Training Center (MS TCDC) in Usa River, Meru District.

According to the organizers, the goal was to create regional and international networks and alliances that can advocate for long-term political change.

The annual gathering aims to develop better solutions to the social injustices affecting people across the globe.

"All the previous climate justice camps saw huge and active representation from Sub-Saharan Africa region; this third edition of the camp in Tanzania promises to be even more of a catalyst for unity and collaboration, empowering participants to build knowledge and networks, share stories and skills," said Agustin Maggio, programme leader of Roots and lead partner of the Climate Justice Camp.

Participants emphasized the urgency of addressing the global climate crisis by coming up with resolutions that will be tabled during the forthcoming United Nations Climate Change Conference (COP 29) in November this year.

Over 80 percent of Climate Justice Camp participants were young people aged 35 and below, including vibrant change-makers from various organizations worldwide.

Dorine Walter from Zanzibar said unless governments step in to reduce prices of clean energy such as gas and electricity, most people on the continent will continue using dirty fuels such as firewood and charcoal.

Beanca Casto from Portugal pointed out that the effects of climate change not only threaten species' survival but also take away all basic human rights and therefore the world needs to address the problem.

John Odhiambo, an engineer with Routeways Technologies Ltd, the company implementing the project, said they will ensure the project is completed quickly within the set period to enable residents of the said areas to access this crucial energy.

The Climate Justice Camp is the largest in-person gathering serving as a platform for young leaders from the global south. This year, the event marked its first occurrence in

The contractor is currently in the initial stages of completing procedures to begin work for the project's implementation.

“The annual gathering aims to develop better solutions to the social injustices affecting people across the globe”

By Guardian Correspondent, Kigoma

REA connecting 120 villages in Kigoma Region with electricity

THE Rural Energy Agency (REA) has begun implementing a project to supply electricity to 15 constituencies in Kigoma Region to enable a total of 120 villages to get reliable power to facilitate socioeconomic development.

and social activities," he said.

Kigoma Regional Commissioner, Thobias Andengenyne, disclosed this yesterday after receiving a report from REA on the start of the implementation of the projects to bring electricity to the 120 villages.

Andengenyne urged contractor Routeways Technologies Ltd to ensure that the project is completed on time as per the agreed timeline.

"I commend REA for implementing this project to bring electricity to the villages. Electricity is a catalyst for development in this region as it is essential for economic

Robert Dulle, REA Western Zone Project Supervisor, said they have introduced the contractor who will carry out the project in 15 villages within each electoral constituency in the region.

of which has been provided by the government so that the people of Kigoma can access electricity," he said.

"This contractor will implement the project at a cost of 14bn/-, all

He added that the project began in August this year and will be implemented over a period of two years, with completion expected by August 2026.

The contractor has been instructed to complete the project on time so that the people of Kigoma can benefit from electricity

in these villages.

John Odhiambo, an engineer with Routeways Technologies Ltd, the company implementing the project, said they will ensure the project is completed quickly within the set period to enable residents of the said areas to access this crucial energy.

The contractor is currently in the initial stages of completing procedures to begin work for the project's implementation.



TANZANIA MUSIC RIGHTS SOCIETY

NOTICE OF THE 1ST ANNUAL GENERAL MEETING

NOTICE IS HEREBY GIVEN THAT the 1st Annual General Meeting (AGM) of the Members of Tanzania Music Rights Society (TAMRISO) will be held on Wednesday 13th November, 2024 at Karimjee Hall, starting at 08:00 am - 2:00 pm where the following business shall be transacted:

AGENDA:

1. Constitution of the Meeting
 - a) To read the notice convening the meeting and determine if a quorum is present,
 - b) Communication from the Chair.
2. Ordinary Business
 - a) To receive and consider the TAMRISO Annual Report/Financial Management Report for the year June 2023 to June 2024;(Audited Report)
 - b) To receive and consider TAMRISO Constitution;
 - c) To receive and consider TAMRISO Membership and Distribution Rules;
 - d) To receive and consider the TAMRISO 3 years Strategic Plan and Work Plan for the year 2025;
 - e) To approve the appointment of Auditors for the Financial for the year July June r 2025;
3. Any Other Business

To deliberate any other business that may be legally transacted at the Annual General Meeting.

NOTES:

1. Cluster Meetings shall be held 7 days before AGM
2. All members shall have the right to attend, speak, and vote at the Annual General Meeting.
3. Members who are eligible to attend and vote at the AGM are entitled to appoint a PROXY to attend and vote on his/her behalf in accordance with the provisions of the Society's Constitution.
4. Participation in the 1st AGM can also be through online platforms. Details for this option including the link to the meeting shall be provided to eligible members in due course.

Dated this Thursday, October 17th, 2024.

BY ORDER OF THE BOARD OF TANZANIA MUSIC RIGHTS SOCIETY (TAMRISO)
 CHAIRPERSON
 TANZANIA MUSIC RIGHTS SOCIETY (TAMRISO)
 36 Migombani Street,
 Mikocheni 14112,
 P.O. Box .23230,
 DAR ES SALAAM



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New cement investments round may later unmake protectionism

PLANS by owners of the multinational acquired Mbeya Cement Co. to expand production outlays with investments set at 871.8bn/- (\$320m) now in the offing are an illustration of things to come. The office of the Treasury Registrar, with shareholding in the firm, makes a projection of three-year projects expected to generate up to 12,000 direct and indirect jobs. Even if it doesn't quite hit the mark, it would still make a big difference in terms of capacity, jobs and prices.

The government holds 25 percent of the company's shares, while 10 percent shareholding belongs to the National Social Security Fund (NSSF), even as Amsons Industries (T) Ltd, part of a chain of companies tied with the Africa Agriculture and Trade Investment Fund (AATIF), holds majority shares at 65 percent. Clinker production capacity now pegged at 1,000 tons a day is to be lifted to 5,000 tons a day in the next three years, boosting its industry profile.

There was no inkling on pricing in the future but an intent to protect the sector.

The plan is partly related to the boom in major construction projects such as the standard gauge railway, road modernisation and rapid bus transit projects in particular. Tarmac and concrete roads projects are being built all over the country, making expansion of clinker and cement manufacturing a viable strategy.

There was a preliminary explanation for the rapid expansion as tied to the growth rate of the population now put at 65m, scaled from the August 2022 Census results.

While it is true that the growth in population pushes up demand in residential and commercial

properties in urban and rural areas, thus many firms will push to dominate the market share as sales go up.

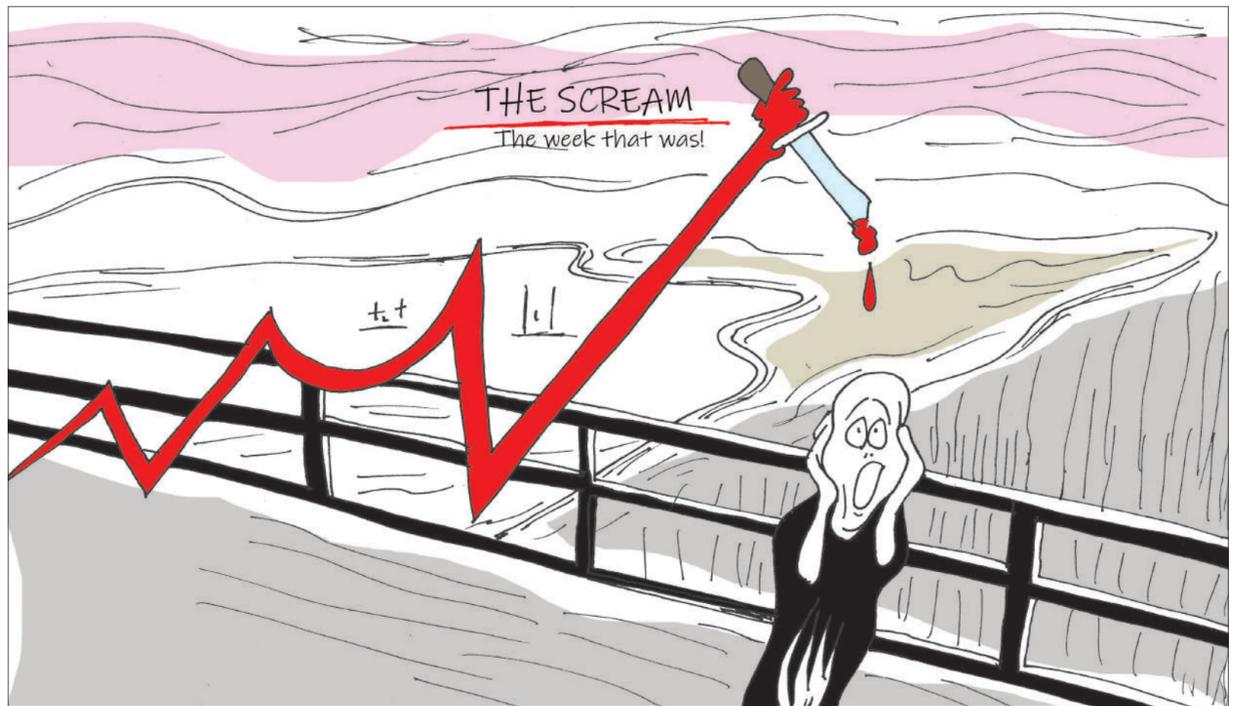
Still the rate of building and expansion both for public infrastructure as well as commercial building, homes etc reflects less than growth in population than investment flows and usable surpluses at the level of family investments, bank lending, etc. It is an illustration of the pace of economic growth, though it has telling imbalances that are also being addressed.

As is the case in market economy, different producers seek a higher slot in sharing out the market, and it is brand quality, market proximity and return on capital that is acceptable to shareholders, which will count.

When the production level is significantly above market needs, and neighbourhood markets do not absorb the surplus rapidly enough it will be needful for producers to skim the pricing to enable higher consumer uptake. That is why the preliminary safeguard of imposing 25 per cent duty on imported cement will in future be of less use, as it invites reciprocal duties in other products where we don't have any advantage.

With the level of cement production already surpassing the total demand at the moment, with 14 cement factories in a mixture of integrated clinker/cement plants and small factories, the 8.0m tons demand last year has been fully eclipsed in production capacity, aid it is growing.

Reports say that local factories produced 9.1m tons of cement, an excess of 1.1m tons that was eventually directed at export markets. With such surpluses, rapid expansion is in a way hard to decide.



Kenyan schoolgirl fell in love with trees

By Mary Isokariari

A 14-year-old girl from Kenya has achieved global fame for her efforts to save the planet, meeting the likes of King Charles and teaming up with Grammy award-winner Meji Alabi and ex-football star David Beckham in the campaign against climate change.

Ellyanne Wanjiku Chlystun was just four years old when she was motivated to act on the issue with her inspiration coming from Kenya's most-famous tree planter and Nobel laureate, Prof Wangari Maathai.

"I was doing a project in kindergarten about people who had made a difference in the world, such as Martin Luther King, Nelson Mandela and Florence Nightingale.

"However, it was Wangari Maathai, this amazing Kenyan woman, who had planted millions of trees in her community to spread awareness about what tree planting can do, and how it can develop a country or continent, who inspired me," Ellyanne tells the BBC.

Prof Maathai championed the view that women, especially in rural areas, could improve the environment by planting trees to provide a fuel source and to slow deforestation and desertification.

She became the first black African woman to win a Nobel Peace Prize in 2004, and was also referred to as the first "green" Nobel laureate.

Prof Maathai founded The Green Belt Movement in 1977. It planted an estimated 45 million trees in Kenya by the time she died in 2011.

Determined to follow in her footsteps, Ellyanne went home to tell her mother, Dorothy, about what she had learned.

However, her mother - who was very familiar with the story of Prof Maathai, including her role as a political activist who challenged the regime of then-President Daniel arap Moi - tried to discourage her.

Recalling the conversation, Ellyanne says: "I said I want to be just like her [Prof Maathai]. But because mum knows of her and how she got beaten and hurt and put in jail, she said: 'No, it's better to become a lawyer or doctor and go to Harvard'."

However, the young child was persistent until her mother agreed that she could emulate her hero.

"I remember at the time eating either an orange or lemon and I took the seed... and put it in the soil and then it started growing and sprouting," adds Ellyanne.

"I fell in love with what I was doing, so I planted more."

This motivated her to learn about the science behind trees.



Ellyanne Wanjiku Chlystun

"Dr Jane Njuguna, from the Kenya Forestry Research Institute, taught me about Species Site Matching, which is finding the right tree to plant in the right area at the right time with the right tools and the right soil," she says.

With the help of her family, Ellyanne launched a not-for-profit organisation, Children With Nature, in 2017.

"Through Children With Nature, I wanted to teach kids. Some of them don't know how they can make a difference in the area they live in," Ellyanne says.

Ellyanne says she has been "brought up to believe that everything is possible"

She says that she had personally planted about 250,000 trees by 2020, but had built a "community" of tree-lovers - not just in Kenya but also abroad - and together they had crossed the 1.3 million mark.

"I have planted trees all over the world in countries I have visited, including Uganda, Poland, the UK, Crater Lake in the USA, Zanzibar, Morocco and Zambia," Ellyanne says, adding: "I have planted the most trees here in Kenya."

However, she has fallen behind on tree-planting in the last three years as she has become involved in other campaigns to tackle climate change.

"I usually get sponsorship and collaborate with various partnerships to fund the travel. Brands can pay for the tickets and hotel. As a child I can't pay for my tickets yet, although I'm getting there," Ellyanne adds.

On how she juggles her time between going to school and being

a globe-trotting campaigner, the 14-year-old replies: "School has been very easy for me as I have excellent grades. I'm very proud of myself and so is my mum."

She attended the climate summit in Dubai in 2023, where she met the British monarch, and gave a speech that drew a link between climate change and the water-borne disease malaria.

"As weather patterns change, malaria cases are rising. Where I live in Kenya, malaria is appearing in new places where it has never been seen before," Ellyanne told the delegates.

She returned to the theme in a video released by UK-based charity Malaria No More.

Directed by Alabi and featuring Beckham, she is the presenter of the video, which dramatically illustrates the effects of climate change.

"An angry sun, erratic skies, cyclones, floods of a cosmic size, thirsty land, falling trees - the perfect storm to spread disease," Ellyanne says in the film.

Ellyanne Wanjiku Chlystun Ellyanne Wanjiku Chlystun, dressed in school uniform, is standing up in an audience of young people and speaks into a microphone. Ellyanne Wanjiku Chlystun

Ellyanne is not afraid to speak her mind as she urges governments to pay more attention to climate change

Along with children from other parts of the world, she also features in SaveOurWildlife, a documentary film produced by Sky News and Sky Kids FYI that looks at the impact of climate change on animals.

It has been nominated for a prize in the children's category at the Wildscreen Panda Awards ceremony, billed as the Oscars of the wildlife film and TV industry, currently under way in the UK city of Bristol.

In the film, Ellyanne reports on her favourite animal - elephants - and says that drought caused by changing weather patterns now poses a greater threat to their survival than poaching.

Despite the fact that she has branched out into filming, she tells the BBC that she remains passionate about tree-planting, and intends to take it up again.

"My greatest dream is to plant trees in Africa's Green Belt," Ellyanne says, referring to the initiative to halt the advancing Sahara Desert by planting trees from Senegal in the west to Djibouti in the east.

And she wants to be a "catalyst" for the planting of one-trillion trees around the world by the time she turns 18 - a goal that she regards achievable.

"I was brought up to believe that everything is possible, especially for me as a young person.

"Look what GenZ has done in Kenya, out of resilience, they managed to get a whole finance bill cancelled and the entire cabinet fired," she adds, giving a glimpse of the political streak of her hero, Prof Maathai.

But she says has no intention of forging a political career like Prof Maathai, saying: "I want to graduate from primary school and then get into high school and then get into college. I want to specialise in economics, that's for sure."

Taifa Stars stood a chance to qualify had the Benjamin Mkapa Stadium been 'hospitable'

CHANCES that the national soccer side, Taifa Stars may qualify for next year's African Nations Cup finals were on an edge following a 0-2 defeat in a return match with the Leopards, the nearby Congolese national side.

Strictly speaking there is no need to scratch our heads why the match went that way, even if the local side's resilience proved to be way below the performance last week in an away encounter, where the side lost with an exasperating own goal. Such turns of play arise out of commotion, meaning it was anyway going to be scored, anyhow.

A number of experts, apparently including interim head coach Hemed Suleiman 'Morocco,' have pointed out that Taifa Stars play better when they have external fixtures and rather poorly at the local arena.

This is in sharp contrast with what is usually expected when a team plays at home, namely that it has the support of thousands upon thousands of its supporters, while the visiting team is booed at times, etc. It is not in every country where this scenario isn't visible, not just here.

There is a statistic that pundits or commentators make among top national sides around the world, and one can compare Taifa Stars with the Brazilian national side, the Selecao, that they stand a better chance of winning in nearby capitals than at Maracana Stadium, downtown Rio de Janeiro, with a 110,000 fans total capacity.

The trouble is that the players are nervous and edgy when they play there, as they don't have loyal supporters who applaud when they do well, and ignore errors they

make. Soccer is clearly a game of errors and how to use them.

Listening to how pundits and callers in radio shows before the latest encounter, many analysts could make out not just the confusion but outright ignorance as to what the national side needs from the fans during matches.

A strident theme in that regard was tied to the pros and cons of mobilising fans to the stadium, as the turnout is definitely not comparable to the response of the fans in city centre derbies as they are called. Yet this presence of fans when they accept to turn up, if perhaps rather reluctantly, is a pain in the neck for the players, staring at them with hostile looks, as labourers at a work site who aren't pleasing the taskmasters.

