

# The www.ippmedia.com









ISSN 0856 - 5422 ISSUE No. 8662

National Pg 3
CDF calls on NS to be self-sufficient

• PRICE: Tsh 1,000, Kenya sh100

**TANZANIA** 

TUESDAY 11 OCTOBER, 2022







Giardian SMART MONEY

Tanzania's manufactured goods

# Samia, Ruto agree to scrap NTBs



President Samia Suluhu Hassan bids farewell to Kenyan President William Ruto in Dar es Salaam yesterday shortly before he returned home at the conclusion of a two-day official visit to Tanzania. Photo: State House

#### By Felister Peter

TANZANIA and Kenya have agreed to strengthen bilateral relations, enhance business ties and fasttrack elimination of the remaining 14 non-tariff barriers (NTBs) to ensure the smooth conduct of business transactions and investments

At a joint State House press conference in Dar es Salaam yesterday, the visiting President William Ruto and his host President Samia Suluhu Hassan underlined their agreement to collaborate in controlling intolerable trans-boundary crime, directing security organs in both countries to work

The Kenyan leader arrived late on Sunday for a two-day state visit, four weeks from the start of his tenure as Kenya's fifth phase leader.

Explaining those accords, President Samia said cooperation between the two countries will be strengthened, in view of the countries being blood relatives and sharing a lot.

Ministers responsible for trade and investment have been tasked to work on the remaining NTBs to facilitate business flows to and from either country,

"We started working on the elimination of **TURN TO PAGE 2** 

Book for your message today! Email: advertise@guardian.co.tz Or Call us on 0745 700 710

# Govt wants more action to stop invasions into forests

**By Guardian Reporters** 

EXTENSIVE invasion of forest reserves by people seeking new settlements and farms was derailing the sector's contribution to the national economy, the government has admitted.

Dr Pindi Chana, the Natural Resources and Tourism minister expressed this concern at the launch of a board of directors for the Tanzania Forest Fund (TaFF).

The country is bestowed with 48.1m hectares of forestland, one eighth of the total land cover but it contributes just 3.5 percent in the gross domestic product (GDP).

By Correspondent James Kandoya

and Wellbeing: a Global Priority.'

Participants were drawn from the public authorities, academia,

We are told that apart from Brazil as to natural attractions, Tanzania is highest in the world

The government is working on lasting solutions to challenges facing forests like people encroaching forest reserves and grazing livestock in those areas.

The minister noted that the forest and bee sector is among key sectors with abilities to contribute greatly in national development, tasking the new board members to figure out how to solve the challenges

facing the sector. "As we are all aware, forests provide ecological services like protection of water sources, wildlife habitation and curbing climate change effects," she said, pointing

legislators, health experts and

the health private sector, in the background of killings in families and among married couples.

Mental health and psychology services are expensive for individuals to pay from their

pockets, which hampers efforts to

**TURN TO PAGE 2** 

#### reduce the problem, she stated, affirming that incorporating MENTAL health and psychology services need to be part of health mental health services in insurance bundles would help in reducing the insurance coverage provided by nationwide schemes now being problem. We have to mobilize revamped, Health minister Ummy

Mwalimu (pictured) has declared. the problem in She was addressing a health conference to chart ways forward on how to tackle mental health problems prevalent in the country, under the theme 'Mental Health

'Add mental health

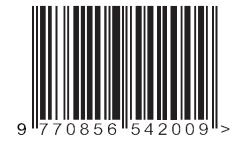
to insurance cover'

resources to end collaboration with other stakeholders

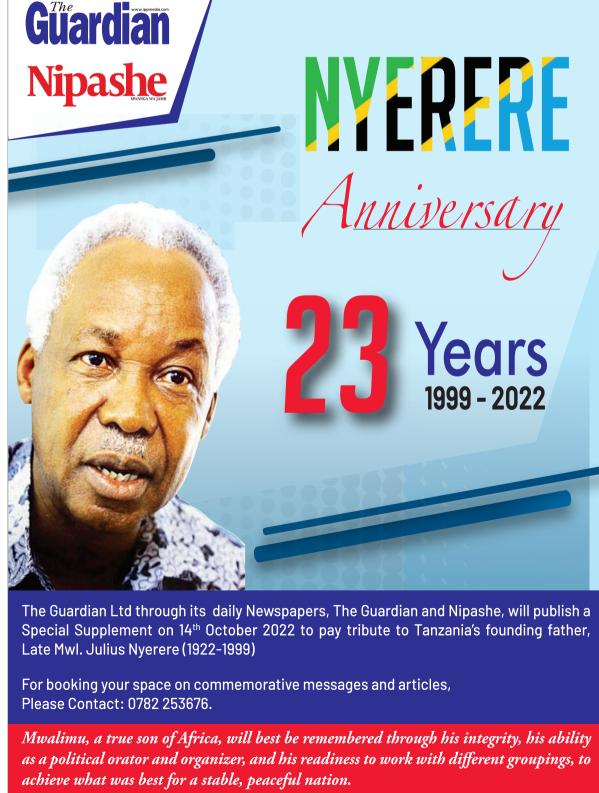
Recent statistics shows that only two percent of the ministry's budgetary allocations are intended for mental health, despite that upwards of seven million people suffer mental illnesses and 1.6m live

with depression. Increased frequency of domestic killings tied up mental health cases

**TURN TO PAGE 2** 







#### Govt wants more action to stop invasions into forests

**FROM PAGE 1** 

at the need for increased efforts in forest conservation

Forests also provide shelter for tourism, water, agriculture and energy, along with being the anchor for generation of electricity from waterfalls, she elaborated.

"Despite all these benefits, forests in the country are undergoing serious attacks from members of the public and if no serious actions are taken, the situation is likely to worsen," she stated.

What is hopeful is that local government authorities have initiated measures to stop people from invading reserved areas like village forests, she said, urging greater cooperation between the board and forest sector management to solve the challenges.

Juma Mkowi, the deputy permanent secretary, said the fund has accrued 626bn/- in government revenue in the ten years of its existence. The cash has been spent on ensuring the sustainability of forests, he said, insisting that there is need for more efforts to increase forest-based revenues.

Prof Shabban Chamsama, the new board chairman, said his team is ready to work diligently to expectations of the government, expressing gratitude to President Samia Suluhu Hassan for the trust shown in them.

The board comprises members different professional backgrounds and will be able to use expertise and work to expected standards, he said.

Benedict Mgonya, the Treasury registrar, affirmed that the new board is expected to work professionally and enhance observance of the law in the sector,

asking the new board to initiate strong follow up systems of the fund's activities to realize expected

In Arusha, officials of the Tanzania National Parks (TANAPA) affirmed that 'The Royal Tour' documentary starring President Samia Suluhu Hassan has enabled an influx of tourists in the various parks.

William Mwakilema, commissioner for conservation, said at a meeting with tourism stakeholders, that the number of tourists visiting the national parks increased to 649,654, from 557,763 before the Covid-19 outbreak while revenues rose to 178.4bn/- from 165.9bn/-.

The meeting between investors and government officials was graced by Regional Commissioner John Mongella, to discuss how the youth in the northern zone can benefit from existing opportunities in the tourism sector.

After the eruption of Covid-19 tourism took a big plunge, with the parks receiving 95,012 tourists during 2020, from 557,763 earlier, earning 11.3bn/-.

The RC said the region is the hub for trade in gemstones in the East African region and it was also shaken by the outbreak, but has returned to normal.

"We are told that apart from Brazil as to natural attractions, Tanzania is highest in the world," he said, noting that this is now being more considered by travelers.

"We can see opportunities that are clearly open. Today if you go to the Kilimanjaro International Airport (KIA) when tourists disembark, they do so very happily, without face masks, I personally was happy to see them so free," he added.

# 'Add mental health to insurance cover

**FROM PAGE 1** 

and stigma, describing stigma and aversion as faulty approaches occasioning low priority given to mental health issues.

"We need to incorporate mental health and psychology services in our health insurance bundles to enable victims to access both services," she said, urging the public to break the silence and talk about mental health, usually not a priority.

The government will take into consideration the conference resolutions with a view of putting them into practice, she said, affirming that mental health and psychology assistance need to be routinely available in health facilities, from the dispensary level.

Ensure the prevention and treatment of mental health problems is vital as there is a direct link between mental health and economic development, the minister underlined.

Prof Abel Makubi, the permanent secretary, said that suicide and

rape were the most pronounced incidents associated with mental health problems, in which case the problems need to be tackled at the family level.

"We have to mobilize resources to end the problem in collaboration with other stakeholders," he told the participants.

World Health Organisation (WHO) acting country representative, Dr Zabron Yoti said that mental health has a low priority on account of stigma and poor understanding of the problem.

The world body supports inclusion of mental health coverage as part of health insurance, so that mental health is given higher priority in the country, he said.

The 2018 World Mental Health Report focusing on 'transforming mental health' showed that one in eight people has significant mental disorder. One key result is suicide, the most common cause of death for people aged 18 years or below, he added.

Zanzibar Government Chief Secretary Zena Ahmed Said pictured at Zanzibar State House yesterday presenting to Zanzibar President Dr Hussein Ali Mwinyi a report by a task force detailed to collect and analyse stakeholders' opinions on political parties and democratic practice. Photo: Zanzibar

FROM PAGE 1

NTBs with former President Uhuru Kenyatta, with 68 barriers identified and 58 already removed," she stated, noting that the Kenvan leader's visit was an opportunity to find common positions on what remains to be done.

The two countries are similarly reviewing the status of locations on the common border to clearly identify where they belong, for the benefit of current and coming generations, she stated.

With the first phase completed, officials will soon embark on the second phase, she elaborated, pointing at the work being done to control trans-boundary crime like human trafficking, underlining that the people involved are often from other countries.

arresting the In routinely suspects, the conduct has to protect the country's image by observing international statutes on the matter. she said, affirming that security

Samia, Ruto agree to scrap NTBs organs work to control trafficking in better environment and reap more drugs, terrorism and poaching.

In his remarks, President Ruto said that trade between Kenya and Tanzania has grown tremendously in one year, with Tanzania-bound exports growing to 45bn/- from 31bn/- and goods flowing to Kenya roughly doubling to 50bn/- from 27bn/-.

"Previously, opinion (in Tanzania) viewed elimination of NTBs as benefitting Kenyans but it has benefitted Tanzanians even more," he remarked, underlining that Kenyans are happy as feelings that Kenya was benefitting had subsided.

"I can assure you that we want to double that trade, and it is doable," he declared, affirming that ministers and technocrats are to make sure processes to eliminate the remaining 14 NTBs are completed by the end of this year.