So that the national side plays well in the country's main soccer arena, there could be initiated something like a Taifa Stars support club whose members are united by a concord to cheer up the side under all circumstances.

At the club level they observe that discipline for fear of igniting displeasure of other fans, even violence, were someone to utter a negative remark on a player, for any reason.

Taifa Stars, lacking that sort of loyalty is a victim of all-knowing fans shouting at the coach to take out this or that player, scolding a player for faulty move, and altogether placing them on an edge to please an unforgiving crowd. Making use of weaknesses in the other side, with a team as powerful as DR Congo is difficult even at the best of times, and faced with this sort of psychological travail makes the use of home ground for qualification altogether improbable.

Teachers must address key defects to improve students' performance

IMPROVING the teaching and learning process involves addressing weaknesses or defects in learners' behaviour and academic habits. Psychologists suggest that humans naturally prefer leisure over work, and learners are no exception—they often wish to perform well without significant effort.

However, success in any endeavour including education demands hard work. Learning is a behavioural process, meaning a student's conduct directly impacts their academic performance. Teachers must not only teach but also closely monitor learners' behaviour to make schooling more effective.

For learners to excel academically, they must manage their time efficiently. Completing exercises on time and dedicating sufficient time for revision helps reduce the teacher's workload and improves performance.

Teachers must address learners' behaviour, as poor time management that can significantly affect learners' academic results. Intelligence alone is not enough; the time learners invest in their studies is a critical factor.

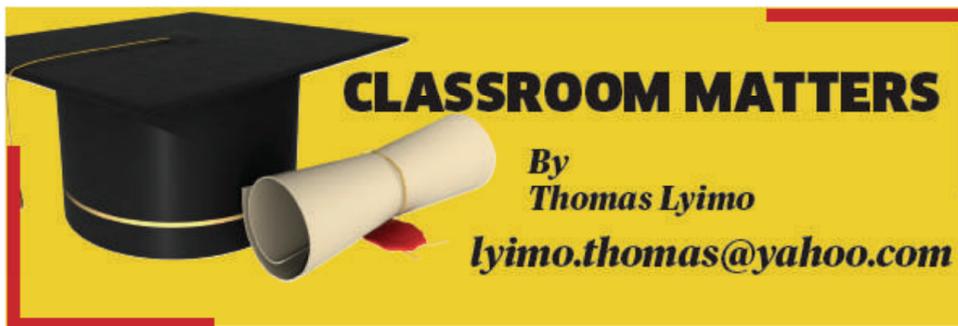
Learning is a multifaceted process that depends on a combination of factors, including effort, discipline, and consistency.

It is well-known that practice makes perfect. When learners diligently complete classwork and invest time in revisions, they increase their chances of performing well. Success in learning requires hard work, seriousness, commitment, and consistency.

A student determined to succeed should have a well-structured study plan, read daily, and maintain discipline in their studies. Teachers can motivate learners through rewards, words of encouragement and recognition for their efforts, something which fosters a positive learning environment.

Motivation plays a key role in the learning process. Some learners may not fully understand the purpose of being in school, and rewarding good performance can reinforce positive behaviour.

Motivated learners are more likely to actively engage with teachers and explore the subject beyond what is required. Learning can be challenging, motivated students are more likely to persist through difficulties. When motivation is high, students are willing to overcome obstacles, such as difficult topics or tasks, because they see the



value in mastering the material.

Motivating learners helps to improve their attention, which is essential for absorbing and retaining information. It encourages deeper cognitive processing, where students think critically and connect new knowledge with what they already know.

Teaching goes beyond delivering lessons; it involves shaping learners' personalities and making sure their conduct aligns with what they are taught.

Regular evaluations help track learners' progress and ensure the curriculum objectives are met.

Teachers must ensure they lead students in making corrections to solidifying their understanding of previous lessons. If learners fail to correct their work, it results in lack of seriousness which can undermine their academic progress.

Teachers must emphasize the importance of correcting mistakes to re-

inforce learning and ensure that the teaching process is effective.

Some learners make incorrect corrections, which indicate lack of understanding and seriousness. Wrong corrections mean that when similar questions are asked, learners will likely make the same mistakes. Teachers must ensure that learners correct their work accurately and do not repeat mistakes.

For young learners, teacher-provid-

ed notes are essential since they are not yet capable of writing their own. Since tests and exams often come directly from these notes, failing to write them increases the risk of poor performance. Teachers must follow up to ensure learners complete their notes, as this directly affects their academic success.

Regular assessment through marking exercises is vital in the learning process. For young learners, marking helps identify mistakes, such as spelling errors and handwriting issues.

Marking allows teachers to point out mistakes, clarify and correct errors promptly, thus helping students to learn from their mistakes and avoid repeating them in the future.

Marking exercises enables both students and teachers to gauge how much the student has learned and how well they understand the subject. Marking exercises is a key tool in the learning process because it not only provides valuable feedback and tracks progress but also encourages accountability, builds confidence, and prepares students for future success.

It allows the teacher to assess whether the lesson was understood. If learners do not submit their work for marking, it prevents teachers from properly evaluating their progress and undermines the effectiveness of the teaching process.

Follow-up is critical in ensuring learners implement the instructions given by their teacher. A serious and committed teacher must make sure that their guidance is followed, as learners who neglect instructions are unlikely to succeed.

If a teacher's instructions are not implemented, the teacher may be perceived as ineffective. Teaching requires addressing these defects to create an environment where learners can thrive and improve their performance.

Teaching is not just about delivering content but also about managing and guiding learners' behaviour. Addressing key defects in the learning process—such as failure to correct mistakes, incomplete notes, or lack of time management—can significantly improve learners' performance.

By maintaining a consistent follow-up system and creating a motivating learning environment, teachers can ensure better outcomes for their students.

Alcoholism and drugs: A tragedy to young generations

By Felician Kilahama

IN the beginning God said to humans: 'have dominions over the fish of the sea, over the fowls of the air and over every living thing that move upon the earth'. God said to the man and the woman: 'be fruitful and multiply and replenish the earth and subdue it.'

Many years have passed since Adam and Eva/Hawa were created; current statistics indicate an increase in the number of people worldwide, approximately eight billion.

This is a sign that the world is becoming crowded with certain nations like China and India leading with about 40 percent of the total global-population. Tanzania with enormous land-area (about 94.55 million hectares), according to the 2022 Population and Housing Census (PHC) the country inhabits 61,741,120 people—the number which is low compared to the available land area.

Tanzania requires her citizens to multiply and increase in numbers; youth seem to derail from the natural-path for marital status including having several children familywise. Youth are not interested in marriage instead want to remain single when expected to become fathers and mothers bonded in matrimonial way of life.

What has betrayed Tanzanian youth becoming uninterested in marriage creating environment for family-hood? Is it due to globalization, digital systems and in inappropriate adoption of external influences and undesirable social governance and administrative systems?

There is no doubt that developed nations don't care if can fulfil their best wishes; even if they are against the will of the almighty God by provoking evils. For instance, encouraging marriages between same sexes (homosexuality and lesbianism); including enacting the Law to 'destroy pregnancies while women encouraged to prevent pregnancies'. Such human actions are very disgusting not only to humans but also to God,



who created people and through his love and grace; commanded humans to produce children and multiply accordingly.

During teenage, I used to hear old-people saying that having many children is a blessing to a family. Nowadays the situation has become so different such that for 'young people' to be married; having children is an act considered stressful and curse.

What provoked me to raise this, hinges on the situation surfacing amongst young people especially men; forgetting that they are the people to be trusted to have sustainable families.

There is a saying: 'the world is in turmoil' meaning currently humans are not firm but rather 'wobbling here and there' until death yet without understating what life is all about. If one reflects seriously on the current youths' in Tanzania, should realize the 'state of affairs' is definitely the outcome of the worldly struggles for selfishness rather than standing firmly on the foundations and instructions of God.

Experiences on mainland show that youth have indulged themselves into extreme 'drinking alcohol'. During my teenage before and

after starting primary education; I used to see those who drank alcohol were adults with families no unmarried youth were allowed to join adults as they gathered for alcoholic drinks.

Traditional or customary systems prevented them from associating themselves in places where adults took alcohol but rather encouraged to manage their lives and families well.

Nowadays systems of lives are pegged on 'digital, political, psychological, technological' and other pleasantness's. Furthermore, the global outlook is progressively moving in directions of freedom without bothering what one does as long as is about 18 years. This situation indeed, conflicts with the Law of nature, Principles and Spiritual Systems in accordance to God's creation.

Types of alcohol that youth are drinking, for example, 'konyagi' and 'sungura' and other sorts yet detrimental to youth' health and mental wellbeing. Similarly, distributed in small packaging encourages many youths becoming alcoholic extravaganzas in the context of reduced alcohols' prices.

Besides alcohol, experiences show that once youths are ad-

dicted to intoxicating-drugs. During the past, the government tried hard to stop and control use of intoxicating-drugs by ensuring drugs are not easily brought into Tanzania.

Operation carried-out recently by the Drugs Prevention and Control Authority (24th August to 2nd September, 2024); demonstrated there are major weaknesses in systems involved to prevent and control the importation of intoxicating-drugs. For instance, report issued by the Authority on September 10, 2024 displayed large amounts of drugs entered in Tanzania and were seized in the municipalities of Kinondoni and Ubungu and suspects arrested.

The question remains, how did such large consignments of unwanted-drugs entered Tanzania without detected at the places of entry till confiscated in residential areas? Likewise, use of 'marijuana' (Cannabis sativa) has been chronic in various places on Mainland; what fails the nation to curb the unbecoming situations regards use of intoxication-drugs?

As a nation, it is important to appraise the situation of 'alcoholism/drugs' as it stands today and forecast what situation shall be in the

next decades and type of 'workforce' the country will possess?

Especially, as many youths, between the ages of 20 and 40 years, continue spoiling themselves through alcoholic and drugs, then foresee what shall be the fate of Tanzania? Again, what shall be the future leaders look-like, what knowledge will the youths have and what kind of life they will possess if continue in such trends of excessive drinking and drugs taking?

One-day, August, 2024 walked in one of the Dar-es-Salaam city center Streets, I came across four-youth and one girl. Immediately slowed down my walking paces; watching what was happening. Indeed, it was a scene of drinking spree using one bottle in turn; also they were smoking something 'twisted/wrapped' puffing one-after-another.

I became stunned by such a situation. Ahead of me was a grown-up woman walking towards me and after greeting each other; I inquired from her, if what I saw youths doing was right? The woman immediately said "that is the real situation facing our children" and further lamented "may God have mercy to our youths in Tanzania because their minds are already twisted".

It is important to pray to God, but based on the Will God vested to humanities: for making appropriate decisions/choices. For instance, what to do, what

to eat, what to drink, how to dress and/or how to live decently is up-to the person him/herself! Therefore, it is upon each person, over 18 years, to be highly responsible for own lifestyle.

Humans are living on one planet earth but differing inabilities to make right decisions to live comfortably and without deviating to the point of losing 'mental health'. It is not the issues of God, if youths in Tanzania indulge themselves into excessive drinking alcohol and are using intoxicating-drugs; all blames should be upon themselves.

My request to the government, consumption 'excessive alcohol' including 'intoxicating drugs', must be highly contained. Concrete measures should be undertaken to increase the prices of all 'alcohols' also to ensure that intoxicating-drugs are highly controlled with virtuous intentions to save the nation's workforce from sinking.

Additionally, those who are legally proven to be doing illegal businesses should be severely punished without merciful considerations to escape impoverished situations within the country. A good nation requires strong and energetic youth, and intelligent citizens who fear and respect God as the source of knowledge but Tanzanians should circumvent evils otherwise the country will be cursed hence crucial to avoid entrenching the country into cursed situations.

Bank of India (Tanzania) Ltd.

Fully owned subsidiary of Bank of India (Public Sector Bank)

Relationships beyond banking

ISCLOSURES MADE UNDER REGULATION 11 OF BANKING AND FINANCIAL INSTITUTIONS (DISCLOSURES) REGULATIONS, 2014 AND CONSUMER PROTECTION REGULATION, 2019

MINIMUM DISCLOSURE OF CHARGES AND FEES (GHARAMA ZA HUDUMA ZETU)

Service Charges (Exclusive of VAT and Government Levy on Digital Transactions) (The applicable VAT (Value added Tax) and Govt Levy on digital Transaction to be collected during the collection of service charges)

A. REMITTANCE –OUTWARD

Sr. No.	Item	Charge in TZS or Equivalent to TZS
TSS Remittance (Only for A/c holders – Not permitted for non a/c holders)	Remittance-TZS or TZS Equivalent Transaction value	
	Between TZS 1 to 10 million	2,000
	Between TZS 10 million to 50 million	5,000
	Above TZS 50 million	10,000
TIPS AND TACH	Transaction value	
	Between TZS 1-TZS 50,000	500
	Between TZS 50,001-TZS 500,000	1,000
	Between TZS 500,001-5,000,000	1,500
	Between TZS 5,000,001- 20,000,000	2,500
Other Outward Remittance	1 USD up to 6,000	USD 15
	USD 6,001 – 10,000	USD 30
	Above USD 10,000	@ 0.35% Maximum USD 75
Tracer Charges	Irrespective of Amount	USD 30
Recall back funds charges	Irrespective of Amount	USD 30

B. REMITTANCE –INWARD

Sr. No.	Item	Charge
(Only for A/c holders – Not permitted for non a/c holders)	From inside Tanzania (TSS, TIPS AND TACH)	Free
	From outside Tanzania: as under	
	For Current /Overdraft Accounts	0.35% of inward remittance Minimum USD 18 Maximum USD 70.
	For Saving Accounts	Free
	USD 0 up to USD 100	Free
	USD 101 up to USD 500	USD 10
	Above USD 500	USD 18

C. DEPOSIT AND RELATED SERVICES

Item	TZS A/c	USD A/c
Saving Account :-		
Cash withdrawal per day –Free of charge, up to amount	TZS 25 Mn	USD 2000
Cash withdrawal charges over USD 2,000 to USD 5,000 per day	-	0.25% of withdraw amount
Cash withdrawal charges over USD 5,000 per day	-	0.60% of withdraw amount
Cash withdrawal charges over TZS 25 Mn per day	0.10% of withdrawal amount	
Cash Deposit charges over USD 5,000 per day	-	0.60% of deposited amount
Cash deposit charges for small currency USD notes ranging from USD 1 to USD 20, irrespective of amount deposited (i.e. both for below and above USD 5,000)	-	12% (Min USD 1) of the aggregate small currency amount
Current Account:-		
Cash withdrawal per day –Free of charge, up to amount	TZS 25 Mn	USD 5000
Cash withdrawal charges over USD 5,000 per day	-	0.60% of withdrawal amount
Cash withdrawal charges over TZS 25.00 Mn per day	0.15% of withdrawal amount	-
Cash deposit charges over USD 10,000 per day	-	0.60% of deposit
Maintenance of minimum balance:-		
For Saving Account-Without Cheque Book Facility	TZS 50,000	USD 50
With Cheque Book Facility	TZS 200,000	USD 200
For Current Account	TZS 200,000	USD 200
Minimum balance charges (in case of non-maintenance of minimum balance)		
Saving Account - Without cheque book	TZS 900 p.m	USD 4 p.m
With cheque book	TZS 3600 p.m	USD 15 p.m
Current Account-	TZS 20,000 p.m	USD 15 p.m

D. Other Common Charges

Item	TZS A/c	USD A/c
Stop Payment Instructions	TZS 35,000	USD 28
Regular statement of a/c (Monthly)	Free	Free
Interim/additional statement	TZS 1500 per page	USD 1.50 per page
Issue of bankers' cheque	TZS 40,000	USD 30
Cancellation of bankers cheque/DO	TZS 20,000	USD 15
Issue of Duplicate Bankers cheque/Demand Draft/ Duplicate FDR	TZS 30,000	USD 20
Application charge for Treasury Bond	TZS 100,000	USD Equivalent to TZS 100,000
Issue of Balance certificate (Saving Account)	TZS 20,000	USD Equivalent to TZS 20,000
Issue of Balance certificate (Current Account)	TZS 50,000	USD Equivalent to TZS 50,000

Signature verification and Photo Attestation charges for Domestic A/c Holders	TZS 10,000	USD Equivalent to TZS 10,000
Verification of Documents such as KYC Documents along with verification of Photo and Signature of Customer Mentioned account with Bank of India-India/Overseas	TZS 25,000	USD Equivalent to TZS 25,000
Savings bank customer Identification card-One time	TZS 20,000	USD 10
Dormant a/c Activation Per Activation Fees	Individual TZS 5,000 Corporate TZS 12,000	Individual USD 3 Corporate USD 6
Account Freezing/un Freezing Charges	Free	Free
SMS Alert facility	Free	Free
Email Alert Facility	Free	Free
Monthly Statement on Registered Email	Free	Free
Balance Inquiry (Over the Counter)	Free	Free
Charges for Deletion of Deceased Person Name from the Saving Account	Free	Free
Charges for Addition/Modification Account such as Change in respect of Corporate A/c	TZS 20,000	USD 10
Updating of Mobile No. in A/c (SR,CD,OD)	Free	Free
Change Modification in Address (SR,CD,OD)	Free	Free
Issuance of No Dues Certificate for Non-Borrowers.	TZS 10,000	USD 7
Ledger Folio Charges per Folio (40 lines per Folio) only for Current and Overdraft Accounts	TZS 6,000 per Folio	USD 4 per Folio
Postages/Courier Charges Inland/Foreign	TZS 30,000 or actual charges whichever is higher	USD Equivalent to TZS 30,000