This will allow people to trade in a project under the public private

benefits from cross-border trade, he stated/

"Before we go for Christmas; our business people should be able to trade better so that we can leverage on our comparative and competitive advantages for both Kenyans and Tanzanians."

He promised to prioritise implementation of the natural gas pipeline from Dar es Salaam to Mombasa and eventually to Nairobi, emphasizing that this will improve the quality of life of the people and enhance competitiveness of industries.

"We will now expedite the natural gas pipeline to ensure we use our resources to lower tariffs for industries and domestic use," he said, noting that authorities in Nairobi will make it possible for investors to participate in the partnership (PPP) format.

Kenya will make sure the project is executed on time and efficiently for Kenyans to start accessing the gas within a short period; thus driving industrialization, he said. Preliminary agreements on the natural gas pipeline were signed by President Samia and former President Kenyatta.

Directing his attention to tourism, he said that it is high time to cooperate without barriers to ensure smooth tourism activities for mutual benefits, and part of the tourism landscape straddles the common border.

Regional and international cooperation in the African Union (AU), the United Nations (UN) will be strengthened, plus solidifying ties in the East African Community (EAC) as Kenya, Uganda and Tanzania were founding members of the

group, he added.



Mourners pay their last respects at Dar es Salaam's Muhimbili National Hospital chapel yesterday to Cynthia Stacey, a long-serving columnist with The Guardian newspaper until her death in the city on Thursday aged 77. The body was transported to Moshi municipality later in the day for burial lined

#### **Drink more coffee to boost** low sales, Tanzanians urged

By Guardian Correspondent, Songwe

TANZANIANS are encouraged to drink coffee in order to add to the crop's value chain that will help farmers and businessmen increase their incomes.

The remarks were given here yesterday by Dismas Mpangalasi, Tanzania Coffee Research Institute (TaCRI) Manager for the Southern Highlands Zone in an interview with this paper in regard to Tanzanians' response to coffee drinking.

Mpangalasi said only seven per cent of Tanzanians drink coffee and that the percentage is small compared coffee the country's coffee production.

"Even though coffee is being drunk by many people worldwide after water, only seven per cent of Tanzanians drink it, it has many benefits if more people drink it worldwide.

including spurring the value chain to the crop that benefits farmers and businessmen," he said.

For his part, Ileje District Commissioner, Anna Gidarya said the government stresses on commercial farming, hence she called on Tanzanians to abandon misleading beliefs that coffee is injurious to one's health.

"If we boost the internal market by drinking our own coffee, it will bring more benefits because competition will increase in both the local and foreign markets, bringing more income to farmers and traders as well as creating jobs for the youth," said DC Gidarya.

She added that coffee is being drunk by many people in the world, and with statistics showing that over 2.7 billion cups of coffee are being drunk every day

WHO underscores importance of physical exercises By Correspondent Mary Kadoke WORLD Health Organisation (WHO) has underscored the importance of physical exercises to the community as a therapy to mental stress in the commemoration of Global Mental Health Day today.

WHO country representative in Tanzania Dr Zabulon Yoti gave the call over the weekend after staff had an over 5 kilometers walking campaign named 'Walk the Talk' from the office headquarters to Tanzanite bridge areas in Dar es Salaam.

Dr Yoti said the walk aimed at portraying how helpful physical exercises are as one gets a room to air out what burdens their mind hence leading to mental relaxation.

"So this morning we ARE joined specialists have associated it from taking alcohol, drugs and by many partners to demonstrate this and we walked 5 kms this morning to show that you can be physically fit as you walk and talk, hence we gave it a name as 'Walk The Talk' and Talk the Walk. You have seen a lot of people interacting with each other and getting to know how they can work together," he said.

Adding: "Here I have to make it clear that there is no health without mental health, which also goes together with physical health. If you are okay physically it contributes to mental health and vice versa. WHO sees a person from mental, physical, spiritual and all aspects of health."

Highlighting on the ongoing killing and suicides that mental

with mental stress, the country's WHO representative said mental challenges have been caused by pandemics that creates stress and force people to express it in a toxic "The COVID-19 has led to the

increase in fuel prices, food prices yet we have to keep our children, elderly fed despite the salaries not increasing at that rate. So all this cause a lot of stress and with it people express it differently, suicides also have increased, people ending up killing themselves the stresses are a lot and people are anxious and depressed so if we don't address those needs then we'll end up having a chaotic society."

"As people become exhausted

doing many other harmful things WHO intervenes by looking at health determinants and addressing them through physical exercise, interaction with communities, provision of safe places where people can meditate aiming to save life and quality life," he added.

Alphonsina Nanai, WHO non communicable diseases specialist 2019 comprehensive assessment report, showed that the rising pandemics has highly influenced mental stress to the point that among five people one is affected and even going beyond thinking of committing suicide adding that with Covid-19 for stance among 100 people 26 people were affected with mental disorders.





Linda Teggisa (C), NMB Bank Plc's head of transaction banking, receives the East Africa Gender Mainstream Champion award from East African Breweries Ltd's head of sustainability, Juanita Mramba (R), and EABL's head of public policy, Zach Munyi, at the 10th Accenture Gender Mainstreaming Awards held in the Kenyan capital, Nairobi, at the weekend. The bank cooped a total of nine awards. Photo: Guardian Correspondent

#### NMB Bank E. Africa gender Mainstream champion in 2022

**By Guardian Reporter** 

NMB Bank scooped a total of 9 awards during the Accenture 10th Gender Mainstreaming Awards held in Nairobi for its role in pursuing exemplary practices focusing on women empowerment within the East African region.

The awards recognized organizations and individuals that are at the forefront in advancing the business case for gender diversity in Africa.

During the award ceremony, NMB Bank was presented the East Africa Gender Mainstream Champion; East Africa overall winner, Empowerment

of Women in the Community and Category Winner, Empowerment of Women in the Community awards. The bank also emerged as the 2nd Finalist, Economic Empowerment, 3rd finalist, Women Empowerment in the Workplace and 3rd Finalist, Equal Representation & Participation.

Ruth Zaipuna, NMB Bank Chief Executive Officer scooped three awards including Finalist East Africa Inclusive Leader, Positive Role Model in Tanzania and also Winner of the Sector Award for Financial Services.

Bank and CEO, Zaipuna for initiating exemplified through the social bond

meaningful change and driving progress in diversity and inclusion within the region.

Speaking shortly after receiving the awards, the Head Transaction Banking, Linda Teggisa said the awards are a result of the bank's ongoing collective efforts around diversity and inclusion through the NMB Balance platform.

"At NMB Bank, we believe that equity can be attained through furthering our commitment to financial solutions that are inclusive and address the needs of all groups - including women - in The awards recognized both our our communities," she said. This is

program the bank has embarked on with the debut of the first gender bond in Sub Saharan Africa dubbed 'Jasiri Bond' that targets women-led businesses as part of its commitment to increase access to financing for women.

She added that NMB is close to attaining the 50/50 gender ratio reaffirming the bank's commitment to support equality at the workplace.

"These awards go to all the leaders of the bank that show up daily to deliver, to the staff who work tirelessly and our customers who make us the unmatched financial services provider in the market," she said.

### CDF calls on NS to be self-sufficient in food

By Guardian Correspondent, Chamwino

CHIEF of Defence Forces (CDF), Gen Jacob Mkunda has called on the National Service (NS) to produce ample food crops to reduce the government cost on foods.

Gen Mkunda made the remarks here at the weekend during the handing over to the NS of farming equipment including tractors, sowing and harvesting machines at a function at the TPDF headquarters.

He said NS is supposed to establish strategic industries to ensure they produce ample food and boost up the country's food security.

He said NS should make sure they engage in strategic farming, including expansion farming areas and use of technology.

"You need to expand your farm areas, you already have the equipment, increase production,"

For his part, NS Chairman of the Strategic Farming, Livestock and Fishing Committee, Brig Gen Hassan Babena said NS is mobilised itself that by 2025 it should be selfsufficient in food in order to alleviate the burden from the government in its food costs.

However, he said they thank the government and the defence Ministry for the farming equipment and believed they will be well utilised.

He said their aim it to see JKT producing sufficient food crops for its own use and for sale.

For his part, the Permanent secretary in the Defence ministry, Dr Faraji Mnyepe said the Ministry will make sure it continues to make sure NS receives modern farming equipment for profitable farming.

# Mpwapwa District villagers face serious water shortage

By Guardian Correspondent, Mpwapwa

RESIDENTS of Seluka and Wiyenzele villages in Mpwapwa District, Dodoma Region are faced with acute scarcity of safe and clean water due to the inability of the existing water project to supply enough water.

Airing their complaints to the Water Minister Jumaa Aweso at the weekend during his visit to the villages, a Seluka Village resident, Yona Kutala said the villagers lack water even for brushing their teeth.

"Minister, you might think as if the villagers are sulking, they don't smile, because their teeth have not seen toothbrushes for a very long time," he said.

Another villager, Esther Mgonela, said women are the main victims of the problem as they fail to prepare food due to scarcity of water.

Meanwhile, Kibakwe Member of Parliament, who is also the Minister of State in the PMO (Policy, Parliamentary Affairs Coordination) and George Simbachawene said the Seluka Water Project was completed and people held high hopes in regard to water supply, but the service has not been available due to lack of electricity.

In the circumstances, Aweso gave 30 days to the Rural Water and Sanitation Authority (RUWASA) to make sure water service becomes available in the area without any excuses. He said if the RUWASA manager fails to do so he will have to look for another job to do.

Earlier, Cyprian Warioba, RUWASA manager said due to lack of electricity to run the water pumps, they have asked TANESCO to connect the area.

IN THE UNITED REPUBLIC OF TANZAN IN THE UNITED REPUBLIC OF TARZANIA
JUDICIARY
IN THE HIGH COURT OF TANZANIA
THE DISTRICT REGISTRY OF SUMBAWANG
AT SUMBAWANGA
LAND CASE NO.02 OF 2010
BUSAD IBRAHIM (Administratix of AND
HON.ATTORNEY GENERAL.....NECESSARY PARTY

APPLICATION FOR CERTIFIED COPIES JUDGMENT, DECREE AND day of December, 2015 in the above Land Case No.02 of 2010 applie shed with certified copies of Judgment, decree and proceedin peal purpose after being granted leave to lodge a notice of appeal and a let plying the above documents and serve the respondents in Misc.La

lly furnish us with certified copies of judgment, decree and proce COPIES TO THE RESPONDENTS (ADVOCATE FOR THE PLAINT

IN THE UNITED REPUBLIC OF TANZANIA JUDICIARY IN THE HIGH COURT OF TANZANIA IN THE DISTRICT REGISTRY OF SUMBAWANGA AT SUMBAWANGA MISC LAND APPLICATION NO.07 OF 2021 FIRST LAND AFT LIGHT STATE AND ASSAURCE ASSAURCE AND ASSAURCE ASS

VERSUS
TREASURY GENERAL (FORMERLY
CONSOLIDATED HOLDING CONSOLIDATED
ORPORATION...IST RESPONDENT, VIOVENA & CO.LTD...2ND
RESPONDENT,
GODWIN E.NZINYANGWA...3RD RESPONDENT.WEMA H.LUMULIKO...4TH RESPONDENT GRACE H.LUMULIKO......5TH RESPONDENT, NEHEMIA
PANYA......5TH RESPONDENT AND HON.ATTORNEY GENERAL.....NECESSARY PARTY

APPLICATION FOR CERTIFIED COPIES OF RULING, DRAWN ORDER AND day of September,2022 by Hon.Ndunguru,J.for preparing a notice o appeal to the court of appeal of Tanzania and a letter applying fo

Yours faithfully, COPIES TO THE RESPONDENTS SIMON T.M.MWAKOLO

(ADVOCATE FOR THE APPLIC

IN THE COURT OF APPEAL OF TANZANIA AT SUMBAWANGA
CIVIL APPEAL NO.......0F 2022
IN THE MATTER OF AN INTENDED CIVIL APPEAL NO.....0F 20..
BETWEEN BUSAD IBRAHIM (Administratrix of the

EUSAU INFAMILIA (ADMINISTRATOR Y DE LE USAU INFAMILIA (ADMINISTRATOR Y 

TAKE NOTICE THAT, BUSAD IBRAHIM (Administratix of the estate of the

Doon) being dissatisfied with the whole de

DEPUTY REGISTRAR

ate isses mobilement borni beling insistististed with the whole decision to informable hors. Mynagenilals. Jipvier all Sumbawange on P4th day o December 2016 intends to appeal to the Court of Appeal of Tanzani, gainst the whole of the said decision as decided. John ES TO THE RESPONDENTS John Storman Court of Appealant.



### **SALE OF MOTOR VEHICLES**

The World Bank Mission in Tanzania announces its intention to sell the below described moto vehicles using the sealed bid method.

Make	Model	Reg Number	Year	Reserve Price (TZS)	Condition
Totota Land Cruiser	1VD03 Diesel	T208CD141	2015	54,861,075.00	Runner
Totota Land Cruiser	1VD01 Diesel	T208CD108	2011	51,524,130.00	Runner
Totota Land Cruiser	1GRA110 Petrol	T208CD98	2010	46,058,225.75	Runner

#### Viewing:

The vehicles may be viewed from Monday, October 10th, 2022 to Wednesday, October 19th, 2022 from 10.00 to 16.00 hours at World Bank Offices (Parking lot) at plot 50 Mirambo Street, Dar es Salaam. (Except Holiday & Weekend)

#### Reserve price:

Reserve prices indicated in the table above have been set as the minimum acceptable bid amount for each of the 3 lots.

Contact Person: Administrative Assistant (Transport Coordinator).

Closing date: Thursday, October 20th, 2022 at 14.00 hours.

#### Opening Bids:

All Bids will be opened in public on Tuesday, October 25th, 2022 at 11.00hours in the World Bank Conference Room on 1st floor, plot 50 Mirambo Street. All Bidders or their authorized representatives are invited to attend.

#### Terms of payment:

Currency: Bids should be in **Tanzania shillings**. Bids in any other currency will be rejected.

The successful Bidders will be required to pay a non-refundable deposit of 25% (twenty five percent) of the offer on the spot. Full payment of the remaining amount must be deposited in the World Bank (IBRD) Bank account within one week (five working days) from the date of opening the bids. Failure to comply with this condition will automatically nullify the sale without notice. Please Note:

THE WORLD BANK MAKES NO WARRANTY OR GUARANTEE AS TO THE CONDITION OF THE VEHICLES AS THEY ARE SOLD ON AN "AS IS-WHERE IS" BASIS

As the vehicles were imported on a VAT & duty-free basis, successful Bidders will be required to pay all Government taxes before being allowed to take the vehicles.

Any additional transfer fees or other charges of an official nature that may be levied by the Government of Tanzania are the sole responsibility of the buyers and will not be deducted or credited to the sale price.

The buyers become responsible for the vehicle upon payment of the full sale price and World Bank will not be held liable for any loss or damage to the vehicle thereafter.

The Bids should be addressed to the Country Director, World Bank, P.O. Box 2054, Dar es Salaam, and should be sealed and clearly marked with the lot number and vehicle you are tendering for as follows:

Lot #1-Toyota L/Cruiser T 208 CD 141 Lot #2 - Toyota L/Cruiser T 208 CD 108

Lot #3 - Toyota L/Cruiser T 208 CD 98

The bids should be deposited in the Tender Box at the World Bank Reception area, 5th floor.

The World Bank reserves the right to terminate the sale process, accept or reject any bid received without further reasons being given and without any liability.

# Your satisfaction is our No.1 priority



Read our newspapers online Visit: epaper.ippmedia.com

**WEBSITE** www.ippmedia.com **Follow us on Social Media** 

f ///@TheGuardiantz

(I) ///@TheGuardiantz

🕥 ///@TheGuardiantz

🔼 ///@TheGuardianDigital

**Guardian** 

#### **NATIONAL.NEWS**

# Forum calls on government to comply with WHO framework convention on tobacco control

By Correspondent Mary Kadoke

TANZANIA Tobacco Control Forum has urged the government to comply with the World Health Organisation (WHO) Framework Convention on Tobacco Control as a tactic to control the underlying health threats.

Lutgard Kagaruki, the Forum's Executive Director gave the call yesterday on a seminar that engaged the Legal and Human Rights Center (LHRC) as a partner that aimed to highlight health effects and economic challenges towards tobacco farming.

She said that as a WHO member, the country is required to provide measures as a protection from exposure to tobacco smoke indoors, workplaces, and transport as the drug contains poison that is likely to affect second and third hand tobacco smokers."WHO Framework Convention on Tobacco Control stresses members' recognition of the effects of tobacco smoke 'Green Sickness Nicotine' that causes death and disability," she said.

Kagaruki added that despite the available challenges like cancer that highly affects first hand smokers such as 'shisha smokers', molecules that remain on air are guaranteed to affect non smokers that can lead to health threats such as abortion hence the need for more awareness.

She also said that tobacco farming does not comply with children's right to health of the positive image than cautioning the effects. 

4. Deposit Rates

JOHN CHARLES

. Current account

KAUSHENDRA TIWAR

convention on the rights of a child due to the available records that cover their engagement in farming. "45 -percent of tobacco farming is covered by children in Tanzania that at a great percent affects their skin pigment, likewise the 2009 Plan International data shows that farmers smoke 50 cigarettes in a day,"

Kagaruki's stress on the adherence on the protocol was also underlined from the fact that tobacco farming has become a life time development bondage as farmers are forced to on and off switch to tobacco farming to pay debts and not increasing their financial status

"As I happened to visit Namtumbo at a time I witnessed homes being unroofed due to farmers' failure to pay tobacco companies loans since they are considered as a mighty power and the inferior farmers cannot do anything," he said.

Anna Henga, LHCR Executive Director, insisted on the government's effective compliance on the WHO's protocol on Tobacco farming saying there is over hyping or rather branding of tobacco products than its effects to consumers.

WHO Framework Convention on Tobacco Control Article 11 states that tobacco product packaging and labeling should not promote it by any deceptive way that's likely to create the impression that tobacco is less harmful, however the branding has been more on the



Agriculture minister Hussein Bashe (C, foreground) accompanied by Singida regional commissioner Peter Serukamba (2nd-L) when inspecting a cashewnut farm in Manyoni District at the weekend. Photo: Correspondent Thobias Mwanakatwe

# Singida Region devises strategy to bolster sunflower production

By Guardian Correspondent, Singida

increase sunflower oil production oil imports. to 159.110.5 tonnes, equivalent to SINGIDA Region is in a strategy to 44.2 per cent of the country's edible

The implementation of the strategy that aims to alleviate the country's edible oil shortage began in the 2021/22 farming season.

Ikungi District Executive Director who doubles as Chairman of the Singida Region Strategic Committee for the increase of sunflower production, Justice Kijazi told the visiting Agriculture Minister Hussein Bashe that to attain the planned production, the region envisages to increase sunflower cultivation areas whereby 631,391 acres will be used expected to produce 492,485 tonnes

Kijazi said to attain that tonnage, the region needs 1,262.5 tonnes of quality sunflower seeds.

Also, the agriculture minister said in FY 2023/24 the government will set aside 4.6bn/- for the purchase of farming equipment for Singida Region to support its farming initiatives.

He said after the purchase of the equipment, all districts in Singida Region will be required to allocate special areas for them from where farmers will hire.

He said money accrued from hiring of the farming equipment will be paid back to the government to be used to purchase similar equipment for other regions.

Singida Region is home to 221 sunflower oil processing factories which need 635,465 tonnes of sunflower seeds every year, but in the period of five years beginning 2017/18 to 2021/22, sunflower production had never satisfied the factories.

In that entire period the region's highest sunflower production was 260,064 in 2021/22 and lowest 97,757 tonnes in 2017/17 farming seasons.

......

#### TAMWA-Zanzibar chapter is 'dissatisfied' with ZEEA board of directors selection

By Guardian Reporter, Zanzibar

THE Tanzania Media Women's Association (TAMWA-Zanzibar) has expressed disappointment with the recent appointment of seven members of the Zanzibar Economic Empowerment Agency (ZEEA)'s board of directors, who are all men.

Tamwa-Zanzibar director Dr Mzuri Issa said the creation of ZEEA under act number 2 of 2022 of the agency has resulted from the desire of the Zanzibar president to raise the conditions of empowering people-women who have been economically backward for many years.

According to her the board will manage issues of economic empowerment of the people, including providing advice to the government and the private sector, providing education, capital, loans, connecting institutions, improving the conduct of research and setting up monitoring and information systems.

"For example, due to history and social trends, many women could not get formal education, create networks and have the skills to meet each other, while most of them also do not own real estate which is used as a guarantee in getting loans," she said.