E. CLEARING SERVICES

Item	Charge/Fees	
	TZS A/c	USD A/c
Within walking distance-1 km	TZS 70,000	USD 45
Far off distance –more than 1 km	TZS 95,000	USD 65
Cheque returned charges –financial reasons (inward/outward)	TZS 70,000	USD 55
Inward/outward cheque collection - USD	0.60% Min comm. 18 postages 90	0.60% Min comm. 18 postages 90

CREDIT MATTERS

Charge/Fees	
Proposal Processing Charges:-	
New Overdraft/Term Loan/Demand Loan	1.50% of sanctioned limit (Regular Limit – 1.50% for 12 Months)
TOD/TOLA/ADHOC	Proportional to 1.50% for TOD/TOLA/ADHOC Period minimum USD 60
New NFB BGL/C Facility	1.50% of sanctioned limit (Regular Limit – 1.50% for 12 Months)
Review of Overdraft Limit	1.50% on entire sanctioned amount.
Review of Term Loan Demand Loan Personal Loan Vehicle Loan Loan Against Property Etc.	0.15% maximum USD 600 or TZS 1.20Mn on the reviewed amount and 1.50% on the additional Term Loan /Demand Loan amount.
Schematic Lending up to 36 months/Staff Loan	Nil
Prepayment charges	2.50% of the prepaid loan amount.
Documentation charges for New Overdraft Limit/Term Loan/Demand Loan/Non Fund base Limit	Actuals as per advocate Bill + 0.30% handling charges 1) No Documents charges would be applicable for TOD/TOLA/ADHOC Limit, however actual expenses if any to be recovered. 2) Documentation charges also NOT Recoverable for the Loan/Overdraft against FDR.
Charges for Amendments/Modification of Sanction Terms	0.25% on the sanctioned limit We enumerate the illustrative instances of Modification in Terms and Conditions to be effected at the request of the Borrower where this charge will be levied:- 1) Substitution of Collateral Securities/Personal Guarantee 2) Release of Personal Guarantee/Collateral Security. 3) Interchangeability of limits. 4) Change in project/items of Machinery 5) Ceding of charges on assets/Parti-Passu 6) Restructuring, Repayment of Loans/ Deletement of Loan instalments. 7) Approvals for mergers & amalgamations. 8) Any other miscellaneous credit related approvals.
Revaluation of Sanction	25% of Applicable PPC Charges on Overdraft Limit/Term Loan/Demand Loan
Lead bank Charges	USD 1000 or equivalent in TZS per annum/one time
Fee for Opening Escrow/TRA A/c's (Trust and Retention A/c's)	Where We are Lead Bank: Nil Where We are Not Lead Bank: USD 500 or equivalent in TZS per annum/one time
Charges for Supplying copies of Loaning Documents to Customer.	First instance: Free USD 10 or equivalent in TZS for further requirement.
Non-Delayed Submission of Audited Financial Statements of the Company OR wherever applicable	USD 100 or equivalent in TZS per month or part thereof Note-Audited Financial statements of the firm/company within 6 months from closure of Financial Year or as approved by TRA for the relevant year.
Inspection charge	TZS 50,000 or equivalent to USD per visit. Inspection or at least once in quarter whichever is higher. Note:- 1) Out of Pocket Expenses to be recovered additionally along with regular inspection charges wherever applicable 2) Project Monitoring Inspection Charges/Technical Due Diligence Inspection charges: Considering the fact that this inspection is proposed for safeguarding banks interest, normal inspection charges besides travelling, boarding/lodging expenses are to be recovered from the borrower.

Issuance of No objection certificate (NOC)	USD 100 or equivalent in TZS
1 st party/2 nd party Overdraft/Loan against deposit of our Bank (BOTL)	Waiver of Processing & Documentation charge.
Overdraft/Term Loan/Demand Loan Conversion Charges (Currency Conversion)	For Overdraft account 0.50% of Sanction Limit. For Term Loan/Demand Loan 0.50% of O's Amount
Earmarking of Limits	USD 500 or equivalent in TZS per annum
Non Compliance of Sanction terms/Commitment charges	1.00% additional Penal Interest to be charge till compliance of Sanction terms
DAB/ Other Credit Information Search per Borrowal a/c (New/Additional/Review of limit)	
Up to TZS 20 Mn/USD 10,000 (Only for new and additional Limit. Review – No charge)	USD Facility USD 5 TZS Facility TZS 5,000
Over USD 10,000 to USD 50,000	USD 10
Over TZS 20 Mn up to TZS 100 Mn	USD 10
Over USD 50,000/TZS 100 Mn	USD 50
DAB Search for non-Borrower, on request	USD 50
Charges for Furnishing copy of Credit Information report obtained from CIC	TZS 20,000

Guarantee (Performance/Financial) :-			
Guarantee Commission	1.35% per quarter or part thereof minimum for one quarter.		
Guarantee against 100% cash margin	50% concession on the above rate		
Swift Charges	As Applicable		
Postages	As Applicable		
Revert of Guarantee before Expiry	Minimum 1 Qtr BG Commission to be recovered for part of quantum of full guarantee commission to be recovered		
Closure of Guarantee After Expiry of Claim Period	Nil		
Invoice of Guarantee	USD 200 or equivalent in TZS		
Imports :-			
LC Opening charges	1.35% per quarter +SWIFT charges USD 75/-		
Against 100% cash margin	50% concession on the above rate i.e. 0.67% per quarter +SWIFT charges USD 75/-		
LC Amendment Charges	Per amendment 0.40% of LC amount (minimum USD 60 and Maximum USD 325) +SWIFT charges USD 30 (Same for LC against 100% cash margin)		
Acceptance of bills under LC	0.60% of Bill amount Min USD 30 Maximum USD 180		
Refitment of bills under LC	0.60% of Bill amount Min USD 30 Maximum USD 360		
Inward Bills for Collection	0.30% of Bill amount minimum USD 150		
Exports:-			
Negotiation of Bills under LC	0.60% of Bill amount Minimum USD 30 Maximum USD 360		
Confirmation of Export LC	0.30% per quarter +SWIFT charges USD 30/-		
LC Advising Charges	USD 150		
Export Bills for Collection	0.60% of Bill amount Minimum USD 30 Max USD 360.		
Charges for Certifying invoices subsequent to negotiation	USD 10 Per Invoice		
Clean payment Received under LC	USD 100 per occasion		
Advice of transfer in transferable LC	USD 100 per advice of transfer and acceptance commission at 0.30% Minimum USD 100		
OTHER DISCLOSURES (VIAMBATANISHI NYINGINEZO)			
No. ITEM/TRANSACTION	USD	TSHS	
1.0 Base or Prime Lending rate	7.50% p.a.	14.50% p.a.	
2.0 Maximum Spread above Base or Prime Lending rate	7.00%	7.00%	
3.0 Penal Interest			
a) For Non Compliance of Terms of sanction	3% p.a. over Regular Rate of Interest		
b) For Overdrawing/ Excess Drawings due to non- payment of interest/ Instalments/ Charges	5% p.a. over Regular Rate of Interest		
4.0 Deposit Rate			
i) Current Deposit	Nil	Nil	
ii) Savings Bank Deposit	0.50% p.a.	2.50% p.a.	
iii) Fixed/Recurring/Qu/MIC deposit	Up to USD 10,000	Up to TZS 10,000,000	
6 months	3.00%	6.25%	
Over 6 months	3.50%	7.25%	
	Over USD 10,000	Over TZS 10,000,000	
6 months	3.50%	6.75%	
Over 6 months	4.00%	7.75%	
* No interest is payable in case of premature withdrawal of fixed deposits			
No Penalties & Other sanctions have been imposed by Bank of Tanzania (BOT) during the Period covered by the Disclosure			
We, the undersigned have examined the above information and hereby declare that the information is true and correct to the best of our knowledge and information.			
Name.	Designation	Signature	Date
1. Antaryami Sarangi	Managing Director	Signed	15.10.2024
2. Heribabdi Ayoib	General Manager	Signed	15.10.2024
3. Robert Kilona	General Manager	Signed	15.10.2024

Socially distanced layout of the world's oldest cities helped early civilization evade diseases

By Alexander Bentley

IN my research focused on early farmers of Europe, I have often wondered about a curious pattern through time: Farmers lived in large dense villages, then dispersed for centuries, then later formed cities again, only to abandon those as well. Why?

Archaeologists often explain what we call urban collapse in terms of climate change, overpopulation, social pressures or some combination of these. Each likely has been true at different points in time.

But scientists have added a new hypothesis to the mix: disease. Living closely with animals led to zoonotic diseases that came to also infect humans. Outbreaks could have led dense settlements to be abandoned, at least until later generations found a way to organize their settlement layout to be more resilient to disease. In a new study, my colleagues and I analyzed the intriguing layouts of later settlements to see how they might have interacted with disease transmission.

dwelling walls visible at a dusty archaeological dig under a warehouse-type roof Earliest cities: Dense with people and animals

Çatalhöyük, in present-day Turkey, is the world's oldest farming village, from over 9,000 years ago. Many thousands of people lived in mud-brick houses jammed so tightly together that residents entered via a ladder through a trapdoor on the roof. They even buried selected ancestors underneath the house floor. Despite plenty of space out there on the Anatolian Plateau, people packed in closely.

For centuries, people at Çatalhöyük herded sheep and cattle, cultivated barley and made cheese. Evocative paintings of bulls, dancing figures and a volcanic eruption suggest their folk traditions. They kept their well-organized houses tidy, sweeping floors and maintaining storage bins near the kitchen, located under the trapdoor to allow oven smoke to escape. Keeping clean meant they even replastered their interior house walls several times a year.

These rich traditions ended by 6000 BCE, when Çatalhöyük was mysteriously abandoned. The population dispersed into smaller settlements out in the surrounding flood plain and beyond. Other large farming populations of the region had also dispersed, and nomadic livestock herding became more widespread. For those populations that persisted, the mud-brick houses were now separate, in contrast with the agglomerated houses of Çatalhöyük.

Was disease a factor in the abandonment of dense settlements by 6000 BCE?

At Çatalhöyük, archaeologists have found human bones intermingled with cattle bones in burials and refuse heaps. Crowding of people and animals likely bred zoonotic diseases at Çatalhöyük. Ancient DNA identifies tuberculosis from cattle in the region as far back as 8500 BCE and TB in human infant bones not long after. DNA in ancient human remains dates salmonella to as early as 4500 BCE. Assuming the contagiousness and virulence of Neolithic diseases increased through time, dense settlements such as Çatalhöyük may have reached a tipping point where the effects of disease outweighed the benefits of living closely together.

A new layout 2,000 years later

By about 4000 BCE, large urban populations had reappeared, at the mega-settlements of the ancient Trypillia culture, west of the Black Sea. Thousands of people lived at Trypillia mega-settlements such as Nebelivka and Maidanetske in what's now Ukraine.

If disease was a factor in dispersal millennia before, how were these mega-settlements possible?

This time, the layout was different than at jam-packed Çatalhöyük: The hundreds of wooden, two-story houses were regularly spaced in concentric ovals. They were also clustered in pie-shaped neighbourhoods, each with its own large assembly house. The pottery excavated in the neighbourhood assembly houses has many different compositions, suggesting these pots were brought there by different families coming together to share food.

This layout suggests a theory. Whether the people of Nebelivka knew it or not, this lower-density, clustered layout could have helped prevent any disease outbreaks from consuming the entire settlement.

Archaeologist Simon Carrington and I set out to test this possibility by adapting computer models from a previous epidemiology project that modelled how social-distancing behaviors affect the spread of pandemics. To study how a Trypillian settlement layout would disrupt disease spread, we teamed up with cultural evolution scholar Mike O'Brien and with the archaeologists of Nebelivka: John Chapman, Bissierka Gaydarska and Brian Buchanan.

Simulating socially distanced neighbourhoods

To simulate disease spread at Nebelivka, we had to make a few assumptions. First, we assumed that early diseases were spread through foods, such as milk or meat. Second, we assumed people visited other houses within their neighbourhood more often than those outside of it.

Partnership in conservation builds economic resilience, improves community livelihoods

By Correspondent Deodatus Mfugale

SUCCESS in any community conservation project lies on the engagement of the people. Local communities must be trained and educated on best practices to protect biodiversity so that they are empowered to exploit opportunities to improve the quality of their lives.

Additionally, it is crucial to recognize and embrace the good practices already existing within local communities, as these can offer valuable insights and culturally relevant approaches to conservation efforts.

Left alone, communities may not do much to benefit from natural resources and in fact may become more vulnerable to the vagaries of weather and impacts of climate change, ultimately slipping into poverty amidst abundant natural wealth. They need support of various kinds and from different stakeholders so as to benefit from natural wealth.

"It is not enough for communities to have abundant natural resources; they must be able to use the natural wealth to raise the quality of their lives and this needs support from various stakeholders. Otherwise it becomes the paradox of plenty, as was the case of Sumbawanga and Nkasi Districts," explains Nicholas Mchome, Rukwa Regional Natural Resources Advisor. "Until four years ago this support was inadequate particularly in terms of funding. But it was also a case of weak supervision of natural resources extraction, ignorance on the part of those who enjoy ecosystem benefits and lack of commitment and guidance to rational and sustainable use of natural resources," he adds.

The required support came in the light of USAID Resilient Communities Governance Project which is implemented by Lawyers' Environmental Action Team (LEAT) in partnership with Rukwa Sustainable Development Organisation (RUSUDEO), Nkasi and Sumbawanga District Councils as well as local governments of 18 villages. Behind this partnership stands USAID agency which provides funds for project implementation. Activities under the project began in 2020 and they are due to be concluded early 2025.

During this period the project has focused on conservation of land, forests and wildlife, and water resources by building resilience of local communities and ecosystems through improved governance of natural resources. It seeks to build the habit and capacity of community members to conserve the environment as a means of ensuring that communities and ecosystems become climate resilient. Education and awareness on natural resources management and climate change were the starting point of project implementation.

"With adequate knowledge and understanding community members would be able to initiate alternative sources of income instead of depending directly on forests for their daily needs. The ultimate aim was to reduce pressure on the Lyamba Iya Mfipa and other forests," explains Hana Lupembe, the Project Supervisor from LEAT.

Besides communal benefits, implementation of the project created opportunities for individuals and families to raise incomes by offering training in entrepreneurship skills. Training was also offered in the value addition of foodstuffs which saw women sell maize flour instead of maize grain. They also improved packaging of the processed goods they sold.

"Women now conduct small businesses, selling various food stuffs including fish, vegetables, fruits and cooking oil. The project is also addressing problems of nutrition as women have learned to make small gardens in which they grow various vegetables that provide a variety of foodstuffs. Generally, the lives of many villagers have changed," explains Florence Magambo of Nkwilo village.

The issue of good governance has also been addressed. Now community members have the ability to question the deeds of village council officials in managing natural resources and ensuring that people realize maximum benefits from conservation. Government leaders and other functionaries have become accountable following the formation of Social Accountability Monitoring (SAM) committees that monitor the activities of the said leaders and prepare reports that are sent to district councils for ac-



Tracking conservation of the environment: officials from USAID, LEAT and Malongwe village in Nkasi District Council in Rukwa region examine tree seedlings planted in the village as part of the efforts to conserve and protect the environment.

tion. The formation of these committees has been possible with adequate funding through the existing partnership.

"The social accountability monitoring committees have inspired leaders to be transparent in running the affairs of the village and availed themselves for interrogation by community members. On the other hand, community members now feel free to ask questions and where they don't get satisfactory answers they take leaders to task. The result is that many people now attend village assembly meetings, say about 80 percent, as opposed to the years before the project started when hardly ten percent of the villagers attended the assemblies," explains Edgar Meriko, secretary to the SAM committee in Kalumbaleza A Village.

The impact of financial contribution in the project is reflected in, among others, the change of the status of women in villages that implement the project, notably their demand for the right to own land and use it to improve their individual and family wellbeing. Women have been exposed to a new awakening, the right to own land and other property, through education and awareness campaigns as part implementation of the project.

"When women don't own land they do not engage in any meaningful conservation of the environment and natural resources. Men look upon them as inferior and second tier members of the public. In the long run efforts to conserve the environment and adapt to climate change cannot succeed," says Ignasy Weluka, Programme Officer for RUSUDEO.

Over the years individual land parcels have also been surveyed and mapped. Certificates of Customary Rights of Occupancy (CCROs) have been issued to individual women as well as jointly with their spouse. "About 50 per cent of women in the project areas own land and have legal evidence through CCROs," explains Frederick Odhiambo, Senior Land Officer for Nkasi District Council. "There are more women owning land now than ever before, thanks to adequate funding from the USAID," he adds.

Land use planning and issuance of CCROs has put in place

secure tenure and protects ownership. This has reduced gender violence and empowered women economically while raising their social status.

"Women who own land also have better lives because they can engage in other income generating activities. They also feel free to take part in decision making processes in village government, village councils and village assemblies and their opinions count in making final decisions," says Mary Ernest Shauri, a member of the Social Accountability Monitoring (SAM) committee in Nkomolo II Village of Nkasi District. About 75 percent of women in the village own land and have been provided with CCROs.

At a global scale women's access and ownership of land has been a catalyst to family and community welfare. For women, land ownership has paved the way for more participation in conservation of natural resources and the environment in general. It has also granted them economic freedom and elevated their social status that is free from gender violence. In due course they have earned respect in the family and the community in general. Together, these positive shifts in women's empowerment have a far reaching effect on conservation, climate change adaptation and the welfare of families.

Four years of hard work and substantial funding by partners has brought changes in the communities. Conservation of the environment and sustainable harvesting of forests has reduced environmental degradation and enhanced recovery of natural vegetation.