ZEEA board chairman was appointed by Zanzibar President Dr Hussein Ali Mwinyi and the Minister of State President's Office (Labour, Economy, and Investments) Mudrik Ramadhan Soraga, appointed six other members, who are all men.

She said the creation of the board that has not fully considered the presence of women brings concern about the achievement of the goals of empowerment for women whose obstacles are more numerous and require a detailed analysis and the voices of women themselves to overcome them and thus strengthen their conditions.

Dr Mzuri said that according to the World Bank (2016), men earn two and a half times more than women, and the office of the chief statistician (2019) holds that women are the ones in the non-economic sector more formal while men are in the more formal sector.

She said for that logic, the economic authority needs to give more inspiration to women, adding that women also need to be compensated for the amount of time they spend doing and thinking about household duties that do not involve financial income. The country also has a responsibility to bring about gender equality in the economy, society and especially in leadership.



#### **PUBLICATION OF INTEREST RATES, FEES AND CHARGES**

PURSUANT TO REGULATION 11 OF THE BANKING AND FINANCIAL INSTITUTIONS DISCLOSURE REGULATION, 2014 AND REGULATION 40(3)(a) OF THE FINANCIAL CONSUMER PROTECTION 2019.

			FREE		EDEE	1. TISS		TZS	8,450.00	EQUIVALLE!	NT TO TZS 8450
Monthly Maintanance Charges     Non Maintanance of Minimum Balance			FREE			2. E Remittances		123	8,430.00	EGOIVALLE	11 10 123 8430
3. A/C Statement Charges						Upto USD 1000 or Eq. TZS		TZS	17,000.00		\$ 9.00
a) Monthly			FREE		FREE	1001 to 5000		TZS	20,400.00		\$ 11.00
b) Interm		TZS	4,300.00		\$ 5.00	5001 to 10000		TZS	40,700.00		\$ 22.00
4. Cash Withdrawl Charges			FREE	Up to 5000		10,001 and above		TZS	84,800.00		\$ 43.00
				Above 5000		3. SWIFT					
5. Cash Deposit Charges			FREE			a) Swift Outward				1	+
Balance Confirmation certificate     A/c Closure charges		TZS	12,800.00			Upto 5,000			NA.		\$ 39.00
8. Activation of Dormat A/c		TZS	12,800.00 5,100.00			5,001 to 10,000 above 10,000			NA NA		\$ 51.00 \$ 77.00
	<u> </u>		5,100.00		Φ 0.00	b) Swift Inward			14/-		Ψ 77.00
B. C	URRENT ACCO	TNUC				Upto 5,000			NA		\$ 11.00
1. Monthly Maintanance Charges			FREE		FREE				NA		\$ 16.00
2. Non Maintanance of Minimum Balance			FREE		FREE	above 10,000			NA		\$ 26.00
3. A/C Statement Charges		TZS	4,300.00		\$ 5.00	F. LOAN/ADVANCES RELATED C	HARGES				_
a) Monthly										T	
b) Interm	Fixed	TZS	4,300.00	Fixed	\$5.00	Processing Charges	Upto 5 Mio -	TZS	21,200.00	Upto 5,000 -	\$85.00
	plus For each page	TZS	500.00	For each page	\$1.00		5Mio to 10 Mio -	TZS	169 500 00	5000 to 10,000 -	\$170.00
	each page			page	Ψ1.00		514110 10 10 14110 -	120	100,000.00	3000 to 10,000 -	Ψ170.00
	UPTO 25										
	MILLION		FREE	Upto 5000	FREE						
4. Cash Withdrawl Charges											
4. Cash Withdrawi Charges							10 Mio to 25mio -	TZS	339,000.00	Upto 20,000 -	\$255.00
				5000 to	0.26%				1.28%	20,000 to	
	ABOVE 25		0.11%	10,000 -	0.26%		25 mn to 500 mio -		1.20%	500,000 -	1.28%
	MILLION		0.1170	Above 10,000	0.43%		>500mio*		1.06%	>500,000* (*minimum	1.06%
							(*minimum 7.5mio)			7 500)	
	LIETO									1	!"#\$%&
5 Cook Books Observed	UPTO 50 MIO		FREE	Upto 10,000	FREE	2. Documentation Charges					
5. Cash Deposit Charges	17/10						Upto 100 MILLION		FREE	Upto 50,000	FREE
	ABOVE 50		0.110	>	0.000		>100 Mio (-Min			>50,000 -	
	Million		0.11%	10.000-	0.26%		300.000)		0.26%	(Min 150)	0.26%
5. Balance Confirmation certificate		TZS	21,200.00	-	\$13.00	3. Upfront fee on Term Loan	Upto 5Mio -	TZS	21,200.00	Upto 20,000 -	\$255.00
6. Stop Payment Charges		TZS	25,500.00		\$13.00		5 Mio to 10 Mio -	TZS	169,500.00	20,000 to 500,000 -	1.53%
S. Stop i ayment onarges	1			1	φ13.00		3 IVIIO LO TO IVIIO -	.20	109,500.00	>500,000 -	
7. Cheque Clearing Charges							10Mio 25mio -	TZS	381,400.00	(*minimum 9000)	1.28%
		TZS	1,300.00				25 mn to 500 mio -		1.53%		
a) Inward		.20	1,000.00		\$1.00				1.0070	ļ	
h) Gutured			FREE		FDFF		>500mio* (*minimum 9mio)		1.28%		
b) Outward	<u> </u>				FREE		( minimum 9mio)				
						4. Inspection Charges				Upto 50,000	
8. Cheque Return Charges						4. Mapection Charges	Upto 100 Mio -	TZS	21,200.00	Opto 30,000	\$22.00
a) Inward		TZS	25,500.00		\$13.00		>100 mio -	TZS	42,400.00	>50,000	\$43.00
b) Outward		TZS	25,500.00		\$13.00	5.Credit Helerence Heport Charges	TZS	TZS	101,700.00		\$43.00
							Calculated as %ge			of pre-paid	
		TZS	21,200.00			6.Pre-payment penalty	pre-paid amount in the case of		1.70%	amount in the case of takeover	1.70%
9. A/c closure charges					\$17.00	o.Fre-payment penalty	takeover of liability		1.70%	of liability by	1.70%
	LE BANKING C	CHARG	ES				by other			other	
1. Cash Withdrawal											
1. Oddi Withdrawai	1										
Upto 100,000		TZS	1,700.00		NA	G. Guarantees (Local & Internation	nal)				
Upto 100,000						-			1.02%		1.02%
		TZS TZS	1,700.00 2,600.00		NA NA	Bonds & Guarantees	( Min TZS 75,000)		1.02%		1.02%
Upto 100,000 101,000 to 200,000						Bonds & Guarantees Bonds & Guarantees with 100 %	( Min TZS 75,000) per quarter		1.02%		1.02%
Upto 100,000 101,000 to 200,000 201,000 to 400,000		TZS TZS	2,600.00 4,300.00		NA NA	Bonds & Guarantees Bonds & Guarantees with 100 % Cash Margin	( Min TZS 75,000)				
Upto 100,000 101,000 to 200,000		TZS	2,600.00		NA	Bonds & Guarantees Bonds & Guarantees with 100 % Cash Margin H. LETTER OF CREDIT	( Min TZS 75,000) per quarter				
Upto 100,000 101,000 to 200,000 201,000 to 400,000 401,000 to 600,000		TZS TZS	2,600.00 4,300.00		NA NA	Bonds & Guarantees Bonds & Guarantees with 100 % Cash Margin H. LETTER OF CREDIT Import Letter of Credit (per qrtr of	( Min TZS 75,000) per quarter				
Upto 100,000 101,000 to 200,000 201,000 to 400,000		TZS TZS	2,600.00 4,300.00 5,100.00		NA NA NA	Bonds & Guarantees Bonds & Guarantees with 100 % Cash Margin H. LETTER OF CREDIT	( Min TZS 75,000) per quarter				
Upto 100,000 101,000 to 200,000 201,000 to 400,000 401,000 to 600,000 601,000 to 999,000		TZS TZS	2,600.00 4,300.00 5,100.00		NA NA NA	Bonds & Guarantees  Bonds & Guarantees with 100 %  Cash Margin  H. LETTER OF CREDIT  Import Letter of Credit (per qrtr of Part thereof)	( Min TZS 75,000) per quarter			( Min \$ 200)	
Upto 100,000 101,000 to 200,000 201,000 to 400,000 401,000 to 600,000		TZS TZS TZS	2,600.00 4,300.00 5,100.00 6,800.00		NA NA NA	Bonds & Guarantees Bonds & Guarantees with 100 % Cash Margin H. LETTER OF CREDIT Import Letter of Credit (per qrtr of	( Min TZS 75,000) per quarter (Min TZS 75,000)			, , ,	0.43%
Upto 100,000  101,000 to 200,000  201,000 to 400,000  401,000 to 600,000  601,000 to 999,000  2. Funds Transfer/Mobile Wallet		TZS TZS	2,600.00 4,300.00 5,100.00		NA NA NA	Bonds & Guarantees  Bonds & Guarantees with 100 %  Cash Margin  H. LETTER OF CREDIT  Import Letter of Credit (per qrtr of Part thereof)	( Min TZS 75,000) per quarter (Min TZS 75,000)			( Min \$50 max	
Upto 100,000 101,000 to 200,000 201,000 to 400,000 401,000 to 600,000 601,000 to 999,000		TZS TZS TZS	2,600.00 4,300.00 5,100.00 6,800.00		NA NA NA NA	Bonds & Guarantees Bonds & Guarantees with 100 % Cash Margin H. LETTER OF CREDIT Import Letter of Credit (per qrtr of Part thereof) Opening commission	( Min TZS 75,000) per quarter (Min TZS 75,000)			, , ,	0.43%
Upto 100,000  101,000 to 200,000  201,000 to 400,000  401,000 to 600,000  601,000 to 999,000  2. Funds Transfer/Mobile Wallet  Upto 100,000		TZS TZS TZS TZS TZS	2,600.00 4,300.00 5,100.00 6,800.00 500.00		NA NA NA	Bonds & Guarantees Bonds & Guarantees with 100 % Cash Margin H. LETTER OF CREDIT Import Letter of Credit (per qrtr of Part thereof) Opening commission LC amendment Commission	( Min TZS 75,000) per quarter (Min TZS 75,000)  NA NA NA			( Min \$50 max	1.02%
Upto 100,000  101,000 to 200,000  201,000 to 400,000  401,000 to 600,000  601,000 to 999,000  2. Funds Transfer/Mobile Wallet  Upto 100,000  101,000 to 250,000  251,000 to 500,000		TZS TZS TZS TZS TZS TZS TZS TZS	2,600.00 4,300.00 5,100.00 6,800.00 500.00 900.00 1,700.00		NA NA NA NA	Bonds & Guarantees Bonds & Guarantees with 100 % Cash Margin H. LETTER OF CREDIT Import Letter of Credit (per qrtr of Part thereof) Opening commission LC amendment Commission Swift charge for LC opening Swift charge for other message/amendments	( Min TZS 75,000) per quarter (Min TZS 75,000)  NA NA NA NA			( Min \$50 max 350)	0.43% 1.02% 0.34% \$34.00
Upto 100,000  101,000 to 200,000  201,000 to 400,000  401,000 to 600,000  601,000 to 999,000  2. Funds Transfer/Mobile Wallet  Upto 100,000  101,000 to 250,000		TZS TZS TZS TZS TZS	2,600.00 4,300.00 5,100.00 6,800.00 500.00		NA NA NA NA	Bonds & Guarantees Bonds & Guarantees with 100 % Cash Margin H. LETTER OF CREDIT Import Letter of Credit (per qrtr of Part thereof)  Opening commission LC amendment Commission Swift charge for LC opening Swift charge for other	( Min TZS 75,000) per quarter (Min TZS 75,000)  NA NA NA			( Min \$50 max	0.43% 1.02% 0.34%
Upto 100,000  101,000 to 200,000  201,000 to 400,000  401,000 to 600,000  601,000 to 999,000  2. Funds Transfer/Mobile Wallet  Upto 100,000  101,000 to 250,000  251,000 to 500,000  501,000 to 1,000,000		TZS TZS TZS TZS TZS TZS TZS TZS	2,600.00 4,300.00 5,100.00 6,800.00 500.00 900.00 1,700.00		NA NA NA NA	Bonds & Guarantees Bonds & Guarantees with 100 % Cash Margin H. LETTER OF CREDIT Import Letter of Credit (per qrtr of Part thereof) Opening commission LC amendment Commission Swift charge for LC opening Swift charge for other message/amendments Extensions - Commissions	( Min TZS 75,000) per quarter (Min TZS 75,000)  NA NA NA NA			( Min \$50 max 350)	0.43% 1.02% 0.34% \$34.00
Upto 100,000  101,000 to 200,000  201,000 to 400,000  401,000 to 600,000  601,000 to 999,000  2. Funds Transfer/Mobile Wallet  Upto 100,000  101,000 to 250,000  251,000 to 500,000		TZS TZS TZS TZS TZS TZS TZS TZS TZS	2,600.00 4,300.00 5,100.00 6,800.00 500.00 900.00 1,700.00 4,300.00		NA NA NA NA NA	Bonds & Guarantees Bonds & Guarantees with 100 % Cash Margin H. LETTER OF CREDIT Import Letter of Credit (per qrtr of Part thereof)  Opening commission LC amendment Commission Swift charge for LC opening Swift charge for other message/amendments Extensions - Commissions LC cancellation charges	( Min TZS 75,000) per quarter (Min TZS 75,000)  NA  NA  NA  NA  NA  NA  NA			( Min \$50 max 350)  ( Min \$200)  ( Min \$200)	0.43% 1.02% 0.34% \$34.00 \$34.00 1.02%
Upto 100,000  101,000 to 200,000  201,000 to 400,000  401,000 to 600,000  601,000 to 999,000  2. Funds Transfer/Mobile Wallet  Upto 100,000  101,000 to 250,000  251,000 to 500,000  501,000 to 1,000,000  1,001,000 TO 10 Mn		TZS TZS TZS TZS TZS TZS TZS TZS TZS	2,600.00 4,300.00 5,100.00 6,800.00 500.00 900.00 1,700.00 4,300.00		NA NA NA NA NA	Bonds & Guarantees Bonds & Guarantees with 100 % Cash Margin H. LETTER OF CREDIT Import Letter of Credit (per qrtr of Part thereof)  Opening commission LC amendment Commission Swift charge for LC opening Swift charge for other message/amendments Extensions - Commissions LC cancellation charges Non payment of Bills on due date	( Min TZS 75,000) per quarter (Min TZS 75,000)  NA NA NA NA NA NA NA NA NA			( Min \$50 max 350) ( Min \$200)	0.43% 1.02% 0.34% \$34.00 \$34.00
Upto 100,000  101,000 to 200,000  201,000 to 400,000  401,000 to 600,000  601,000 to 999,000  2. Funds Transfer/Mobile Wallet  Upto 100,000  101,000 to 250,000  251,000 to 500,000  501,000 to 1,000,000		TZS TZS TZS TZS TZS TZS TZS TZS TZS	2,600.00 4,300.00 5,100.00 6,800.00 500.00 900.00 1,700.00 4,300.00		NA NA NA NA NA	Bonds & Guarantees Bonds & Guarantees with 100 % Cash Margin H. LETTER OF CREDIT Import Letter of Credit (per qrtr of Part thereof)  Opening commission LC amendment Commission Swift charge for LC opening Swift charge for other message/amendments Extensions - Commissions LC cancellation charges	( Min TZS 75,000) per quarter (Min TZS 75,000)  NA NA NA NA NA NA NA NA NA			( Min \$50 max 350)  ( Min \$200)  ( Min \$200)	0.43% 1.02% 0.34% \$34.00 \$34.00 1.02%
Upto 100,000  101,000 to 200,000  201,000 to 400,000  401,000 to 600,000  801,000 to 999,000  2. Funds Transfer/Mobile Wallet  Upto 100,000  101,000 to 250,000  251,000 to 500,000  501,000 to 1,000,000  1,001,000 TO 10 Mn		TZS TZS TZS TZS TZS TZS TZS TZS TZS	2,600.00 4,300.00 5,100.00 6,800.00 500.00 900.00 1,700.00 4,300.00		NA NA NA NA NA	Bonds & Guarantees Bonds & Guarantees with 100 % Cash Margin H. LETTER OF CREDIT Import Letter of Credit (per qrtr of Part thereof)  Opening commission LC amendment Commission Swift charge for LC opening Swift charge for ther message/amendments Extensions - Commissions LC cancellation charges Non payment of Bills on due date Export Letters of Credit (per quart	( Min TZS 75,000) per quarter (Min TZS 75,000)  NA NA NA NA NA NA NA NA NA			( Min \$50 max 350)  ( Min \$200)  ( Min \$200)	0.43% 1.02% 0.34% \$34.00 \$34.00 1.02%
Upto 100,000  101,000 to 200,000  201,000 to 400,000  401,000 to 600,000  601,000 to 999,000  2. Funds Transfer/Mobile Wallet  Upto 100,000  101,000 to 250,000  251,000 to 500,000  501,000 to 1,000,000  1,001,000 TO 10 Mn		TZS	2,600.00 4,300.00 5,100.00 6,800.00 500.00 900.00 1,700.00 4,300.00 8,500.00		NA NA NA NA NA NA NA NA NA	Bonds & Guarantees Bonds & Guarantees with 100 % Cash Margin H. LETTER OF CREDIT Import Letter of Credit (per qrtr of Part thereof)  Opening commission LC amendment Commission Swift charge for LC opening Swift charge for other message/amendments Extensions - Commissions LC cancellation charges Non payment of Bills on due date	( Min TZS 75,000) per quarter (Min TZS 75,000)  NA  NA  NA  NA  NA  NA  NA  NA  NA  N			( Min \$50 max 350) ( Min \$200) ( Min \$200) Till Payment	0.43%  1.02% 0.34% \$34.00 \$34.00 1.02% 1.02%
Upto 100,000  101,000 to 200,000  201,000 to 400,000  401,000 to 600,000  801,000 to 999,000  2. Funds Transfer/Mobile Wallet  Upto 100,000  101,000 to 250,000  251,000 to 500,000  501,000 to 1,000,000  1,001,000 TO 10 Mn		TZS	2,600.00 4,300.00 5,100.00 6,800.00 900.00 1,700.00 4,300.00 8,500.00		NA	Bonds & Guarantees Bonds & Guarantees with 100 % Cash Margin H. LETTER OF CREDIT Import Letter of Credit (per qrtr of Part thereof)  Opening commission LC amendment Commission Swift charge for LC opening Swift charge for ther message/amendments Extensions - Commissions LC cancellation charges Non payment of Bills on due date Export Letters of Credit (per quart	( Min TZS 75,000) per quarter (Min TZS 75,000)  NA  NA  NA  NA  NA  NA  NA  NA  NA  N			( Min \$50 max 350)  ( Min \$200)  ( Min \$200)	0.43% 1.02% 0.34% \$34.00 \$34.00 1.02%
Upto 100,000  101,000 to 200,000  201,000 to 400,000  401,000 to 600,000  601,000 to 999,000  2. Funds Transfer/Mobile Wallet  Upto 100,000  101,000 to 250,000  251,000 to 500,000  501,000 to 1,000,000  1,001,000 TO 10 Mn  Mobile Banking Services  A) Monthly Subscription Charges  B) PIN Request		TZS	2,600.00 4,300.00 5,100.00 6,800.00 900.00 1,700.00 4,300.00 8,500.00		NA NA NA NA NA NA NA NA NA	Bonds & Guarantees  Bonds & Guarantees with 100 % Cash Margin  H. LETTER OF CREDIT  Import Letter of Credit (per qrtr of Part thereof)  Opening commission  LC amendment Commission  Swift charge for LC opening Swift charge for ther message/amendments  Extensions - Commissions  LC cancellation charges Non payment of Bills on due date  Export Letters of Credit (per quart Advising commission	(Min TZS 75,000) per quarter (Min TZS 75,000)  NA  NA  NA  NA  NA  NA  NA  NA  NA  N			( Min \$50 max 350)  ( Min \$200) ( Min \$200) Till Payment	0.43%  1.02% 0.34% \$34.00 \$34.00 1.02% 1.02%  \$119.00 0.43%
Upto 100,000  101,000 to 200,000  201,000 to 400,000  401,000 to 600,000  601,000 to 999,000  2. Funds Transfer/Mobile Wallet  Upto 100,000  101,000 to 250,000  251,000 to 500,000  501,000 to 1,000,000  1,001,000 TO 10 Mn  Mobile Banking Services  A) Monthly Subscription Charges  B) PIN Request	CKERS RENT Y	TZS	2,600.00 4,300.00 5,100.00 6,800.00 900.00 1,700.00 4,300.00 8,500.00		NA NA NA NA NA NA NA NA NA	Bonds & Guarantees  Bonds & Guarantees with 100 % Cash Margin  H. LETTER OF CREDIT  Import Letter of Credit (per qrtr of Part thereof)  Opening commission  LC amendment Commission  Swift charge for LC opening Swift charge for ther message/amendments  Extensions - Commissions  LC cancellation charges Non payment of Bills on due date  Export Letters of Credit (per quark  Advising commission	( Min TZS 75,000) per quarter (Min TZS 75,000)  NA  NA  NA  NA  NA  NA  NA  NA  NA  N			( Min \$50 max 350) ( Min \$200) ( Min \$200) Till Payment	0.43%  1.02% 0.34% \$34.00 \$34.00 1.02% 1.02%