Individuals and communities alike enjoy social and economic benefits which otherwise they would not have realized. The benefits are a catalyst which will drive villagers to continue with conservation and protection of natural resources with the view to sustaining climate and economic resilience. "The important thing is that the partnership between the government at regional level and, district level, NGOs, and development partners must be upheld in order to maintain economic resilience and provide alternative livelihoods to communities," says Mchome.

At the village level the pro-

ject has been supplying tree seedlings that have been planted by community members. But if tree planting has to be sustained then the situation must change. "We should be taught how to prepare

tree seedlings ourselves instead of waiting for project officials to give them to us. The demand for seedlings is increasing and if we are to meet this demand in future, we must produce our own seed-

lings. This will increase the sustainability of the project," says Florence Magambo, Village Executive Officer (VEO) for Nkwilo village.

It is also important that villagers continue to man-

age the land they own as a community as well as individuals. Land has been surveyed and mapped and some people have been issued with Certificates of Customary Right of Occupancy (CCROs). The demand for CCROs by community members is high but process to survey, map and issue CCROs is costly. "While the District Council would like to issue CCROs to more people in future, this might take a long time due to shortage of funds. I must stress here that funding by USAID accounts for achievement in land management and ownership the district has recorded during the four years of the project," says Frederick Odhiambo, Senior District Land Officer for Nkasi District Council.

Projects like USAID Resilient Communities Governance funded by USAID and implemented in partnership by LEAT, Sumbawanga and Nkasi District Councils and village governments provide reason for communities to protect, and conserve the environment and natural resources. Ultimately such partnerships help to protect biodiversity, build climate and economic resilience as well as provide alternative sources of livelihoods for community members.

The Nature Conservancy



REQUEST FOR QUOTATION

The Nature Conservancy's (TNC) mission is to protect the lands and waters upon which all life depends.

As a science-based organization, TNC uses innovative, on-the-ground solutions to the world's toughest challenges to create a world in which people and nature thrive. In the United Republic of Tanzania, TNC is working with communities, local government, and other stakeholders to advance community-based management of fisheries resources around Lake Tanganyika.

Studies from other places of the fisher communities including Lake Tanganyika, report less voice and engagement of women in leadership of fisheries and other natural resources management. TNC recognizes that mainstreaming gender in environmental conservation and livelihood development is inherently a social process that relies on responding to the needs and interests of both men and women.

To address the dynamics, The Nature Conservancy, through the Tuungane Program, wishes to hire a contractor to construct a women's center in Buhingu village that will function as a platform for women's gatherings in acquiring various knowledge and skills to increase their participation in conservation and management of natural resources.

The purpose of this consultancy is to get an experienced constructor, who is ready to visit the site before engagement for assessment and thereafter construct the women's center as per the government standards. The constructor will be working under the guidance and supervision of the Uvinza District Council.

Interested and technical vendors are encouraged to reach out to TNC to get the full requirements including the BOQ and the drawings.

E-mail: africa.tenders@tnc.org



Thursday 17 October, 2024

Report: Accountants, financial professionals face ethical dilemmas

By Guardian Correspondent, Nairobi

As the world marks global ethics day, professional accountants, long trusted as custodians of financial integrity, are facing a new era of ethical challenges amid a rise in business scandals and evolving expectations.

The results show 68 percent of respondents from Africa said that ethical dilemmas have become more difficult to resolve in the past three years.

This happens despite governments and regulatory bodies worldwide are imposing stricter regulations to ensure transparency and accountability in financial reporting and sustainability.

A report from the world's leading professional accountancy body ACCA (Association of Chartered Certified Accountants) published to mark Global Ethics Day, highlights the evolving nature of ethical challenges and the increasing complexity of ethical dilemmas in accountancy.

The new era of ethical challenges for professional accountants is based on over 1,100 responses

from 135 countries.

The global findings reveal that 55 percent of accountants have witnessed unethical behaviour in their career and almost one in four (24 percent) have been put under pressure to behave unethically in the last three years.

In addition, the results revealed that more men have experienced ethical pressure than women: 27 percent of males have been put under pressure to act in an unethical way, compared with 19 percent of females.

Jamil Ampomah, director - Africa at ACCA, said: "These insights underscore the need for robust ethical leadership and culture in organisations, and ongoing learning and development to support professional accountants in navigating these challenges in today's evolving landscape."

People were asked to name their top three areas for ethical challenges over the past three years. The top results were leadership and culture (40 percent), AI and technology (32 percent) and sustainability (30 percent).

Globalisation, driven by technology, is facilitating businesses

to expand across borders - which in turn creates new ethical challenges emerging due to regional variations including cultural, legal and economic factors.

While the drivers of complexity in ethical dilemmas are broadly similar globally, the research underscores the importance of considering local factors in promoting and enforcing ethical behaviour.

By contrast, the nature of where we work has also transformed during this time. With people often working remotely, and individually while part of a team, when ethical challenges do arise, they're potentially resolving them in a different way.

The research also highlights key areas for senior leadership to address in the near future include mental health and wellbeing, professional competence and continuous learning, technology and data ethics, ethical leadership and governance, diversity, equity and inclusion and sustainability reporting.

ACCA also held some roundtable discussions with members globally, which drew some interesting observations.

On ethical leadership and cul-



ture, one member highlighted the troubling trend of 'a culture of lies, falsehoods, and violence' while another noted a disconnect between organisational rhetoric and actions, with leaders often 'saying one thing and doing another.'

On AI, One member noted: 'Addressing AI's ethical considerations will be challenging due to the complexity of eliminating bias from diverse data sources and ensuring AI decisions are fair and transparent.'

Another member added: 'Balancing the use of sophisticated AI tools for fraud prevention with the respect for individual privacy rights is a critical ethical challenge.'

In analysing the results of the statistics and open

ended questions, ACCA also noted some differences regionally and between auditor and non-auditor challenges.

The ACCA's recent global report "Ethical dilemmas in an era of sustainability reporting" provides real-world scenarios for accountants/non-accountants to equip them to manage the ethical dilemmas they regularly face - at a time when the regulatory requirements for sustainability reporting are growing.

The breadth of ethical challenges identified through our research underscores the importance of strong ethical standards, training and enforcement in accounting profession.

'Soft landing' optimism spurs on broad Wall Street rebound at bigger banks

By David Hollerith, New York

The biggest banks staged a broad Wall Street rebound in the third quarter as corporate clients got more comfortable issuing new debt and pursuing mergers and some traders recorded one of their best quarters in years.

Goldman Sachs (GS) said on Tuesday that its investment banking fees were up 20 percent from the year-ago period.

Bank of America reported its highest third quarter trading revenue on record while Citigroup's trading notched its highest third-quarter performance in over a decade. Investment-banking fees were also up 44 percent.

Executives at these banks are optimistic that the start of an interest rate-cutting cycle at the Federal Reserve - which last month reduced its benchmark rate by 50 basis points - will mean more deals in the near future.

"My recent conversations with clients have been quite constructive," Goldman CEO David Solomon told analysts Tuesday. "The beginning of the rate cut cycle has renewed optimism for a soft landing, which should spur increased economic activity."

Citigroup (C) CEO Jane Fraser said in a statement that "in a pivotal year, this quarter contains multiple proof points that we are moving in the right direction."

Bank of America CEO Brian Moynihan touted "year-over-year growth in investment banking and asset management fees, as well as sales and trading revenue."

Combined investment banking fees at Goldman, Bank of America (BAC), Citigroup, and JPMorgan Chase (JPM), which reported its results last week, were \$6.5 billion. That amounted to a 27 percent rise from a year earlier and a slight increase from the last quarter.

Combined trading revenue for those same Wall Street giants was \$23.4 billion, a 6 percent increase from a year earlier and a 2 percent decrease sequentially.

Another big Wall Street player, Morgan Stanley (MS), releases its third quarter earnings Wednesday.

The results thus far offer the latest sign that a two-year-long dealmaking drought appears to be ending, helping banks to cushion uneven results in their consumer operations. Overall profits at Bank of America and Citigroup fell when compared to the year-earlier period.

There are some uncertainties that could upend that optimism, including unrest in the Middle East and the outcome of the 2024 US presidential election in November.

"The big unknown, or the big factor that's out there remains, you know, more of the geopolitical issues, but also what happens with the US election, and we'll kind of have to see how that plays out," said Citigroup CFO Mark Mason.

Goldman finds itself in a much stronger position than it was a year ago when its CEO was grappling with a slump in dealmaking, the costly exit from consumer lending, and a series of high-profile departures from the firm.

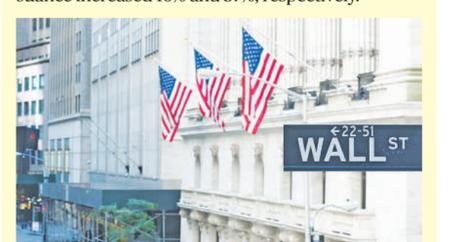
Investment banking fees were \$1.8 billion, up 20 percent from the year-ago period, as companies issued more debt and equity. Even its advisory fees were up slightly thanks to a revival in mergers and acquisitions.

Goldman's trading revenue rose 2 percent year over year, driven primarily by a strong performance from its equities traders, while asset and wealth management revenue increased 16 percent.

Fixed-income trading did not do as well. Revenues from that unit were down.

Goldman's stock is up this year more than any of its other big-bank rivals. It was roughly flat as of Tuesday afternoon.

Bank of America also outperformed expectations for its Wall Street operations, as revenue from trading rose 12 percent and revenue from equity and debt issuance increased 16% and 37%, respectively.



Dr Mwinyi insists on innovation on housing finance

By Guardian Correspondent, Zanzibar

The President of the Revolutionary Government of Zanzibar, Dr. Hussein Mwinyi has urged financial institutions to adopt innovative strategies to reach a larger customer base, contributing to both the mortgage sector and the overall economy.

Speaking at the 40th Annual African Union for Housing Finance (AUHF) Conference and Annual General Meeting (AGM), held from October 14th to 18th, 2024, at the Melia Hotel, Zanzibar, Dr Mwinyi commended CRDB Bank for its key role in mortgage lending and called for increased efforts to empower more Tanzanians to access affordable housing.

He highlighted CRDB Bank's rejoining of the AUHF as a significant move for the region in promoting housing finance.

"By June 2024, I have been informed that 31 commercial banks and financial institutions in Tanzania were offering mortgage services, with a total of 625bn/- (USD 234.3 million) in outstanding mortgage debt for residential housing. While this marks substantial progress, more must be done to ensure broader access to mortgages, a proven pathway to decent homeownership," stated President Mwinyi.

He lauded CRDB Bank's leadership in the sector, noting that the bank holds a 34.4 percent market share in mortgage lending.

The president also called on commercial banks and financial institutions to offer advice on addressing the challenges that limit mortgage affordability for many Tanzanians.

"Despite the presence of numerous lenders, many Tanzanians still struggle to access mortgages. This result in protracted and costly home construction timelines," Mwinyi noted.

"As experts in this field, your insights are valuable. The government is open to your proposals on how to remove these barriers so that more Tanzanians can afford mortgages."

CRDB Bank's Director of Retail Banking, Bonaventura Paul, shared the bank's significant contributions to the sector,



The President of Zanzibar, Dr Hussein Mwinyi (R), writes something before officially opening the 40th meeting of the African Union for Housing Finance (AUHF), organized in collaboration with the International Secondary Mortgage Markets Association (ISMMA). Second left is the Chief Executive Officer of the Tanzania Mortgage Refinance Company (TMRC), Oscar Mgaya, and left is the Chief Executive Officer of the Nigeria Mortgage Refinance Company (NMRC), Kehinde Ogundimu. Photo: Guardian Correspondent

revealing that by June 2024, the bank had issued 208.34bn/- in mortgages, benefiting 1,628 customers.

"Our capacity allows us to serve even more clients, and we encourage all eligible individuals to take advantage of our mortgage services to build and own quality homes," he said.

Bonaventura emphasized the need for pooling more resources to meet Tanzania's housing needs.

Currently, financial institutions are only able to support mortgages for 200,000 housing units annually, leaving a deficit of 3 million units that has persisted for years.

Without innovative solutions, this shortage is likely to continue, affecting future generations.

Data from June 2024 indicates that the average mortgage debt size in Tanzania stood at 104.8m/- (USD 39,286), with demand for housing and housing loans remaining high.

However, supply shortages and high-interest rates on housing loans continue to hinder broader access.

"Lack of title deeds is one of the major obstacles preventing many Tanzanians from qualifying for mortgages," Bonaventura pointed out.

"The government should address this issue to enable more people to meet the loan requirements."

Research shows that only 3 percent of Tanzanians hold title deeds, a key criterion for securing a mortgage, leaving many to rely on alternative, more

expensive financing options for home construction.

This year, the bank rejoined the AUHF, a member-based association that brings together mortgage banks, building societies, housing corporations, and other housing finance organizations from 17 African countries.

The goal is to mobilize funds to support affordable housing initiatives across the continent.

The 2024 AUHF conference, held in partnership with the International Secondary Mortgage Markets Association (ISMMA), aims to promote market development, improve efficiencies, and address the persistent housing shortages across Africa.

POVERTY ERADICATION DAY:

TASAF celebrates success in uplifting living standards

By Francis Kajubi

The Tanzania Social Action Fund (TASAF) has made significant strides in uplifting low-income earners from extreme poverty over the past three years under the sixth government regime of President Samia Suluhu Hassan.

Many beneficiaries have successfully established income-generating activities.

In June 1999, the government launched the National Development Vision 2025, aiming to elevate at least half of the population living in poverty to middle-income status by the end of 2025.

To achieve this goal, various strategies were implemented, including the TASAF program, which began since 2000.

With less than 15 months remaining until the completion of the 2025 Vision, the government has successfully lifted thousands of Tanzanians out of extreme poverty.

As the world celebrates the International Day for the Eradication of Poverty today, themed "Ending Social and Institutional Maltreatment: Acting Together for Just, Peaceful, and Inclusive Societies," TASAF proudly highlights its success in uplifting over 400,000 beneficiaries.

One beneficiary is Mwajuma Rajab, 54, who recently graduated from the TASAF monthly grants program. A mother of four, Mwajuma endured extreme poverty from 1999 to 2015.

She and her husband, Evarist Paul, 57, worked on con-

struction sites, earning just 20/- per 20-liter bucket of sand, which eventually rose to 100/- by 2015.

"Life was worse. The children didn't have new clothes for Christmas and often ate rice from neighbors. I remember in 2010, I wanted to run for the chairmanship of Changanyikeni but was denied because of my poverty," Mwajuma recalls.

In 2015, Mwajuma was registered as a TASAF beneficiary through her children. She and her husband secured a plot in Changanyikeni by divine providence.

Her first grant of 60,000/- led her to temporarily relocate to Rufiji District to cultivate sesame on a two-acre farm.

While staying with a relative, Mwajuma hired four farmers, paying them 1,000/- for every 20 square meters cultivated. She harvested five 50-kilogram sacks of sesame, selling them for 1.8m/-.

"After a year, my husband and I used the money to build a house and construct a shed for 50 Kuroilers. They laid 18 eggs daily, allowing me to earn 7,500/- a day from egg sales for two years," says Mwajuma.

Gradually, she purchased bricks, and her chicken population grew to over 100. During the Christmas and New Year season, she sold chickens for 30,000/-.

Mwajuma successfully built a seven-bedroom house in Changanyikeni, Dar es Salaam, worth 50m/-, and rents out four rooms to University of Dar es Salaam students, generating 2m/- every six months.



Mwajuma Rajab (54), a TASAF grantee, works on her farm in Kimbiji Ward, Dar es Salaam. Photo: Francis Kajubi.

Currently, she temporarily resides on Kidagaa Street in Kimbiji Ward, Kigamboni District, paying 50,000 shillings monthly for a banana and vegetable farm she bought last year for 5.1m/-.

She collaborates with her husband on their journey and plans to establish a chicken farm, recognizing an opportunity from two nearby factories.

"I earn 35,000/- from vegetable farming every six days. I thank TASAF for their support, guidance, and training on income-generating activities. I graduated in June this year," Mwajuma says.

She and her husband plan to purchase another plot in Kimbiji and build their dream home.

The TASAF program has reached its third major phase, known as TASAF-3 PSSN-II, which commenced in February 2020 and will continue until September

this year.

Since President Samia took office in March 2021, the program has reached 877,352 households, benefiting a total of 3,322,627 individuals.

The first and second phases of TASAF focused on developing essential community infrastructure, such as education and health services, between 2000 and 2012.

During the PSSN-I phase, implemented from 2012 to 2019, initiatives such as the Livelihoods and Productive Grants (LPG) program and Public Works Projects (PWP) were introduced.

Shedrack Mziray, TASAF Executive Director, noted that since 2014, the Fund officially began extending LPG grants after two years of preparation and evaluation.

As of March 2021, a total of 877,352 households with 3,322,627 beneficiaries had received LPG grants, totaling 172.14bn/- shillings.

Additionally, 264.07bn/- have been disbursed to PWP project beneficiaries. Mziray emphasized that President Dr. Samia has prioritized the economic uplifting of Tanzanians at the household level, allocating \$883.3m/- in conjunction with aid from development partners.

This budget increase has energized TASAF activities, reaching a total of 1,371,038 households and 5,202,655 beneficiaries from September 2021 to September 2024. Of the disbursed funds, 984.13bn/- have been allocated to LPG, while 213.84bn/- have gone to PWP.

Mziray attributes this success to President Dr. Samia's dedicated commitment to improving the economic conditions of low-income Tanzanians. Under her sixth-phase government, the President has pledged ongoing support for beneficiaries in both Mainland Tanzania and

Zanzibar.