Upto 100,000  101,000 to 200,000  201,000 to 400,000  401,000 to 600,000  601,000 to 999,000  2. Funds Transfer/Mobile Wallet  Upto 100,000  101,000 to 250,000  251,000 to 500,000  501,000 to 1,000,000  1,001,000 TO 10 Mn  Mobile Banking Services  A) Monthly Subscription Charges  B) PIN Request  D. LOG	CKERS RENT Y	TZS	2,600.00 4,300.00 5,100.00 6,800.00 900.00 1,700.00 4,300.00 8,500.00		NA	Bonds & Guarantees  Bonds & Guarantees with 100 % Cash Margin  H. LETTER OF CREDIT  Import Letter of Credit (per qrtr of Part thereof)  Opening commission  LC amendment Commission  Swift charge for LC opening Swift charge for ther message/amendments Extensions - Commissions  LC cancellation charges Non payment of Bills on due date  Export Letters of Credit (per quart  Advising commission  Confirmation Commission	(Min TZS 75,000) per quarter (Min TZS 75,000)  NA  NA  NA  NA  NA  NA  NA  NA  NA  N			( Min \$50 max 350)  ( Min \$200)  ( Min \$200)  Till Payment  ( Min \$150)  (win \$75+cuourier+int	0.43%  1.02% 0.34% \$34.00 \$34.00 1.02% 1.02%  \$119.00 0.43% 0.43%
Upto 100,000  101,000 to 200,000  201,000 to 400,000  401,000 to 600,000  601,000 to 999,000  2. Funds Transfer/Mobile Wallet  Upto 100,000  101,000 to 250,000  251,000 to 500,000  501,000 to 1,000,000  1,001,000 TO 10 Mn  Mobile Banking Services  A) Monthly Subscription Charges  B) PIN Request	CKERS RENT Y	TZS	2,600.00 4,300.00 5,100.00 6,800.00 500.00 900.00 1,700.00 4,300.00 8,500.00 500.00 2,200.00		NA NA NA NA NA NA NA NA NA	Bonds & Guarantees  Bonds & Guarantees with 100 % Cash Margin  H. LETTER OF CREDIT  Import Letter of Credit (per qrtr of Part thereof)  Opening commission  LC amendment Commission  Swift charge for LC opening Swift charge for ther message/amendments  Extensions - Commissions  LC cancellation charges Non payment of Bills on due date  Export Letters of Credit (per quart Advising commission	(Min TZS 75,000) per quarter (Min TZS 75,000)  NA  NA  NA  NA  NA  NA  NA  NA  NA  N			( Min \$50 max 350)  ( Min \$200) ( Min \$200) Till Payment	0.43%  1.02% 0.34% \$34.00 \$34.00 1.02% 1.02%  \$119.00 0.43%
Upto 100,000  101,000 to 200,000  201,000 to 400,000  401,000 to 600,000  601,000 to 999,000  2. Funds Transfer/Mobile Wallet  Upto 100,000 101,000 to 250,000  251,000 to 500,000 501,000 to 1,000,000 1,001,000 TO 10 Mn  Mobile Banking Services A) Monthly Subscription Charges B) PIN Request  D. LOC	CKERS RENT Y	TZS	2,600.00 4,300.00 5,100.00 6,800.00 500.00 900.00 1,700.00 4,300.00 8,500.00 500.00 2,200.00		NA	Bonds & Guarantees  Bonds & Guarantees with 100 % Cash Margin  H. LETTER OF CREDIT  Import Letter of Credit (per qrtr of Part thereof)  Opening commission  LC amendment Commission  Swift charge for LC opening Swift charge for ther message/amendments  Extensions - Commissions  LC cancellation charges Non payment of Bills on due date  Export Letters of Credit (per quart  Advising commission  Confirmation Commission  Negotiating bills under LC  Reimbursement claim paid	(Min TZS 75,000) per quarter (Min TZS 75,000)  NA  NA  NA  NA  NA  NA  NA  NA  NA  N			( Min \$50 max 350)  ( Min \$200)  ( Min \$200)  Till Payment  ( Min \$150)  (win \$75+cuourier+int	0.43%  1.02% 0.34% \$34.00 \$34.00 1.02% 1.02%  \$119.00 0.43% 0.43%
Upto 100,000  101,000 to 200,000  201,000 to 400,000  401,000 to 600,000  601,000 to 999,000  2. Funds Transfer/Mobile Wallet  Upto 100,000  101,000 to 250,000  251,000 to 500,000  501,000 to 1,000,000  1,001,000 TO 10 Mn  Mobile Banking Services  A) Monthly Subscription Charges  B) PIN Request  D. LOG	CKERS RENT Y	TZS	2,600.00 4,300.00 5,100.00 6,800.00 900.00 1,700.00 4,300.00 8,500.00 2,200.00 Y 296,700.00 508,500.00		NA	Bonds & Guarantees  Bonds & Guarantees with 100 % Cash Margin  H. LETTER OF CREDIT  Import Letter of Credit (per qrtr of Part thereof)  Opening commission  LC amendment Commission  Swift charge for LC opening Swift charge for ther message/amendments Extensions - Commissions  LC cancellation charges Non payment of Bills on due date  Export Letters of Credit (per quart  Advising commission  Confirmation Commission	(Min TZS 75,000) per quarter (Min TZS 75,000)  NA  NA  NA  NA  NA  NA  NA  NA  NA  N			( Min \$50 max 350)  ( Min \$200) ( Min \$200) Till Payment  ( Min \$150) (voint \$755+cuourier+int ( Min\$75) ( Min \$200)	1.02% 0.43% 1.02% 0.34% \$34.00 \$34.00 1.02% 1.02% \$119.00 0.43% 0.43% 0.43%
Upto 100,000  101,000 to 200,000  201,000 to 400,000  401,000 to 600,000  601,000 to 999,000  2. Funds Transfer/Mobile Wallet  Upto 100,000 101,000 to 250,000  251,000 to 500,000 501,000 to 1,000,000 1,001,000 TO 10 Mn  Mobile Banking Services A) Monthly Subscription Charges B) PIN Request  D. LOC	CKERS RENT Y	TZS	2,600.00 4,300.00 5,100.00 6,800.00 900.00 1,700.00 4,300.00 8,500.00 2,200.00  4,200.00		NA	Bonds & Guarantees  Bonds & Guarantees with 100 % Cash Margin  H. LETTER OF CREDIT  Import Letter of Credit (per qrtr of Part thereof)  Opening commission  LC amendment Commission  Swift charge for LC opening Swift charge for ther message/amendments  Extensions - Commissions  LC cancellation charges Non payment of Bills on due date  Export Letters of Credit (per quart  Advising commission  Confirmation Commission  Negotiating bills under LC  Reimbursement claim paid	(Min TZS 75,000) per quarter (Min TZS 75,000)  NA  NA  NA  NA  NA  NA  NA  NA  NA  N			( Min \$50 max 350)  ( Min \$200) ( Min \$200) Till Payment  ( Min \$150) (win \$75+cuourier+int ( Min\$75) ( Min \$200)	1.02% 0.34% \$34.00 \$34.00 1.02% 1.02% \$119.00 0.43% 0.43%
Upto 100,000  101,000 to 200,000  201,000 to 400,000  401,000 to 600,000  601,000 to 999,000  2. Funds Transfer/Mobile Wallet  Upto 100,000  101,000 to 250,000  251,000 to 500,000  501,000 to 1,000,000  1,001,000 TO 10 Mn  Mobile Banking Services  A) Monthly Subscription Charges  B) PIN Request  D. LOC  1.SMALL  2. MEDIUM	CKERS RENT Y	TZS	2,600.00 4,300.00 5,100.00 6,800.00 900.00 1,700.00 4,300.00 8,500.00 2,200.00 Y 296,700.00 508,500.00		NA	Bonds & Guarantees  Bonds & Guarantees with 100 % Cash Margin  H. LETTER OF CREDIT  Import Letter of Credit (per qrtr of Part thereof)  Opening commission  LC amendment Commission  Swift charge for LC opening Swift charge for ther message/amendments Extensions - Commissions  LC cancellation charges Non payment of Bills on due date Export Letters of Credit (per quart Advising commission  Confirmation Commission  Negotiating bills under LC  Reimbursement claim paid  Extensions - Commissions  Collection of Export LC	(Min TZS 75,000) per quarter (Min TZS 75,000)  NA  NA  NA  NA  NA  NA  NA  NA  NA  N			( Min \$50 max 350)  ( Min \$200) ( Min \$200) Till Payment  ( Min \$150) (voint \$755+cuourier+int ( Min\$75) ( Min \$200)	0.43%  1.02% 0.34% \$34.00 \$34.00 1.02% 1.02% 0.43% 0.43% 0.43%
Upto 100,000  101,000 to 200,000  201,000 to 400,000  401,000 to 600,000  601,000 to 999,000  2. Funds Transfer/Mobile Wallet  Upto 100,000  101,000 to 250,000  251,000 to 500,000  501,000 to 1,000,000  1,001,000 TO 10 Mn  Mobile Banking Services  A) Monthly Subscription Charges  B) PIN Request  D. LOC  1.SMALL  2. MEDIUM	CKERS RENT Y	TZS	2,600.00 4,300.00 5,100.00 6,800.00 900.00 1,700.00 4,300.00 8,500.00 2,200.00 Y 296,700.00 508,500.00		NA	Bonds & Guarantees  Bonds & Guarantees with 100 % Cash Margin  H. LETTER OF CREDIT  Import Letter of Credit (per qrtr of Part thereof)  Opening commission  LC amendment Commission Swift charge for LC opening Swift charge for ther message/amendments Extensions - Commissions  LC cancellation charges Non payment of Bills on due date Export Letters of Credit (per quart Advising commission  Confirmation Commission  Negotiating bills under LC  Reimbursement claim paid  Extensions - Commissions	(Min TZS 75,000) per quarter (Min TZS 75,000)  NA  NA  NA  NA  NA  NA  NA  NA  NA  N			( Min \$50 max 350)  ( Min \$200) ( Min \$200) Till Payment  ( Min \$150) (voint \$755+cuourier+int ( Min\$75) ( Min \$200)	0.43%  1.02% 0.34% \$34.00 \$34.00 1.02% 1.02% \$119.00 0.43% 0.43% 0.43%
Upto 100,000  101,000 to 200,000  201,000 to 400,000  401,000 to 600,000  601,000 to 999,000  2. Funds Transfer/Mobile Wallet  Upto 100,000  101,000 to 250,000  251,000 to 500,000  501,000 to 1,000,000  1,001,000 TO 10 Mn  Mobile Banking Services  A) Monthly Subscription Charges  B) PIN Request  D. LOC  1.SMALL  2. MEDIUM	CKERS RENT Y	TZS	2,600.00 4,300.00 5,100.00 6,800.00 900.00 1,700.00 4,300.00 8,500.00 2,200.00 Y 296,700.00 508,500.00		NA	Bonds & Guarantees  Bonds & Guarantees with 100 % Cash Margin  H. LETTER OF CREDIT  Import Letter of Credit (per qrtr of Part thereof)  Opening commission  LC amendment Commission  Swift charge for LC opening Swift charge for ther message/amendments Extensions - Commissions  LC cancellation charges Non payment of Bills on due date Export Letters of Credit (per quart Advising commission  Confirmation Commission  Negotiating bills under LC  Reimbursement claim paid  Extensions - Commissions  Collection of Export LC	(Min TZS 75,000) per quarter (Min TZS 75,000)  NA  NA  NA  NA  NA  NA  NA  NA  NA  N			( Min \$50 max 350)  ( Min \$200) ( Min \$200) Till Payment  ( Min \$150) (voint \$755+cuourier+int ( Min\$75) ( Min \$200)	0.43%  1.02% 0.34% \$34.00 \$34.00 1.02% 1.02% 0.43% 0.43% 0.43% 0.43%
Upto 100,000  101,000 to 200,000  201,000 to 400,000  401,000 to 600,000  601,000 to 999,000  2. Funds Transfer/Mobile Wallet  Upto 100,000  101,000 to 250,000  251,000 to 500,000  501,000 to 1,000,000  1,001,000 TO 10 Mn  Mobile Banking Services  A) Monthly Subscription Charges  B) PIN Request  D. LOC  1.SMALL  2. MEDIUM	CKERS RENT Y	TZS	2,600.00 4,300.00 5,100.00 6,800.00 900.00 1,700.00 4,300.00 8,500.00 2,200.00 Y 296,700.00 508,500.00		NA	Bonds & Guarantees  Bonds & Guarantees with 100 % Cash Margin  H. LETTER OF CREDIT  Import Letter of Credit (per qrtr of Part thereof)  Opening commission  LC amendment Commission  Swift charge for LC opening Swift charge for ther message/amendments Extensions - Commissions  LC cancellation charges Non payment of Bills on due date Export Letters of Credit (per quart Advising commission  Confirmation Commission  Negotiating bills under LC  Reimbursement claim paid  Extensions - Commissions  Collection of Export LC	(Min TZS 75,000) per quarter (Min TZS 75,000)  NA  NA  NA  NA  NA  NA  NA  NA  NA  N			( Min \$50 max 350)  ( Min \$200) ( Min \$200) Till Payment  ( Min \$150) (voint \$755+cuourier+int ( Min\$75) ( Min \$200)	0.43%  1.02% 0.34% \$34.00 \$34.00 1.02% 1.02% 0.43% 0.43% 0.43%
Upto 100,000  101,000 to 200,000  201,000 to 400,000  401,000 to 600,000  601,000 to 999,000  2. Funds Transfer/Mobile Wallet  Upto 100,000  101,000 to 250,000  251,000 to 500,000  501,000 to 1,000,000  1,001,000 TO 10 Mn  Mobile Banking Services  A) Monthly Subscription Charges  B) PIN Request  D. LOC  1.SMALL  2. MEDIUM	CKERS RENT Y	TZS	2,600.00 4,300.00 5,100.00 6,800.00 900.00 1,700.00 4,300.00 8,500.00 2,200.00 Y 296,700.00 508,500.00	OTH	NA	Bonds & Guarantees Bonds & Guarantees with 100 % Cash Margin  H. LETTER OF CREDIT Import Letter of Credit (per qrtr of Part thereof)  Opening commission  LC amendment Commission Swift charge for LC opening Swift charge for Commissions LC cancellation charges LC cancellation charges Non payment of Bils on due date Export Letters of Credit (per quart Advising commission  Confirmation Commission  Negotiating bills under LC  Reimbursement claim paid Extensions - Commissions  Collection of Export LC  Amendments	(Min TZS 75,000)  per quarter (Min TZS 75,000)  NA  NA  NA  NA  NA  NA  NA  NA  NA  N			( Min \$50 max 350)  ( Min \$200) ( Min \$200) Till Payment  ( Min \$150) (voint \$755+cuourier+int ( Min\$75) ( Min \$200)	0.43%  1.02% 0.34% \$34.00 \$34.00 1.02% 1.02% 0.43% 0.43% 0.43% 0.43%
Upto 100,000  101,000 to 200,000  201,000 to 400,000  401,000 to 600,000  601,000 to 999,000  2. Funds Transfer/Mobile Wallet  Upto 100,000  101,000 to 250,000  251,000 to 500,000  501,000 to 1,000,000  1,001,000 TO 10 Mn  Mobile Banking Services  A) Monthly Subscription Charges  B) PIN Request  D. LOC  1.SMALL  2. MEDIUM		TZS	2,600.00 4,300.00 6,800.00  500.00 900.00 1,700.00 4,300.00 500.00 2,200.00  296,700.00 508,500.00 635,600.00	OTH	NA	Bonds & Guarantees  Bonds & Guarantees with 100 % Cash Margin  H. LETTER OF CREDIT  Import Letter of Credit (per qrtr of Part thereof)  Opening commission  LC amendment Commission  Swift charge for LC opening Swift charge for ther message/amendments Extensions - Commissions  LC cancellation charges Non payment of Bills on due date Export Letters of Credit (per quart Advising commission  Confirmation Commission  Negotiating bills under LC  Reimbursement claim paid  Extensions - Commissions  Collection of Export LC	(Min TZS 75,000)  per quarter (Min TZS 75,000)  NA  NA  NA  NA  NA  NA  NA  NA  NA  N			( Min \$50 max 350)  ( Min \$200) ( Min \$200) Till Payment  ( Min \$150) (voint \$755+cuourier+int ( Min\$75) ( Min \$200)	0.43%  1.02% 0.34% \$34.00 \$34.00 1.02% 1.02% 0.43% 0.43% 0.43% 0.43%
Upto 100,000  101,000 to 200,000  201,000 to 400,000  401,000 to 600,000  601,000 to 999,000  2. Funds Transfer/Mobile Wallet  Upto 100,000  101,000 to 250,000  251,000 to 500,000  501,000 to 1,000,000  1,001,000 TO 10 Mn  Mobile Banking Services  A) Monthly Subscription Charges  B) PIN Request  D. LOC  1.SMALL  2. MEDIUM	CKERS RENT Y	TZS	2,600.00 4,300.00 5,100.00 6,800.00 900.00 1,700.00 4,300.00 8,500.00 2,200.00 Y 296,700.00 508,500.00	OTH	NA	Bonds & Guarantees Bonds & Guarantees with 100 % Cash Margin  H. LETTER OF CREDIT Import Letter of Credit (per qrtr of Part thereof)  Opening commission  LC amendment Commission Swift charge for LC opening Swift charge for Commissions LC cancellation charges LC cancellation charges Non payment of Bils on due date Export Letters of Credit (per quart Advising commission  Confirmation Commission  Negotiating bills under LC  Reimbursement claim paid Extensions - Commissions  Collection of Export LC  Amendments	(Min TZS 75,000)  per quarter (Min TZS 75,000)  NA  NA  NA  NA  NA  NA  NA  NA  NA  N			( Min \$50 max 350)  ( Min \$200) ( Min \$200) Till Payment  ( Min \$150) (voint \$755+cuourier+int ( Min\$75) ( Min \$200)	0.43%  1.02% 0.34% \$34.00 \$34.00 1.02% 1.02% 0.43% 0.43% 0.43%
Upto 100,000  101,000 to 200,000  201,000 to 400,000  401,000 to 600,000  601,000 to 999,000  2. Funds Transfer/Mobile Wallet  Upto 100,000  101,000 to 500,000  501,000 to 500,000  1,001,000 TO 10 Mn  Mobile Banking Services  A) Monthly Subscription Charges  B) PIN Request  D. LOC  1.SMALL  2. MEDIUM  3. BIG	TZS	TZS	2,600.00 4,300.00 6,800.00  500.00 900.00 1,700.00 4,300.00 500.00 2,200.00  296,700.00 508,500.00 635,600.00	OTH	NA	Bonds & Guarantees Bonds & Guarantees with 100 % Cash Margin  H. LETTER OF CREDIT Import Letter of Credit (per qrtr of Part thereof)  Opening commission  LC amendment Commission Swift charge for LC opening Swift charge for ther message/amendments Extensions - Commissions LC cancellation charges Non payment of Bills on due date Export Letters of Credit (per quart Advising commission  Confirmation Commission  Negotiating bills under LC  Reimbursement claim paid Extensions - Commissions  Collection of Export LC  Amendments	(Min TZS 75,000)  per quarter (Min TZS 75,000)  NA  NA  NA  NA  NA  NA  NA  NA  NA  N		0.43%	( Min \$50 max 350)  ( Min \$200) ( Min \$200) Till Payment  ( Min \$150) (verity) ( Min\$75) ( Min\$75) ( Min\$200) (Mir) \$75+cuourier+int	1.02% 0.34% \$34.00 \$34.00 1.02% 1.02% 0.43% 0.43% 0.43% 0.43% 1.02% 0.43% \$64.00