Between 2014 and 2020, before Dr. Samia's presidency, only 158,262 households qualified to graduate from the program, benefiting 601,396 individuals.

Mziray highlights that there has been a substantial increase in households qualifying to graduate from the program during President Samia's three years in office.

As of September 2024, the increase in households graduating from the program accounts for 29 percent of the total 400,000 households that have graduated.

"These efforts reflect the government's commitment to uplifting Tanzanians economically," says Mziray.

He reported that a total of 83,666 households have received grants worth 17.1bn/-, compared to 77,972 households in the first phase, which received 13.9bn/-.

The maximum grant dis-

bursed per beneficiary is set at 350,000/-, significantly aiding widows, youth, and people with disabilities in launching income-generating activities, including small businesses.

Mziray also noted the formation and training of 60,327 beneficiary savings groups, comprising 838,241 members, who currently hold savings totaling 7.9bn/-.

Of these savings, 3.2bn/- have been issued as loans to members for investing in income-generating activities since 2019.

By June 2024, a total of 5,195,605 direct beneficiaries have registered in the program, with 55.7 percent being women and 44.3 percent men.

Shufaa Mfinanga, a retail shop owner and resident of Kalemami Street in Kaloleni Ward, Moshi Municipality, is among the program's beneficiaries.

She invested in a restaurant business with a grant of 350,000/-, enabling her to support her family of four, two of whom also benefit from the TASAF grant.

"I've expanded my business to include a soft drinks shop. Currently, my business capital has grown to one million shillings," she shares.

Hamad Masumbuko, another beneficiary from Kalemami Street, operates a retail store for gas cylinders, which he started thanks to the TASAF grant. He began with eight cylinders in September last year, which have now increased to 20. Masumbuko, who lives with a disability, reports earning an average monthly profit of 58,000/-.

How AI is transforming customer services in the financial industry

By Yohan Lobo

Data and trust are at the heart of delivering efficient services and contributing to business longevity; however, inconsistent customer service can erode this progress. The latest UK Customer Satisfaction Index (UKCSI) reported customer satisfaction now sits at its lowest level since July 2010, warning that persistent low levels of satisfaction has the potential to undermine the already challenging economic recovery.

In light of this, business leaders need to better understand the evolving expectations of their customers and cultivate a customer first culture. Artificial intelligence (AI) has emerged as a crucial enabler of such transformation in the financial sector, demonstrating consistent results in boosting customer support while contributing to employee productivity.

By strategically reallocating IT budgets toward AI innovations, businesses can effectively counter the competitive need for efficient consumer-centric services and cultivate a customer first culture and efficient operations.

Firms typically produce a variety of documents - client correspondence, reports, contracts - which can be difficult to organise. Compounded by the variability in document structures and formats, managing this data is challenging resulting in slower decision-making and decreased productivity.

With labelled examples of historical data, AI-powered document processing can automatically recognise patterns and structural similarities to classify these documents into relevant categories.

Firms can tailor the AI tool to maintain document version control and ensure compliance by tracking revisions and access per-



the customer as well as meticulously analysing biometric data against databases to ensure secure identification.

This minimises the risk of fraud and significantly enhances the overall efficiency of the onboarding journey without the need for back-and-forth between human agents and customers. Furthermore, these tools can use this information to create customer profiles that contain personalised investment preferences and recommendations in a fraction of the usual time it would take workers. This approach enhances the customer experience and aligns individual needs.

Using a combination of artificial intelligence and chatbots, financial firms can allocate routine requests to AI that redirect users to human agents as needed, ensuring instant and efficient support for customers. Using both chat and voice, AI can provide advice and cross-sell opportunities based on interactions as well as forming audio transcripts that gathers key details from conversations to create a knowledge base for staff to access and obtain precise information easily.

This not only cuts down on time spent by human agents but also equips them with the tools needed to understand the context of customer queries and provide accurate responses for a positive customer service experience.

By removing the friction out of processes where speed is of essence, firms can strengthen process efficiency to provide instant customer support and free up agent time to focus on complex queries without compromising accurate service levels.

For many employees, uncovering fraud and risk is a time-consuming process and financial firms had one of the highest breach costs of any

industry, partly due to the extended average time of 168 days to identify and 51 days to contain a breach.

Sophisticated AI algorithms can analyse vast amounts of transactional data more quickly to identify patterns indicative of fraudulent activity and flag it for review. From these interactions, it can learn to continuously improve their detection capabilities, staying ahead of evolving fraudulent schemes.

The combination of human expertise with a digital workforce to help financial institutions scale and adapt quickly creates a unique advantage in the battle against financial crime and develop areas of the business that not only protects customers but builds their confidence and trust in the firm's ability to protect their financial assets and data.

It is evident that the role of artificial intelligence will continue to accelerate, offering opportunities for financial firms to streamline processes and amplify their competitive edge. In today's fast-paced and regulated business landscape, the traditional methods of relying solely on human expertise and manual processes are no longer sufficient.

Embracing AI can result in easier fraud detection, data quality assurance, and process efficiency that outperform competitors in acquiring customers and delivering a superior customer experience.

If integrated correctly, AI in customer services can produce time-efficient and personalised experience resulting in higher levels of customer satisfaction and loyalty. Firms embracing these technologies can pave the way for a data-driven future where insights lead to innovations for both customers and the business.

Yohan Lobo (pictured) is the Senior Industry Solutions Manager, Financial Services at M-Files

Italy turns to banking to balance tight budget

TURIN

Italian lawmakers adopted a draft 2025 budget late Tuesday financed in part by banks and insurance companies while also offering tax cuts for low-income families, a priority issue for far-right Prime Minister Giorgia Meloni.

"3.5 billion euros from banks and insurance companies will be earmarked for healthcare and the most vulnerable people to ensure better services closer to everyone's needs," Meloni said on X.

An outline of the 2025 budget, because of Italy's membership within the European Union's single currency, must still be sent to Brussels.

As in last year's budget, ministers sought to balance electoral promises with the need to reduce deficits and avoid adding to Italy's mounting debt.

The budget contains measures worth around 25 billion euros, of which banks are expected to contribute "three to four billion euros", deputy prime minister and foreign minister Antonio Tajani has said.

But he insisted there would be "no new taxes" on the institutions, after the announcement last year of a 40 percent tax on bank "superprofits", made from the rise in interest rates, sparked a backlash on the financial markets.

Tajani, leader of the right-wing Forza Italia party, described the tax - which was swiftly watered down - as a Soviet-style levy.

But fellow deputy prime minister Matteo Salvini, from the far-right League, has said that if anyone has to pay more, "let the bankers pay and not the workers".

A government source told AFP late Monday that "there will not be an increase in taxes for individuals and businesses".

In place of the windfall tax, the government has considered spreading out tax credits for banks over time and increasing taxes on their executives' stock options.

Economy Minister Giancarlo Giorgetti had thrown a spanner the works in early October by announcing that the budget "will require sacrifices from everyone", from "citizens and small, medium and large companies".

WB unlocks another \$30bn for middle income economies

Washington

The World Bank approved changes to its lending practices on Tuesday which will unlock an additional \$30 billion in much-needed financing for middle-income developing countries.

The Washington-based development lender has been looking for ways to make its balance sheet go further, while also seeking to bring in additional funding from both member countries and the private sector under new president Ajay Banga.

The bank said in a statement Tuesday that it had approved "a package of financial measures" to boost the lending capacity and affordability of the International Bank for Reconstruction and Development (IBRD) – its lending arm for middle-income developing economies.

Key among the reforms was the



announcement that the IBRD's minimum equity-to-loans ratio will fall to 18 percent from 19 percent, which will generate \$30 billion in additional financing.

By agreeing to lower the equity-to-loans ratio, the bank is allowing

itself to squeeze more lending out of every dollar pledged by donors.

It said it will also be removing some fees and lowering the cost of some loans to make them "easier to get and cheaper to repay."

"These new financial measures

will boost our lending capacity and enable us to drive meaningful change in the lives of people," Banga said in a statement.

"Our Equity-to-Loans change is the latest step of sustained effort, and whenever we are able to responsibly secure additional optimizations to IBRD's balance sheet - we will," he added.

The changes will not affect the IBRD's coveted triple A rating, the World Bank said, adding that this had been made possible thanks to new protections which include a strengthened system to monitor its credit score.

The reforms announced Tuesday bring the total amount of additional financing unlocked by recent reforms to more than \$150 billion over 10 years, the World Bank announced.

Handeni urged to reestablish natural resources accounts

By Correspondent Beatrice Philemon

Handeni District Authority has been urged to re-establish a special unit to manage village natural resource accounts, which would expedite access to funds for forest management activities.

This advice was presented by members of the Village Natural Resources Committees (VNRC) from various villages during a recent meeting with the Handeni Executive Director, village leaders, ward councilors, and members of the Tanzania Community Forest Conservation Network (MJUMITA).

The meeting aimed to enhance stakeholders' understanding of the Integrated Forest Biomass Energy Solutions for Tanzania (IFBEST) project, funded by the European Union.

Hassan Mfaume, treasurer of the Mjumikwekige Network, represented the VNRC members and stated that the cancellation of Village Natural Resource Accounts in favor of a single government account has led to significant delays in accessing funds necessary for implementing forest management activities.

This closure has hindered VNRC members from addressing urgent incidents within forest reserves and has delayed regular activities.

"As VNRC members, we kindly request the District Commissioner (DC) and the District Executive Director (DED) to establish a special window to manage village accounts and ensure timely access to these funds," Mfaume said.

The members also requested the District Commissioner's office to assist in identifying additional stakeholders who could provide funding to formalize already designated forests. Mfaume noted that the lack of legal formalization of village forests, as announced in the government gazette, has facilitated invasions within these areas, leaving them without the legal authority to act against encroachers.

The IFBEST project is implemented by the Tanzania Forest Conservation Group (TFCG) and MJUMITA, funded by the European Union through the Ministry of Finance.

Mfaume praised the Handeni District Commissioner and the District Executive Director for their efforts in resolving village boundary conflicts and assisting villages in engaging in Community-Based Forest Management (CBFM), which enables them to earn funds for local development projects.

Mfaume reported that they successfully resolved a boundary conflict between Gole Village and three invaders illegally engaged in fish farming, agriculture, and cattle grazing within the Gole Village Land Forest Reserve. The villagers are now awaiting instructions from the District Commissioner to mark the boundaries of the village forest reserve and the investors' area.

Regarding achievements from CBFM, Mfaume highlighted that Gole Village collected a total of 12m/- in 2023/2024 from sustainable harvesting of forest products. Mkalamo Village received 176,720,000/- in compensation for forest loss due to mining activities, while Kwedikabu Village successfully collected 70 million TZS as compensation for similar reasons. Kwedikabu also constructed a dispensary and a doctor's house worth 200m/-.

Kwamsisi Village built a nursery school valued at 20m/-, funded by forest products, and constructed eight pit latrines for the primary school. Gole Village also built a dispensary with 30 rooms worth 120m/- and three classrooms for the primary school costing 50m/-. Madebe Village produced 30 desks for primary schools, valued at 2,100,000/-, from sustainable logging.

Mfaume highlighted challenges in CBFM within Handeni District, stating, "We request the Handeni District Commissioner to collaborate with the Pangani District Commissioner to resolve ongoing boundary conflicts between Handeni and Pangani District Councils." This intervention is crucial to protect 4,700 hectares of designated forest in Gendagenda Village.

Current disputes exist between Gendagenda and Mkalamo villages, as well as Mtango, Kwakibuyu, and Mbulizaga villages in Pangani District Council. Despite efforts from land officers, village leaders, ward councilors, forestry officers, and TFCG experts, support from district commissioners is still needed.

"The aim of resolving these conflicts is to protect the designated forest in Gendagenda Village, covering 4,700 hectares," he said.

Additionally, a boundary conflict between Kitumbi and Kwamsisi villages threatens the Lugala Village Land Forest Reserve, which spans 7,600 hectares. Other disputes persist in the villages of Madebe, Msaje, Nyasa, and Suwa. The unregulated sale and allocation of village land also contribute to encroachment in forest areas, with individuals illegally selling land within the Lugala Village Land Forest Reserve.

"As the Handeni District Commissioner, we request your support to resolve this challenge and protect this important forest," Mfaume added.

Elida Fundi, MJUMITA's Good Governance and Advocacy Officer, emphasized that the meeting aimed to enhance decision-makers' understanding of the benefits of CBFM and the sustainable trade of forest products, including biomass energy. She underscored the need for procedural changes that facilitate participatory forest management and sustainable forest trade.

Cross listed firms spur DSEI gaining over week's opening

By Guardian Reporter

The Dar es Salaam Stock Exchange All Share Index (DSEI) opened the week at 2,152.78 points, an increase of 9.07 points on Tuesday close, after an appreciation of share prices among five counters, led by three cross listed counters.

The daily market report shows top gainers were NMG counter, after its share price increased by 8.06 points to 335/-, followed by Jubilee Holdings Limited (JHL), which its share price appreciated by 4.96 percent after closing at 3,600/-.

Other gainers according to the report were DCB Bank, which its share price closed at 160/-, an increase of 3.23 percent, followed by East African Breweries Limited (EABL) counter which gained by 2.97 percent after closing at 3,470/- and Afriprise counter, which its share closed at 255/- an increase by 2 percent.

The gaining of DCB and Afriprise also stimulated the movement of Banks, Finance and Investment Index (BI), after slightly expanding to 5,676.39, an increase of 1.52 percent.

Other indices including Tanzania Share Index (TSI) and Industrial & Allied Index (AI) declined during the opening of the week, due to decrease of share prices on Swissport



Outlook for Tanzania's equity market for November and December 2024 remains cautiously optimistic. Photo: AI generated.

and Tanzania Portland Cement Company (TPCC) counters.

The report shows Swissport share price closed the day at 1,100/-, 8.33 percent lower than the end of last week while TPCC share price declined by 2.7 percent, after closing the trading session at 3,600/-.

A total of turnover of 362.99m/- was recorded during the opening day of the week, following the transactions of 497,433 shares traded in 697 deals with local investors dominance in all activities.

According to the report, foreign investors appeared on the market

by purchasing shares from local investors valued 5.42m/-, equivalent to 1.49 percent of total value of shares bought.

Top movers were CRDB counter, which recorded the transactions of 463,058 shares valued 296.5m/-, traded at a price ranging from 630/- to 650/- per share in 517 deals, followed by TPCC counter, which recorded the transactions of 12,404 shares valued 44.7m/-, traded at a price ranging from 3,600/- to 3,700/- per share in 21 deals.

Other active counters during the day were Afriprise counter, which

recorded the transaction of 12,078 shares valued 3m/-, traded at a price ranging from 250/- to 270/- per share in 54 deals, self-listed DSE counter, which traded 2,819 shares in 25 deals and TCCL counter, which traded 2,356 shares valued 4m/- in seven deals.

Analysts say, the outlook for Tanzania's equity market for November and December 2024 remains cautiously optimistic.

They say the market is supported by strong fundamentals in key sectors, such as banking, telecoms, and consumer goods.

Key stocks, including NMB, CRDB, and Tanzania Cigarette Company (TCC), continue to perform well, bolstered by growing profitability and favorable dividend payments.

"For the final months of 2024, investor sentiment is expected to remain positive, particularly driven by a stable macroeconomic environment," says an analyst.

"This is supported by Tanzania's ongoing infrastructure development and accommodative monetary policies from the Bank of Tanzania (BoT), which have encouraged credit growth and private sector investment."

Producers eye 7,000 tons of certified seeds

By Correspondent Valentine Oforo

Over 80 seeds producers have entered into an agreement with the national seeds agency to produce 7,000 tonnes of various government-certified seeds during the current agricultural season, covering approximately 7,850 hectares of land.

According to the contracts, some farmers will cultivate the seeds on the agency's estates, while others will grow them on their own land in different regions of the country.

The contracted farmers will produce a variety of seeds, including maize, beans, sunflower, and wheat.

Speaking at a special contract-signing ceremony, the agency's

Acting Chief Executive Officer, Leo Mavika, emphasized that this development is part of the agency's strategic role in partnering with the private sector to strengthen seed production in Tanzania.

During the event, which was held in the Morogoro region, Mavika urged farmers to adhere to the terms of the contracts and work diligently.

"The agency will ensure that all sections of the contracts are legally upheld by both parties, to achieve the goal of increasing the production of improved seeds in Tanzania," he stated.

He warned farmers against taking on more land than they can manage within agency's estates, explaining that some have previously acquired

large areas but failed to cultivate them, undermining efforts to meet seed production goals.

Mavika further highlighted that inadequate field management by some farmers has led to significant losses for the agency and hindered production targets. "Seed production is much more delicate than food production. It requires close collaboration with our extension officers to improve your skills and increase yield," he advised.

Mavika also stressed that a state-owned agency, has a government mandate to supply improved seeds to local farmers, and contract farmers must work professionally to meet this target.

"The government has set specific production targets for us, and

we expect you to cooperate fully in helping us meet these goals," he said.

The agency's Legal Officer, Valentine Kamugisha, urged farmers to comply with the terms of the contracts in their daily activities. He clarified that contracted farmers are prohibited from renting out ASA-provided land or selling harvested seeds outside of the agreed terms.

"You are not allowed to rent out the land provided by the agency or sell the harvested seeds as food crops. Strict disciplinary measures will be taken against anyone violating these agreements," Kamugisha warned.

The agency's Director of Production, Dr. Justin Ringo, expressed optimism that through collaboration with the contracted farmers, the agency will meet its seed production targets. He stressed the importance of good seed production practices, including timely planting and harvesting, proper crop care, seed cleanliness, and effective storage.

Several farmers praised the agency for partnering with them in the production of high-quality agricultural seeds. Mwambambale Asajile, a contract farmer at Kilangali Seed Farm, noted that this initiative is crucial in fostering cooperation and increasing seed production across the country.



Seed producer listen to presentations during the contract-signing meeting with the Agricultural Seed Agency (ASA). PHOTO: Correspondent Valentine Oforo.

WORLD

2 billion women and girls worldwide lack access to social protection, says UN



Workers peel shrimp in a tin-roofed processing shed in the hamlet of the Tallarevu, in Kakinada district, in the Indian state of Andhra Pradesh, Feb 11, 2024. AP

UNITED NATIONS

A staggering 2 billion women and girls worldwide are without access to any form of social protection, according to a report released by UN Women on Tuesday.

The report, World survey on the role of women in development 2024, reveals a widening gender gap in social protection -- the raft of policies including cash benefits, unemployment protection, pensions and healthcare -- leaving women and girls more vulnerable to poverty.

While levels of social protection have increased since 2015, gender gaps in such coverage have widened in most developing regions, suggesting that the recent gains have benefited men more than women, shows the report published ahead of the International Day for the Eradication of Poverty on Oct 17.

Despite advancements, more than 63 percent of women worldwide still give

birth without access to maternity benefits, with the figure soaring to 94 percent in sub-Saharan Africa.

The lack of financial support during maternity leave not only places women at an economic disadvantage, it also compromises their health and well-being and that of their children, perpetuating poverty across generations, it shows.

The report paints a stark picture of the gendered nature of poverty. Women and girls are overrepresented among the poor at every stage of life, with the largest gaps during their childbearing years.

Women aged 25-34 are 25 percent more likely to live in extremely poor households than men in the same age group. Conflict and climate change exacerbate this inequality.

Women in fragile contexts are 7.7 times more likely to live in extreme poverty compared to those in non-fragile environments.

Gender-specific risks and vulnerabilities are often neglected in the aftermath of shocks, the report says. "The potential of social protection for gender equality, resilience and transformation is enormous. To harness this, we need to center the dignity, agency and empowerment of women and girls at every stage of the process -- from policy and program design to delivery and financing," said Sarah Hendriks, director of the Policy, Program and Intergovernmental Division at UN Women, presenting the report at a joint event with the UN Department of Economic and Social Affairs.

The report spotlights examples of progress. Countries such as Mongolia have extended maternity leave benefits to informal workers, including herders and the self-employed, while also strengthening

paternity leave to support gender equality in caregiving responsibilities.

In countries like Mexico and Tunisia, steps have been taken to include domestic workers in social security systems. The report calls on governments to provide women and girls with sustainable pathways out of poverty, by prioritizing the needs of women and girls in their social protection measures and crisis responses.

The World survey on the role of women in development is presented every five years to the Economic and Financial Committee of the UN General Assembly to provide a unique opportunity to put gender equality issues on the economic policy agenda and bring together perspectives on human rights and sustainable development.

Russia to give military help to North Korea if it comes under attack – senior diplomat

ISLAMABAD

RUSSIA will provide military assistance to North Korea if the country comes under attack, as is stipulated by a treaty between Moscow and Pyongyang, Russian Deputy Foreign Minister Andrey Rudenko said.

"If an act of aggression is committed against the Democratic People's Republic of Korea, all necessary measures will be taken in accordance with our legislation, in accordance with the DPRK's legislation," he said to a question from TASS.

Rudenko said clauses to that effect are contained in the treaty on comprehensive strategic partnership between Russia and North Korea that was submitted to the State Duma for ratification the day before.

"The treaty says it all: article three, article four. The treaty is signed, so it is public," he said. "It has Article 4, which deals precisely with the issue of mutual assistance in case of aggression, that the sides, in case of aggression against one of the sides, will provide each other with any necessary assistance, including military assistance."

Russian President Vladimir Putin earlier submitted a treaty on comprehensive strategic partnership between Russia and North Korea to the State Duma for ratification. The treaty was signed in Pyongyang on June 19, 2024.

The treaty provides that the sides on a permanent basis maintain and develop, taking into account their national legislation and their international obligations, relations of comprehensive strategic partnership, based on the principles of mutual respect for state sovereignty and territorial integrity, non-interference in internal affairs, equality and other principles of international law relating to friendly relations and cooperation between countries.

The sides seek to establish global strategic stability and a fair multipolar international system, according to a memo to the treaty.

The treaty states that in the event of an imminent threat of an act of armed aggression against one of the sides, the sides shall, at the request of one of the sides, immediately activate bilateral channels for consultations with a view to coordinating their positions and agreeing on possible practical measures to assist each other to help eliminate the threat.

Joseph Borrell issues statement in support of the partnership with Morocco

LUXEMBOURG

AT the close of the Council of Foreign Ministers of the European Union countries held in Luxembourg on Monday, EU High Representative Joseph Borrell made a strong statement on behalf of the 27 member states, expressing their support for and attachment to the "strategic partnership" with Morocco, to which the EU attaches "immense value".

Borrell stressed that the strategic partnership with Morocco is "long-lasting and far-reaching", recalling that it has been in existence for over 55 years (since 1969). Through Borrell, the 27 also expressed their commitment to "strengthening" and "preserving" the partnership in all areas. In his statement, Borrell promised that the Partnership would see positive developments in the coming months.

This collective stance in support of Morocco comes in the immediate aftermath of the pressure Algeria attempted to exert over the weekend, by summoning the ambassadors in Algiers of the 12 countries that have expressed, in their national capacity, their support for Morocco in the immediate aftermath of the EU Court rulings. The common European position in support of Morocco thus comes as a stinging response from the EU to Algeria.

The statement by the EU's High Representative confirms the positive trend and strategic nature of the joint declaration by Commission President Von Der Leyen and the High Representative on 04.10.

This statement, made on behalf of the Foreign Ministers of the 27 EU member states meeting in Luxembourg, follows on from the positive and unanimous momentum generated by several European member states in the wake of the Court's judgments of 04.10.

Agencies

Russia-China cooperation on the rise despite external pressure, PM says

ISLAMABAD,

MOSCOW and Beijing are stepping up economic cooperation and launching joint investment projects despite unprecedented external pressure, Russian Prime Minister Mikhail Mishustin said.

"Russia and China are stepping up economic cooperation despite unprecedented external pressure. We are increasing the volume of mutual trade and launching joint investment projects.

Our energy partnership has acquired a comprehensive strategic character, covering oil, gas, coal and nuclear areas of cooperation," he said at a meeting with Chinese State Council Premier Li Qiang on the sidelines of the SCO Council of Heads of Government.

Moscow and Beijing are also creating new international transport corridors and pay-



Russian Prime Minister Mishustin and Chinese State Council Premier Li Qiang

ing special attention to agriculture and strengthening food security in Russia and China,

the Russian prime minister added. Traditions of good-neigh-

borliness and friendship At the very beginning of the meeting, Mishustin con-

veyed best wishes to Chinese President Xi Jinping on behalf of his Russian counterpart Vladimir Putin and himself. "Next week our leaders will meet at the BRICS summit in Kazan, and of course we expect to see our friend Xi Jinping there," the Russian prime minister said.

He congratulated his counterpart and all Chinese friends on the 75th anniversary of the establishment of the People's Republic of China and diplomatic relations with Russia.

"Over the past three-quarters of a century, Russia-China cooperation has acquired new quality, new filling. We are building up the traditions of good-neighborliness, friendship and strategic partnership, but we are also looking confidently to the future," Mishustin concluded.

Domestic problems should not make US stop support to other states – Harris

WASHINGTON

VICE President Kamala Harris, who is running for the US presidency, believes that Washington should not end its support to other countries for the sake of resolving domestic issues.

During an interview to iHeartRadio, Harris was asked why Washington is helping others despite acute domestic problems. She replied: "We can do it



all and we do." maintain very strongly, America should never pull ourselves away from our responsibility as a world leader, and that is in the best interest of our national security each one of us as Americans and our standing in the world," she continued.

The US presidential election will be held on November 5. The Democratic Party was supposed to be represented by Joe Biden, but after his failed perfor-

mance in the June debate with Trump, who is the Republican Party's nominee, calls for the incumbent head of state to give up the fight grew louder among Democrats.

On July 21, he decided to withdraw from the race and endorse Harris for the state's top office. Her candidacy was officially approved by delegates at the Democratic National Convention in Chicago.

Global media summit eyeing innovation, unity on course toward building shared future for humanity

URUMQI

AS the sixth World Media Summit (WMS) unfolds, media professionals from around the globe are engaged in dynamic discussions, offering insights into emerging opportunities, tackling pressing challenges, and exploring new avenues for collaboration.

With a focus on innovation and unity, this summit is more than just an occasion of comparing notes among global media professionals, but a vital platform for fostering international information connectivity and promoting cultural exchanges, which represents a significant step, with the collective effort of the global media, toward building a shared future for humanity.

OPPORTUNITIES FOR GROWTH

In today's evolving world land-

scape, emerging technologies such as virtual reality, big data, cloud computing, and notably artificial intelligence (AI), are transforming industries and opening up new opportunities.

Among these, AI stands out as a major force behind the latest wave of technological and industrial innovation, reshaping traditional workflows across sectors.

The media industry in particular has felt the profound impact of technology. From how information is produced and distributed to how it is consumed, AI has revolutionized the entire media landscape, making it an unavoidable force that the industry must rise to and live with.

Over 500 participants from 106 countries and regions, including representatives of 208 mainstream media outlets, government agencies and international organizations are

present at the summit on the theme of "Artificial Intelligence and Media Transformation," sharing their insights and experiences.

"This summit serves as an extremely important platform to strengthen cooperation between media institutions around the world," said Salah Eddin Elzein on behalf of Acting Director General of Al Jazeera Media Network Mostefa Souag. Speaking at the summit, TASS Director General Andrey Kondrashov said that AI is profoundly transforming the media industry.

In recent years, media professionals have placed special emphasis on exchanging experiences in the field of high technology, as AI allows for faster analysis of large volumes of data, personalized content creation, and anticipating audience needs, said Kondrashov.

CHALLENGES AHEAD

At the ongoing summit, a report titled "Responsibility and Mission of News Media in the AI Era" released by Xinhua Institute, a think tank affiliated with Xinhua News Agency, provides insights into the opportunities and challenges faced by news media outlets worldwide in the era of AI, which participants hail as timely and essential.

"This is a very important document," said Waref Kumayha, president of the Silk Road Institute for Studies and Research in Lebanon, noting that the world has entered a new era as a result of generative AI technology, which has brought great changes to multiple industries, not least to media. As the report pointed out, all technologies possess a dual nature, offering

both potential benefits and harms.

While innovation drives progress in the media industry, issues such as maintaining content quality, combating misinformation, and adapting to new technologies cuts across development stages, ideologies, and cultural or language barriers, which are real and pressing.

Digital technologies and AI have created enormous opportunities for mass media, but at the same time, they have brought challenges, said Rossiya Segodnya Deputy Editor-in-Chief Dmitry Gornostayev.

The spread of fake information for example, including deepfakes that are easy to be mistaken for the truth, presents a significant challenge, he said. "This is a big problem that is important to solve

through joint efforts," he said. His view was echoed by Gan Ling Sze, vice president of Reuters News Agency Asia Pacific, who said that the advancement of generative AI will bring an increased risk for well-produced misinformation and disinformation. "In a world where there is so much content, the need for trusted sources of news, robust fact-checking and transparency will only grow," she said.

Media leaders at the summit also highlighted that AI is just a tool that enhances reporting but is by no means a simple replacement for journalists. "The core of news reporting lies in people, the audience for news is also people, and the most vivid and dynamic creation of news comes from people as well," Fu Hua, president of Xinhua News Agency, said in his keynote address. *Xinhua*

BRICS countries companions on journey of development

By Qiang Wei

THE 16th BRICS summit is expected to be held later this month in Kazan, Russia. It will be the first summit of the expanded BRICS.

The BRICS cooperation mechanism is an important platform for cooperation among emerging markets and developing countries. Since its founding in 2006, the mechanism has continuously strengthened its cohesiveness, consolidated its foundation for cooperation, expanded its scope of cooperation and improved its influence. It has become a positive and stable force for good in international affairs.

The mechanism has developed a multi-level framework for practical cooperation in dozens of areas, including economy and trade, finance, agriculture, culture, education, health, think tank and sister city development, becoming a constructive force in promoting global growth, improving global governance and promoting greater democracy in international relations.

By Jan. 1 this year, BRICS has expanded the number of its member countries to 10, which account for nearly half of the global population and 1/5 of the global trade. Their total economic output has overtaken that of G7 in PPP terms.

BRICS countries and the Global South share a natural bond of friendship and broad common



The annual launch of "UPanda Cinema" and the BRICS film and cultural exchange event is held in Moscow, Russia, Sept. 22, 2024. The event was joined by over 900 representatives from media organizations, film institutions, and youth groups of BRICS countries. (Photo by Xiao Xinxin/People's Daily)



The annual launch of "UPanda Cinema" and the BRICS film and cultural exchange event is held in Moscow, Russia, Sept. 22, 2024. The event was joined by over 900 representatives from media organizations, film institutions, and youth groups of BRICS countries. (Photo by Xiao Xinxin/People's Daily)

interests. China supports BRICS countries in pursuing development and cooperation with an open mind, and welcomes more like-minded partners to join the BRICS family. Together, they can be the core driving force for open development, the construction team of global governance, and the advocates for exchange among civilizations, thus contributing to the building of a community with a shared future for mankind.

Strengthening solidarity and development is a consensus of the BRICS family. Today, unilateralism and protectionism are emerging, and the Cold War and

zero-sum game mentality rising. Hegemonism and power politics are posing threats to world peace and stability.

Under such a background, the common aspiration for strengthening solidarity and cooperation, as well as safeguarding equity and justice is rising among emerging markets and developing countries.

Together, BRICS countries convened the Extraordinary Joint Meeting of BRICS Leaders and Leaders of Invited BRICS Members on the Situation in the Middle East with Particular Reference to Gaza, and jointly defended the common interests

of the developing world in such multilateral mechanisms as the G20.

China has stressed for times that development is an inalienable right of all countries, not a privilege reserved for a few. Facing challenges, BRICS countries should be fellow companions on the journey of development and revitalization.

The BRICS family is seeing closer trade exchanges. On Sept. 22, a chemical company based in east China's Jiangsu province shipped a batch of dyestuff worth 1.76 million yuan (\$249,250) to Brazil. Thanks to the BRICS mechanism, the company deepened cooperation

with its Brazilian partners. In the first eight months of this year, its exports to Brazil reached 60 million yuan. According to the customs of Nanjing, capital of Jiangsu province, Jiangsu's exports to other BRICS countries totaled 417.23 billion yuan in the January-August period this year, up 9.7 percent year on year.

In the first quarter of this year, China's trade with other nine BRICS countries totaled 1.49 trillion yuan, a year-on-year increase of 11.3 percent, accounting for 14.7 percent of China's total foreign trade volume during the same period.

The BRICS family is committed

to practical cooperation. Recently, the BRICS New Development Bank approved a loan of up to \$1 billion to finance water and sanitation infrastructure development in South Africa.

Since its founding, the bank has provided infrastructure and sustainable development investment worth around \$35 billion to BRICS countries, with the portfolio covering clean energy, energy efficiency, transport infrastructure, water and sanitation, environmental protection, digital infrastructure and social infrastructure.

Besides, BRICS countries are also deepening their exchanges

and cooperation in connectivity, aerospace, ecological conservation and civilization dialogue.

As stressed by United Nations Secretary-General Antonio Guterres, cooperation remains the only choice in the world full of serious crises and divides.

The emerging markets and developing countries, represented by the BRICS countries, are working actively to achieve win-win results and implement the Global Development Initiative, becoming an important force promoting peace, stabilizing development and safeguarding security. It is believed that this force will be joined by more countries.

Prospering telemedicine a reflection of China's rapid internet development

By Jin Xin, Ni Ge

A 5G ultra-remote robotic liver tumor resection surgery was recently completed, with the surgeon in east China's Zhejiang province and the patient in Xinjiang Uygur autonomous region nearly 5,000 kilometers away.

The surgeon, from a surgical control station, operated robotic arms skillfully, and the robotic arms, upon receiving the commands, precisely executed various surgical tasks.

So far, hospitals in Zhejiang have completed over 50 such 5G ultra-remote robotic surgeries for patients in Xinjiang.

In recent years, telemedicine and digital healthcare have rapidly developed in China, safeguarding public health and vividly illustrating how information technology promotes equitable public services and fosters inclusive development of the internet.

In 2010, Zhejiang started offering paired assistance for Xinjiang's Aksu region and the First Division of the Xinjiang Production and Construction Corps.

Since then, leveraging network communication technology, doctors from Zhejiang have implemented remote consultations and transmitted medical images, among other healthcare initiatives.

"Back then, the idea of performing remote surgeries on patients in Xinjiang using robots from Zhejiang seemed like



Experts from Shanghai Chest Hospital removes a lung tumor for a patient in Kashgar, northwest China's Xinjiang Uygur autonomous region via a domestically produced 5G remote surgical robot, July 13. (Photo provided by the Kashgar Prefecture Second People's Hospital)

a fantasy," recalled a doctor aiding Xinjiang. According to Li Zheyong, vice president of ALAer Hospital in Xinjiang, which supervised by the Sir Run Run Shaw Hospital affiliated with Zhejiang University, School of Medicine communication technology is key to remote robotic surgery.

"Generally speaking, the network de-

lay during a surgery should not exceed 300 milliseconds, and it must not be interrupted," Li said.

In recent years, mobile communication technologies such as 5G have rapidly advanced, and the infrastructure for network communication has continually improved. As of 2023, China accounted for 42 percent of the world's

essential patents for 5G standards. The country has built a total of over 3.37 million 5G base stations, and its computing power ranked second in the world. This largest and most advanced 5G network has made it possible to transcend geographical limitations.

In 2023, Sir Run Run Shaw Hospital completed a 5G ultra-remote robotic cholecystectomy for a patient in Xinjiang, the first of its kind in China. The surgery utilized the country's first four-arm laparoscopic robot that employs 5G technology for ultra-remote operations, whose core software and hardware were all developed by Chinese teams.

Recently, on a desert road in Alaer city, administered by the First Division of the Xinjiang Production and Construction Corps, a car accident took place, leading to multiple fractures of a man.

Soon after the accident took place, a doctor from a nearby health clinic arrived at the site. Lacking experience in emergency care, the doctor was concerned that improper handling could jeopardize the man's recovery.

Thanks to a pair of specially designed augmented reality (AR) glasses the doctor took, which was enabled by the 5G

technology, he received guidance from experienced experts, who were observing the patient through the glasses in real time.

"The 5G + AR remote diagnosis system extends high-quality medical care to the primary level," said Cai Xiujun, president of Sir Run Run Shaw Hospital.

The application of internet technology in the healthcare sector is helping urban and rural areas better share quality medical resources, and it's not just in Xinjiang. The remote medical service network now covers all cities and counties in China and is extending to the primary level in communities and rural regions. Approximately 70 percent of primary-level clinics nationwide have established remote medical collaboration with higher-level hospitals.

The rapid advancement of the internet and the ongoing digitalization efforts are bridging the "digital divide" between urban and rural areas at an unprecedented pace, enhancing the accessibility and equality of basic public services.

"Now, tests done in cities can also have their results viewed back in rural hospitals; it's truly convenient," said Tullfang, a Xinjiang patient with chronic illness.

Thriving development of free trade zones, Hainan Free Trade Port mirrors China's high-level opening up

By Ren Ping

AS a significant strategic measure to advance reform and opening up, the establishment of pilot free trade zones (FTZs) and the Hainan Free Trade Port marks an epitome of China's efforts to promote high-level opening up.

From setting up the first pilot FTZ in Shanghai, China now boasts a formation consisting of 22 pilot FTZs. Together with the thriving Hainan FTP, they serve as comprehensive experimental platforms for reform and opening up.

Today, the 22 pilot free trade zones make up an innovative pattern of reform and opening up that covers the entire country. With less than 0.4 percent of China's land area, they account for approximately 1/5 of the country's total foreign investment and foreign trade.

Compared to opening up based on flows of goods and factors of production, institutional opening up with regard to rules, regulations, management, and standards, represents a higher level of openness. With a focus on institutional opening up, a large number of landmark and leading achievements have been made in institutional innovation.

Recently, the 2024 version of the negative list for foreign investment access was released. In comparison to the 2021 version, the new negative list reduces the number of restrictions from 31 to 29, achieving zero



Photo shows the Dishui Lake in the Lingang new area of the China (Shanghai) Pilot Free Trade Zone. (Photo by Ji Haixin/People's Daily Online)

restrictions on the manufacturing sector. Aligning with international first-class standards at a higher level, it solidly leads the pace of reform and opening up.

The Hainan FTP put into operation a multi-functional free trade account system, which greatly facilitates cross-border fund transfers for enterprises. Accelerating the alignment of domestic regulations with international standards, the system promotes deep-level reform at a faster pace.

Following the implementation of an international trade single window

system, the Xiamen area of China (Fujian) Pilot FTZ has seen significantly shortened time for goods declaration and release. The system has made it a thing of the past for enterprises to log in to multiple systems, fill out multiple forms, and make multiple trips to the port. Innovating management models to improve efficiency, the system is making further efforts to build first-class business environment.

So far, successful practices in 349 cases of innovation in institutional reform have been promoted at the national level, leading to a favorable

situation where dividends of reform and opening up are shared by all.

China's efforts to promote alignment with high-standard international economic and trade rules also provide solid support for establishing a new system for higher-level open economy.

It is reported that since the issuance of a circular on piloting international high standards and promoting institutional opening up in some eligible pilot FTZs and the Hainan FTP in June 2023, all pilot measures have been fully implemented.

For instance, the Beijing Pilot FTZ

started piloting a mutual recognition mechanism for domestic and foreign professional qualifications and certifications; the Tianjin Pilot FTZ also introduced multiple innovative measures, including six-hour customs clearance for air express shipments. Besides, regulations on international commercial arbitration have been put into place in the Hainan FTP.

In May this year, Tesla broke ground on an energy storage mega factory in the Lingang new area of the China (Shanghai) Pilot FTZ. The project went from negotiation to signing in just one month, once again setting a new record for "Lingang speed."

It is expected that the factory will have an energy storage capacity of nearly 40 GWh upon completion, equivalent to the annual electricity consumption of 50,000 households in Shanghai.

From the implementation of the foreign investment law and the regulation on optimizing business environment, to the introduction of the negative list for cross-border trade in services, and to the efforts made to advance institutional opening up through alignment with high-standard international economic and trade rules... As China continuously builds a business environment that is based on market principles, governed by law and up to international standards, it is attracting more and more foreign investment.

In the first seven months of this year, 31,654 new foreign-invested en-

terprises were established in China, representing a year-on-year growth of 11.4 percent. The "next China" is still China. China will still remain the best investment destination globally.

China's pilot FTZs and the Hainan FTP pursue differentiated and specialized development paths. They support the development of new industries, new business forms, and new models, gradually becoming demonstrators and leaders of China's high-quality development.

The Tianjin Pilot FTZ, focusing on the financial leasing industry, has grown into the world's second largest hub for aircraft leasing. The Hubei Pilot FTZ has attracted over 16,000 optoelectronic information enterprises, becoming China's largest technology research and production base in the field of optical communication. The Jiangsu Pilot FTZ is home to nearly 4,000 bio-pharmaceutical enterprises, with an annual output value of nearly 300 billion yuan (\$42.58 billion).

From the pilot FTZs to the Hainan Free Trade Port, and from coastal to inland areas, China is steadfastly advancing high-level opening up, continuously injecting new impetus into the world economic development, and providing new opportunities for deepening mutually beneficial cooperation with countries around the world.



Fountain Gate eye more success after September's NBC PL award dominance

By Correspondent Nassir Nchimbi

FOUNTAIN Gate FC's stellar performance in September, during which they claimed all three NBC Premier League awards for the month, has firmly positioned them as a rising force in Tanzanian football.

With a total of nine awards since the season kicked off, their positive momentum continues to turn heads.

Leading the charge is striker Selemani Mwalimu, who was named the Player of the Month for September after netting three crucial goals during that period. His consistent contributions have been instrumental to Fountain Gate's success, helping them secure vital victories.

Coach Mohamed Muya (pictured) also earned recognition, taking home the Coach of the Month award for his tactical expertise and leadership. His strategic approach and motivational skills have played a key role in Fountain Gate's impressive league form, which has seen them rise from 15th to 2nd place in the standings.

Mwalimu, who scored three goals in 353 minutes of play during September, edged out his Fountain Gate teammate William Edgar and Azam FC's Feisal Salum in the final voting to claim the top player accolade. His goals were instrumental in Fountain Gate's three wins and one draw, highlighting his importance to the team's attacking line.

Meanwhile, Muya bested Azam FC's Rachid Taoussi and Singida Black Stars' Denis Kitambi to secure his Coach of the Month title. Under his guidance, Fountain Gate registered significant victories over Ken Gold, Tabora United, and Kagera Sugar, alongside a draw against Dodoma Jiji, strengthening their league position.

Additionally, the Tanzania Football Federation's Awards Committee recognized Godwin Israel, the manager of Tanzanite Stadium, as the Best Stadium Manager for September. His exem-

plary work in managing stadium infrastructure and sporting events earned him this well-deserved accolade.

Coach Muya expressed gratitude for the collective efforts of both his coaching staff and players, crediting the entire team for Fountain Gate's recent achievements. He emphasized that these accolades were a reflection of the staff's strategic planning and the players' ability to execute tactics on the field.

"I'm thrilled with the team's collective effort, especially the coaching staff, who have been supportive of my ideas. Our early-season success is a testament to our growth and positive direction," Muya stated.

He added: "These monthly awards are just a stepping stone. We must remain dedicated and work hard every day to achieve our lofty goals and secure a strong league position by next May."

Reflecting on their recent loss to Tanzania Prisons, where Fountain Gate let a two-goal lead slip, Muya admitted it was a setback but remains focused on the future.

"We need to bounce back against KMC. They have a talented squad and a tactically astute coach. We must be cautious and well-prepared," he concluded.

Fountain Gate will face a KMC side grappling with inconsistency this season.

KMC's recent form includes two wins, two losses, and a draw in their last five matches, leaving them 8th in the league standings with a 2-2-3 record. Fountain Gate, in contrast, sit in 3rd place, with a 1-4-2 record overall and three wins, one loss, and one draw in their last five outings.

Despite their recent setback, Fountain Gate hold the upper hand going into this clash and will be keen to capitalize on KMC's uneven performances to regain their winning momentum.

TPLB foresees continental impact as Simba and Younga prepare for high-stakes clash

By Correspondent Nassir Nchimbi

THE Tanzania Premier League Board (TPLB) is anticipating a highly competitive and thrilling derby between Simba SC and Young Africans SC on Saturday at the Benjamin Mkapa Stadium.

With both teams having made significant investments in their squads this season, the stage is set for an electrifying showdown between these two Tanzanian football giants.

TPLB spokesperson Karim Boimanda (pictured) revealed that the upcoming derby has generated significant international interest, with numerous requests from journalists and fans from outside Tanzania seeking to cover and attend the game.

Boimanda emphasized that while the match is part of the NBC Premier League, its continental appeal and heightened excitement set it apart from a regular fixture.

"Given the enormous international interest, with many foreign journalists and fans eager to witness the game, this match requires exceptional preparation," Boimanda said.

"As a high-profile league fixture, it demands a unique approach. We've been working hard to ensure that this will be one of the most memorable matches in our league's history."

He added: "Simba and Young Africans have shown great commitment this season through their player acquisitions, technical staff appointments, and pre-season preparations. This level of dedication ensures we will witness a thrilling match that will raise the standards of the league."

Young Africans, buoyed by a resounding 4-0 victory over Pamba Jiji in their last outing, come into the derby in fine form. Simba, on the other hand, are looking to bounce back from a frustrating 2-2 draw against Coastal Union, where they squandered a 2-0 halftime lead.

Last season, Simba endured a difficult time against Young Africans, suffering a 5-1 loss in the first round, a result that led to the sacking of their coach Roberto Oliveira.

The second-round fixture saw Young Africans triumph again with a 2-1 win. Howev-



er, Simba regained some pride by defeating their rivals in the Community Shield final on penalties after a goalless draw.

Simba are determined to reclaim the Premier League title after a three-year drought. Their rejuvenated squad, led by head coach Fadlu Davids, has given the club renewed hope for silverware this season.

Key additions to Simba's lineup include goalkeeper Moussa Camara, midfielders Deborah Fernandez, Augustine Okeje-pha, Awesu Awesu, and Yusuph Kagoma. The team's attack is spearheaded by Leonel Ateba, Steven Mukwala, and Valentino

Mashaka.

For Simba, the derby against Young Africans is crucial for their title ambitions.

Young Africans, the reigning three-time champions, have retained most of their squad from last season, bolstered by the arrivals of Clatous Chama, Prince Dube, Duke Abuya, Jean Baleke, Chadrack Boka, and Aziz Andabwile.

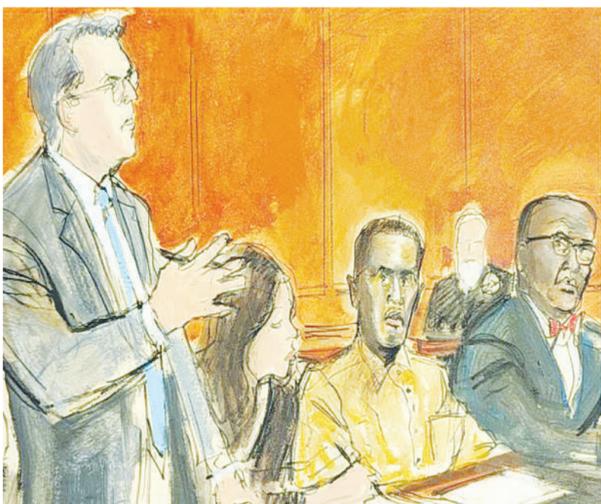
Simba's recent record against their fierce rivals has been poor, with just one victory in their last 10 league encounters. This adds further pressure on the club as they look to reverse their fortunes and keep their

title hopes alive.

Both teams are also representing Tanzania in continental competitions this season, with Young Africans competing in the CAF Champions League and Simba in the CAF Confederation Cup. Both clubs are eager to surpass last season's performances, where neither advanced beyond the quarter-finals.

As Saturday's derby approaches, football fans across Tanzania and beyond will be watching eagerly, anticipating a fiercely contested battle between two of Tanzania's footballing powerhouses.

Lawyers for Sean 'Diddy' Combs ask judge to release identities of his accusers



In this courtroom sketch, Sean "Diddy" Combs' defense attorney Marc Agnifilo, left, addresses the judge while Combs, seated second from right, in prison uniform, watches during a hearing in federal court in New York, Thursday, Oct. 10, 2024. Combs' new defense attorney, Anthony Ricco is seated far right. (AP Photo)

By LARRY NEUMEISTER

LAWYERS for Sean "Diddy" Combs asked a New York judge Tuesday to force prosecutors to disclose the names of his accusers in his sex trafficking case.

The lawyers wrote in a letter to a Manhattan federal court judge that the hip-hop music maker needs to know the identities of his alleged victims so he can prepare adequately for trial.

Last week, a May 5 trial date was set for Combs. He has pleaded not guilty.

A spokesperson for prosecutors declined comment.

Combs, 54, remains incarcerated without bail after his Sept. 16 federal sex trafficking arrest. His lawyers have asked a federal appeals court to let him be freed to home detention so he can more easily meet with lawyers and prepare for trial.

So far, judges have concluded

he is a danger to the community and cannot be freed.

The request to identify accusers comes a day after six new lawsuits were filed against Combs anonymously to protect the identities of the alleged victims. Two of the accusers were identified as Jane Does while four men were listed in the lawsuits as John Does. The lawsuits claimed he used his fame and promises of boosting their own prospects in the music industry to persuade victims to attend lavish parties or drug-fueled hangouts where he then assaulted them.

The plaintiffs in Monday's lawsuits are part of what their lawyers say is a group of more than 100 accusers who are in the process of taking legal action against Combs.

In their letter Tuesday to Judge Arun Subramanian, lawyers for Combs said the case against their client is unique in part because

of the number of accusers. They attributed the quantity to "his celebrity status, wealth and the publicity of his previously settled lawsuit."

That reference appeared to cite a November lawsuit filed by his former girlfriend, Cassie, whose legal name is Cassandra Ventura. Combs settled the lawsuit the next day, but its allegations of sexual and physical abuse have followed him since.

The Associated Press does not typically name people who say they have been sexually abused unless they come forward publicly, as Ventura did.

Combs' lawyers said the settlement of Cassie's lawsuit, along with "false inflammatory statements" by federal agents and Combs' fame have "had a pervasive ripple effect, resulting in a torrent of allegations by unidentified complainants, spanning from the false to outright absurd."

They said the lawsuits filed Monday, along with other lawsuits, and their "swirling allegations have created a hysterical media circus that, if left unchecked, will irreparably deprive Mr. Combs of a fair trial, if they haven't already."

The lawyers wrote that the government should identify alleged victims because Combs has no way of knowing which allegations prosecutors are relying on in their accusations in an indictment.

"To the extent Mr. Combs is forced to mount a defense against criminal allegations that the government does not seek to prove at trial, he is entitled to know that," the lawyers said.

The indictment alleges Combs coerced and abused women for years, with the help of a network of associates and employees, while using blackmail and violent acts including kidnapping, arson and physical beatings to keep victims from speaking out. AP

Man United have banned Sir Alex Ferguson to enter the team's dressing room

Caughtoffside Articles

ACCORDING to Daily Mail, Sir Alex Ferguson and the Manchester United board have been told not to enter the team's dressing room.

This comes after the termination of the legendary manager's contract as the ambassador of the club.

The iconic manager can still attend games at the club but his multi million pound contract as the club's ambassador is over.

The club's co-owner INEOS, led by billionaire Sir Jim Ratcliffe, are looking to cut costs and trying to save money at the club.

Visiting the dressing room is a part of the culture at the club which is now going to end.

Boardroom figures like David Gill, Mike Edelson, Sir Bobby Charlton, as well as Ferguson were regular visitors of the dressing room but as per the report, there is now an understanding over who goes inside the dressing to see the players.

INEOS are bringing changes at the club after taking charge of the operations at Old Trafford.

They have signed players in the summer transfer window to support manager Erik ten Hag and they are ready to do whatever it takes to raise the standards of the club and make them competitive again.

Another high profile move made by INEOS was 250 redundancies across departments in a major step that is going to cut costs at the club.

Ferguson will still be a non-executive director but he will stop getting paid by the club.

Meanwhile, club legend Eric Cantona has slammed the Red Devils for treating the legendary manager in this way.

The Frenchman has called it a "lack of respect" and "scandalous" over the treatment of his former manager.

Ferguson won thirteen Premier League titles and two Champions League titles with the Red Devils in a hugely successful spell at the club.

He made Man United one of the biggest forces in European football and gave them recognition worldwide.

AGENCIES

Kylian Mbappé's representatives dismiss reports of a rape claim

STOCKHOLM

FRENCH soccer star Kylian Mbappé's representatives have rejected as "false and irresponsible" reports in Swedish media saying he is the subject of a rape investigation in the Nordic country.

Without citing sources, several Swedish media including tabloids Expressen and Aftonbladet and broadcasters SVT and TV4 reported that the Real Madrid striker was the subject of a rape claim following a visit to Stockholm last week.

In response to the reports, Swedish prosecutors issued a brief statement Tuesday saying a rape had been reported to police, but didn't name any suspect.

"According to the report the incident took place on Oct. 10, 2024, at a hotel in central Stockholm," said the statement published by the Swedish Prosecution Authority.

Prosecutor Marina Chirakova, who is leading that investigation, declined to give any further details.

"From my side I cannot confirm whether there is a suspect in the case," she told The Associated Press.

Names of suspects are typically not made public by Swedish authorities until charges are filed or a suspect is ordered held in pre-trial detention.

Mbappé's communications team accused Swedish media of spreading "slandorous" rumors.

"These accusations are totally false and irresponsible, and their propagation is unacceptable," they said in a statement sent to the AP and other media. "Kylian Mbappé will under no circumstances tolerate his integrity, reputation and honor being sullied by unfounded insinuations."

In a post late Monday on his official X account Mbappé wrote "FAKE NEWS!!!!" and linked to a French article picking up the Swedish reports.

He appeared to draw a link between the reports in Sweden and a hearing in Paris on Tuesday in a legal dispute with former club Paris Saint-Germain over unpaid wages.

"It's becoming so predictable, on the eve of the hearing, as if by chance," the post said in French.

Mbappé's lawyers didn't comment as they arrived for and left the hearing in Paris on Tuesday.

Later Tuesday, a lawyer for Mbappé, Marie-Alix Canu-Bernard, told French broadcaster TFI that her client was "bewildered" by the reports.

Messi's 10th hat trick raises total to 112 international goals as Argentina wins World Cup qualifier

BUENOS AIRES

LIONEL Messi scored his 10th international hat trick to raise his career total to 112 goals and also had a pair of assists to lead Argentina over Bolivia 6-0 in a World Cup qualifier on Tuesday.

After missing a pair of October qualifiers while recovering from a right ankle injury sustained in the Copa America, Messi played the entire match before raucous fans at Estadio Monumental who chanted his name after he opened the scoring in the 19th minute.

Messi added goals in the 84th and 86th minutes. The 37-year-old is second on the career scoring list behind the 133 of Portugal's Cristiano Ronaldo.

Rival Brazil and under-pressure coach Dorival Júnior got some relief with a convincing performance in a 4-0 home win against Peru.

Argentina leads South American qualifying with 22 points after 10 matches, three points clear of second-place Colombia, who beat Chile 4-0. Uruguay, which earlier had a goalless draw with Ecuador, and Brazil have 16 points each, with the Uruguayans in third place on goal difference.

Ecuador and Paraguay follow with 13 points apiece, with Ecuadorians fifth on goal difference.

The top six teams secure



Argentina's Lionel Messi scores his side's sixth goal against Bolivia. AP

automatic berths in the 2026 World Cup. The seventh-place team, currently Bolivia, will play in an international playoff for a spot in the tournament.

Two more rounds will be played in November.

*Messi in strong form on return

Messi's first goal came after a mistake by a Bolivian defender, who missed a pass and allowed Messi to run freely and finish unchallenged in front of goalkeeper Billy Viscarra. Messi assisted on Lautaro Martínez's 43rd-

minute goal and gave a decisive pass once again Julián Álvarez scored in the third minute of first-half stoppage time.

Thiago Almada in the 69th minute off a low cross by Nahuel Molina before Messi had great finishing touches from the edge of the area.

"We enjoyed this, we are happy to be here playing in Argentina," said Messi, who once again refused to say whether he will play in the next World Cup in 2026. "This could be one of the last (matches in front of the Ar-

gentinian crowd)."

Bolivia, which is seeking to qualify for the World Cup for the first time in 30 years, remains in contention with 12 points.

*Brazil reappears under Júnior

This month's rounds of South American qualifying were important for coach Dorival Júnior. His team was knocked out in the quarterfinals of the latest Copa America and was struggling against rivals it used to beat easily, such as Paraguay and Venezuela.

Júnior's chances of success seemed low in matches against Chile and Peru due to injuries affecting several of his starters; goalkeeper Alisson, defender Éder Militão and striker Vinicius Júnior were all out. But a last-minute win against the Chileans and a convincing display against the Peruvians will give the Brazil coach some relief.

Raphinha scored from the spot twice to put Brazil in front in Brasilia, the first in the 38th minute and the second in the 54th.

Substitute Andreas Pereira made more than 60,000 fans at the National Stadium gasp when he scored with a volley in the 71st minute. Another substitute, Luiz Henrique, scored for the second consecutive match for the national team with a classy shot from the edge of the box.

"These were two matches that we controlled well," Raphinha said. "We are far from perfection, but we are on the right track."

*Chile in last place

Chile's loss to Colombia has placed the job of coach Ricardo Gareca at risk. Davinson Sánchez, Luis Díaz, Jhon Durán and Luis Sinisterra scored the goals for Colombia. Chile is in last place in the qualifying group with only five points.

Paraguay beat Venezuela 2-1 and moved into a qualifying position in the standings. Jon Aramburo opened the scoring for the visitors in the 25th minute, but striker Antonio Sarabia came off the bench to win it for the hosts with goals in the 59th and 74th minutes.

AP

The cost of rising number of injuries in European top soccer players nears \$800 million, report finds

MANCHESTER, England

THE rising number of injuries to top soccer players came at a cost of nearly \$800 million to teams across Europe's leading leagues last season, according to a report published Tuesday.

At a time when there are growing concerns about the number of games players are being asked to play, the Men's European Football Injury Index found there were 4,123 injuries in the top divisions of England, Spain, Germany, Italy and France in the 2023-24 campaign.

The cost of the injuries was based on the reported salaries of the players concerned and the amount of time they were sidelined for.

The report highlighted a greater strain on clubs as a result of the newly expanded Club World Cup, which will be staged in America next year.

The number of injuries has risen year-on-year since the index was first published in 2021 and the latest report said "it would be fair to expect a continuation of this upwards trajectory."

"The squad depth of clubs will continue to be tested, particularly with the impending introduction of the new FIFA Men's Club World Cup in 2025."

The index is produced by sports insurance firm Howden. Its publication comes a day after a players union and European leagues filed a formal complaint to the European Union against



Manchester City's Rodri reacts to an injury, during the English Premier League soccer match between Manchester City and Arsenal at the Etihad stadium in Manchester, England, Sunday, Sept. 22, 2024. (AP Photo)

world governing body FIFA.

The 32-team Club World Cup - up from seven - has faced consistent pushback over concerns about player welfare since its new extended format was announced last year.

Last month Man City midfielder Rodri said players were close to going on strike in the face of increased demands on them - including an expanded Champions League this year. The Spain international suffered a season-ending knee injury days after those comments.

The football index has tracked a rise in injuries even before the expanded Club World Cup and Champions League.

It said there had been 14,292 - excluding COVID-19 - in the top five European leagues dating

back to the 2020-21 season. That came at a cost of \$2.5 billion based on the reported salaries.

Last season alone the figure was \$798 million.

On average there was an injury every 92 minutes of football involving teams across those

leagues.

It found that German teams suffered the most injuries per game (1.72). German teams also made up the top 13 places in terms of injury susceptibility and accounted for 15 of the top 20.

Of the teams least sus-

ceptible to injury, the top four were all from the French league.

The report said there was a "concerning trend" surrounding players under the age of 21, who were sustaining an increase of severe injuries. Meanwhile, Bayer

Leverkusen says its star attacking midfielder Florian Wirtz has injured his ankle while on international duty with the Germany team.

The club said Tuesday that a scan revealed Wirtz had injured the joint capsule in his right ankle while playing in Germany's 1-0 win over the Netherlands in the Nations League on Monday. Leverkusen says the injury didn't involve an opposing player. The 21-year-old Wirtz went off at halftime in the game.

While Leverkusen described the injury as "minor," the club added it was "not yet clear when Wirtz will rejoin team training."

That could make him a doubt for the German champion's game Saturday against Eintracht Frankfurt in the Bundesliga, or next week's visit to French club Brest in the Champions League.

AP

Gwiji by David Chikoko



SPORT

Messi's 10th hat trick raises total to 112 international goals as Argentina wins World Cup qualifier

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Pamba Jiji seek revival as Goran Kopunovic, coaching staff depart

By Correspondent Seth Mapoli

PAMBA Jiji Football Club, a newly promoted side in the Tanzania Mainland Premier League, have officially parted ways with their head coach, Goran Kopunovic.

The club announced this decision following a string of poor results that left them languishing at the bottom of the league table.

Kopunovic (pictured), along with his entire coaching staff, including assistant coach Salvatory Edward, goalkeeper coach Razack Siwa, and fitness coach Circus Kakooza, have been relieved of their duties.

In a statement released by Pamba Jiji's acting chief executive officer, Ezekiel Ntibikeha, the club confirmed the mutual termination of the contracts.

"The leadership of the Pamba Jiji FC informs the public that it has reached an agreement on both sides to terminate the contract with head coach Goran Kopunovic," the statement read.

This decision marks an early and swift end to Kopunovic's tenure, which began just three months ago when he was appointed on July 15, 2024.

With Kopunovic and his coaching team no longer at the helm, the club has appointed Under-20 coach Mathias Wandiba as the interim head coach.

Wandiba will lead the team while Pamba Jiji searches for a new permanent head coach. The transition comes at a crucial time, as the club looks to turn around a season that has seen them struggle in the early stages of their Premier League campaign.

Wandiba, known for his work with the club's youth team, will be tasked with steadying the ship and boosting the team's morale.

His appointment is seen as a temporary solution, but he will have the opportunity to prove his capabilities on the senior level as the club navigates this period of uncertainty.

Pamba Jiji's debut season in the Tanzania Mainland Premier League has been far from successful under Kopunovic.

The team's performance on the pitch has been disappointing, with the club failing to secure a single victory in the seven matches they played under his leadership.

Instead, they managed only four points from four draws, while suffering three losses, leaving them rooted at the bottom of the table.

The club's offensive struggles have been particularly glaring. Pamba Jiji scored just two goals in their seven matches, while conceding nine. These results have placed immense pressure on both the coaching staff and the players, as expectations were high following their promotion to the top flight this season.

Kopunovic's reign began with a goalless draw against Tanzania Prisons on August 16, followed by another 0-0 draw at home against Dodoma Jiji FC. The team's defensive structure held firm in these early matches, but their inability to find the back of the net raised concerns.

The club's fortunes took a downward turn in September when they faced a string of tougher opponents. A 1-0 loss to Singida Black Stars on September 17 marked the beginning of their struggles, followed by a 2-2 draw against Mashujaa FC, which provided some hope. However, a 2-0 defeat to Coastal Union in Tanga added to the pressure on the team.

Their most recent and heaviest defeat came just before the international break, when they were thrashed 4-0 by reigning champions Young Africans on October 3.

Coach Morocco optimistic despite Taifa Stars' AFCON setback against DR Congo



Taifa Stars full-back Mohamed Hussein (L) pictured on Tuesday fighting for the ball with a DR Congo player during their 2025 AFCON qualifiers match at the Benjamin Mkapa Stadium in Dar es Salaam. DR Congo won 2-0. Photo: Courtesy of TFF

By Correspondent Seth Mapoli

TWO injury-time goals by Meshack Elia sealed the Democratic Republic of Congo's (DR Congo) place in the 2025 Africa Cup of Nations (AFCON) finals with a 2-0 victory over Tanzania at the Benjamin Mkapa Stadium in Dar es Salaam.

Tanzania's Taifa Stars now face an uphill battle to keep their AFCON qualification hopes alive with just two group-stage matches remaining.

Despite a solid defensive display, Tanzania struggled to generate the attacking creativity needed to break down DR Congo's defense.

The Taifa Stars held the Congolese at bay for 88 minutes but were undone by two stoppage-time goals from Elia, whose clinical finishing ensured DR Congo's qualification for 2025 AFCON finals.

Head coach Hemed 'Morocco' Suleiman, acting head of Tanzania's national team, acknowledged the quality of DR Congo's players as the key factor in the match.

"We played well and created chances, but their quality players decided the match," Morocco

said. "We failed to make the most of our opportunities, and that cost us the game."

Tanzania's defense, which had been disciplined for much of the match, faltered in the dying minutes. Elia's first goal came in the 91st minute after a defensive lapse, and his second

followed moments later to seal DR Congo's victory.

This defeat is a significant blow to Tanzania's AFCON hopes. With only four points from four matches, the Taifa Stars sit third in Group H, trailing group leaders DR Congo (12 points) and second-placed Guinea

(six points). Ethiopia, with just one point, occupies the bottom spot.

Tanzania now faces a must-win situation in their final two group matches against Ethiopia and Guinea. To qualify for 2025 AFCON finals, they must win both fixtures while hoping for favourable outcomes from other group matches.

"We have not given up," said Morocco. "I am confident that we can win the remaining two games and collect six points, which will take us to the AFCON finals."

The coach emphasized the need to refocus, particularly in improving finishing in the final third.

"We are returning to the training ground to address the issues we faced, especially in terms of our attackers' finishing," he added.

Despite Morocco's optimism, the road ahead is daunting. Tanzania must defeat a resurgent Guinea, who recently beat Ethiopia 4-1 and 3-0, and overcome Ethiopia in their final group matches.

The Taifa Stars' qualification chances will depend on both their own results and those of their group rivals.

DR Congo remains undefeated in Group H with 12 points, while Guinea follows with six points. Tanzania has four points, and Ethiopia sits last with just one.

Although Tanzania's hopes remain alive, their fate is no longer entirely in their hands. Victories against Guinea and Ethiopia are crucial, but the Taifa Stars must also rely on their competitors slipping up.

As Tanzania prepares for their final two matches, fans will be hoping for a turnaround. Coach Morocco's belief in his team will be put to the test in the coming weeks as they battle for a spot in 2025 AFCON finals.

For now, the Taifa Stars must shake off the disappointment of their defeat to DR Congo and focus on what lies ahead.

With two games remaining, the dream of AFCON qualification is still within reach - if the Taifa Stars can deliver when it matters most.

Simba aim to reclaim derby dominance against Yanga

By Correspondent Nassir Nchimbi

SIMBA SC are looking to reclaim their dominance in the highly anticipated Dar Derby against arch-rivals Young Africans (Yanga) this Saturday at the Benjamin Mkapa Stadium.

The match holds significant importance for Simba, who are determined to regain their status at the top of Tanzanian football after losing the league title to Young Africans for three consecutive seasons.

Ahmed Ally, Simba's Media and Information Manager (pictured), underscored the importance of the fixture in reasserting the club's supremacy.

"We are determined to regain our dominance in this derby," Ally stated. "Losing to Young Africans in the Community Shield was a setback, but we are motivated to right that wrong."

Preparations are progressing smoothly within the Simba camp, with all players expected to return to training today, including those who were away on international duty with Tanzania, Guinea, and Uganda.

The club is optimistic that the players' recent competitive experience will contribute to their physical readiness for the derby.

Ally emphasized the high morale



within the squad, with players eager to face Young Africans in one of Tanzania's most iconic football matchups.

"We've been diligently preparing for the Dar Derby. Our training has been thorough, and we're confident in our readiness," Ally said. "Our technical staff, led by Coach Davids, is working tirelessly to ensure Simba are in peak condition for the match. We're confident in our ability to achieve a positive result."

Simba head coach Fadlu Davids, eager to bounce back from the team's

recent 2-2 league draw with Coastal Union, is focusing on technical and mental discipline to overcome the challenge posed by Young Africans.

"We know the quality of Yanga, but we are preparing strategically. We must be focused every minute, build attacks quickly, and control the defense with great care," said Davids. He emphasized the need for his team to capitalize on the few opportunities that arise in such high-stakes matches.

"In matches like these, chances are few, so we need to be excellent at finishing."

Simba's recent performances have seen their attacking lines waste key opportunities, which Davids hopes to rectify before Saturday's crucial match. The club is also urging fans to create an electric atmosphere at the stadium, with the hope that the home advantage will propel the team to victory.

The Msimbazi Street giants are determined to reclaim the Premier League title after a three-year hiatus. Their pursuit of championship glory has been fueled by a rejuvenated squad and a renewed sense of purpose under Davids' guidance.

A victory against their bitter rivals, Young Africans, is viewed as essential

to staying on track for the title.

Young Africans, who have dominated Tanzanian football for the past three seasons with consecutive league titles, will pose a significant challenge. Young Africans' balanced squad has made them formidable opponents, and they will be looking to maintain their reign as the top team in the country.

The Dar es Salaam derby is more than just a rivalry; it represents a pivotal moment in Simba's season. A win would not only boost the team's morale but send a strong message to the rest of the league that Simba are serious contenders for the title.

As the Benjamin Mkapa Stadium prepares for a sold-out crowd, anticipation for this high-stakes encounter continues to build. Both teams are eager to prove their superiority, and the outcome could significantly impact the trajectory of the season, determining which team emerges as the ultimate champion.

For Simba, the derby is a chance to regain control of their destiny and reestablish their dominance in Tanzanian football. Fans will be watching closely, hopeful that this match will mark the beginning of Simba's resurgence.

Flexibles by David Chikoko