Upto 100,000  101,000 to 200,000  201,000 to 400,000  401,000 to 600,000  801,000 to 999,000  2. Funds Transfer/Mobile Wallet  Upto 100,000  101,000 to 500,000  251,000 to 500,000  501,000 to 1,000,000  1,001,000 TO 10 Mn  Mobile Banking Services  A) Monthly Subscription Charges  B) PIN Request  D. LOC  1.SMALL  2. MEDIUM  3. BIG		TZS	2,600.00 4,300.00 6,800.00  500.00 900.00 1,700.00 4,300.00 500.00 2,200.00  296,700.00 508,500.00 635,600.00	ОТН	NA	Bonds & Guarantees Bonds & Guarantees with 100 % Cash Margin  H. LETTER OF CREDIT Import Letter of Credit (per qrtr of Part thereof)  Opening commission  LC amendment Commission Swift charge for LC opening Swift charge for Commissions LC cancellation charges LC cancellation charges Non payment of Bils on due date Export Letters of Credit (per quart Advising commission  Confirmation Commission  Negotiating bills under LC  Reimbursement claim paid Extensions - Commissions  Collection of Export LC  Amendments	(Min TZS 75,000)  per quarter (Min TZS 75,000)  NA  NA  NA  NA  NA  NA  NA  NA  NA  N	up to T		( Min \$50 max 350)  ( Min \$200) ( Min \$200) Till Payment  ( Min \$150) (vern) \$75+cuourier+int ( Min\$75) ( Min \$200) (Min) \$75+cuourier+int	1.02% 0.34% \$34.00 \$34.00 1.02% 1.02% 0.43% 0.43% 0.43% 0.43%
Upto 100,000  101,000 to 200,000  201,000 to 400,000  401,000 to 600,000  601,000 to 999,000  2. Funds Transfer/Mobile Wallet  Upto 100,000  101,000 to 250,000  251,000 to 500,000  501,000 to 1,000,000  1,001,000 TO 10 Mn  Mobile Banking Services  A) Monthly Subscription Charges  B) PIN Request  D. LOC  1.SMALL  2. MEDIUM  3. BIG	TZS	TZS	2,600.00 4,300.00 6,800.00  500.00 900.00 1,700.00 4,300.00 500.00 2,200.00  296,700.00 508,500.00 635,600.00		NA	Bonds & Guarantees Bonds & Guarantees with 100 % Cash Margin  H. LETTER OF CREDIT Import Letter of Credit (per qrtr of Part thereof)  Opening commission  LC amendment Commission Swift charge for LC opening Swift charge for ther message/amendments Extensions - Commissions LC cancellation charges Non payment of Bills on due date Export Letters of Credit (per quart Advising commission  Confirmation Commission  Negotiating bills under LC  Reimbursement claim paid Extensions - Commissions  Collection of Export LC  Amendments	(Min TZS 75,000)  per quarter (Min TZS 75,000)  NA  NA  NA  NA  NA  NA  NA  NA  NA  N		0.43%	( Min \$50 max 350)  ( Min \$200) ( Min \$200) ( Min \$200) Till Payment  ( Min \$150) (verify) ( Min\$75) ( Min\$200) (Min\$75) ( Min \$200) (Min\$75+cuourier+int	1.02% 0.34% \$34.00 \$34.00 1.02% 1.02%  \$119.00 0.43% 0.43% 0.43% 4.00%  \$64.00
Upto 100,000  101,000 to 200,000  201,000 to 400,000  401,000 to 600,000  601,000 to 999,000  2. Funds Transfer/Mobile Wallet  Upto 100,000  101,000 to 500,000  501,000 to 1,000,000  1,001,000 TO 10 Mn  Mobile Banking Services  A) Monthly Subscription Charges  B) PIN Request  D. LOC  1.SMALL  2. MEDIUM  3. BIG	TZS 16	TZS	2,600.00 4,300.00 5,100.00 900.00 1,700.00 4,300.00 500.00 2,200.00 y 296,700.00 635,600.00		NA	Bonds & Guarantees Bonds & Guarantees with 100 % Cash Margin  H. LETTER OF CREDIT Import Letter of Credit (per qrtr of Part thereof)  Opening commission  LC amendment Commission Swift charge for LC opening Swift charge for ther message/amendments Extensions - Commissions LC cancellation charges Non payment of Bills on due date Export Letters of Credit (per quart Advising commission  Confirmation Commission  Negotiating bills under LC  Reimbursement claim paid Extensions - Commissions  Collection of Export LC  Amendments	(Min TZS 75,000)  per quarter (Min TZS 75,000)  NA  NA  NA  NA  NA  NA  NA  NA  NA  N		0.43%	( Min \$50 max 350)  ( Min \$200) ( Min \$200) Till Payment  ( Min \$150) (verity) ( Min\$75) ( Min\$75) ( Min\$200) (Mir) \$75+cuourier+int	1.02% 0.34% \$34.00 \$34.00 1.02% 1.02%  \$119.00 0.43% 0.43% 1.02% 0.43% \$64.00
Upto 100,000  101,000 to 200,000  201,000 to 400,000  401,000 to 600,000  601,000 to 999,000  2. Funds Transfer/Mobile Wallet  Upto 100,000 101,000 to 250,000  251,000 to 500,000 501,000 to 1,000,000 1,001,000 TO 10 Mn  Mobile Banking Services A) Monthly Subscription Charges B) PIN Request D. LOC  1.SMALL 2. MEDIUM 3. BIG	TZS 16 5	TZS	2,600.00 4,300.00 6,800.00 900.00 1,700.00 4,300.00 8,500.00 2,200.00 4,305,600.00 635,600.00 7 50		NA	Bonds & Guarantees Bonds & Guarantees with 100 % Cash Margin  H. LETTER OF CREDIT Import Letter of Credit (per qrtr of Part thereof)  Opening commission  LC amendment Commission Swift charge for LC opening Swift charge for ther message/amendments Extensions - Commissions LC cancellation charges Non payment of Bills on due date Export Letters of Credit (per quart Advising commission  Confirmation Commission  Negotiating bills under LC  Reimbursement claim paid Extensions - Commissions  Collection of Export LC  Amendments	(Min TZS 75,000)  per quarter (Min TZS 75,000)  NA  NA  NA  NA  NA  NA  NA  NA  NA  N		0.43%	( Min \$50 max 350)  ( Min \$200) ( Min \$200) ( Min \$200) Till Payment  ( Min \$150) (verify) ( Min\$75) ( Min\$200) (Min\$75) ( Min \$200) (Min\$75+cuourier+int	1.02% 0.34% \$34.00 \$34.00 1.02% 1.02%  \$119.00 0.43% 0.43% 0.43% 4.00%  \$64.00
Upto 100,000  101,000 to 200,000  201,000 to 400,000  401,000 to 600,000  801,000 to 999,000  2. Funds Transfer/Mobile Wallet  Upto 100,000  101,000 to 500,000  501,000 to 500,000  1,001,000 TO 10 Mn  Mobile Banking Services  A) Monthly Subscription Charges  B) PIN Request  D. LOC  1.SMALL  2. MEDIUM  3. BIG	TZS 16 5 5 3% p.a ove	TZS	2,600.00 4,300.00 6,800.00 900.00 1,700.00 4,300.00 8,500.00 2,200.00 4,305,600.00 635,600.00 7 50		NA	Bonds & Guarantees Bonds & Guarantees with 100 % Cash Margin  H. LETTER OF CREDIT Import Letter of Credit (per qrtr of Part thereof)  Opening commission  LC amendment Commission Swift charge for LC opening Swift charge for ther message/amendments Extensions - Commissions LC cancellation charges Non payment of Bills on due date Export Letters of Credit (per quart Advising commission  Confirmation Commission  Negotiating bills under LC  Reimbursement claim paid Extensions - Commissions  Collection of Export LC  Amendments	(Min TZS 75,000)  per quarter (Min TZS 75,000)  NA  NA  NA  NA  NA  NA  NA  NA  NA  N		0.43%  ZS 50 Million  3.50%  4.50%	( Min \$50 max 350)  ( Min \$200) ( Min \$200) ( Min \$200) Till Payment  ( Min \$150) (verify the second of the second	1.02% 0.34% \$34.00 \$34.00 1.02% 1.02% 1.02%  \$119.00 0.43% 0.43% 0.43% 43% 0.43% 564.00  Above 100 Million 5.50% 6.50%
Upto 100,000  101,000 to 200,000  201,000 to 400,000  401,000 to 600,000  601,000 to 999,000  2. Funds Transfer/Mobile Wallet  Upto 100,000 101,000 to 250,000  251,000 to 500,000 501,000 to 1,000,000  1,001,000 TO 10 Mn  Mobile Banking Services  A) Monthly Subscription Charges  B) PIN Request  D. LOC  1.SMALL  2. MEDIUM  3. BIG  1. Base or Prime Lending Rate  2. Maximum spread above Base or Prime Lending Rate  3.Penal Interest  a. For non compliance on Terms of Saction	16 5 3% p.a ove	TZS	2,600.00 4,300.00 5,100.00 900.00 1,700.00 4,300.00 500.00 2,200.00  296,700.00 635,600.00  USD 7 50 Ilar rate of		NA	Bonds & Guarantees Bonds & Guarantees with 100 % Cash Margin  H. LETTER OF CREDIT Import Letter of Credit (per qrtr of Part thereof)  Opening commission  LC amendment Commission Swift charge for LC opening Swift charge for ther message/amendments Extensions - Commissions LC cancellation charges Non payment of Bills on due date Export Letters of Credit (per quart Advising commission  Confirmation Commission  Negotiating bills under LC  Reimbursement claim paid Extensions - Commissions  Collection of Export LC  Amendments	(Min TZS 75,000)  per quarter (Min TZS 75,000)  NA  NA  NA  NA  NA  NA  NA  NA  NA  N		0.43% ZS 50 Million 3.50%	( Min \$50 max 350)  ( Min \$200) ( Min \$200) ( Min \$200) Till Payment  ( Min \$150) (verify the second of the second	1.02% 0.34% \$34.00 \$34.00 1.02% 1.02% 1.02% \$119.00 0.43% 0.43% 0.43% \$64.00
Upto 100,000  101,000 to 200,000  201,000 to 400,000  401,000 to 600,000  601,000 to 999,000  2. Funds Transfer/Mobile Wallet  Upto 100,000  101,000 to 500,000  501,000 to 500,000  1,001,000 TO 10 Mn  Mobile Banking Services  A) Monthly Subscription Charges  B) PIN Request  D. LOC  1.SMALL  2. MEDIUM  3. BIG  1. Base or Prime Lending Rate Lending Rate Lending Rate 3. Penal Interest	TZS 16 5 3% p.a ove ir 5% p.a ove	TZS	2,600.00 4,300.00 6,800.00 900.00 1,700.00 4,300.00 8,500.00 2,200.00 7 296,700.00 635,600.00  USD 7 5 lar rate of		NA	Bonds & Guarantees Bonds & Guarantees with 100 % Cash Margin  H. LETTER OF CREDIT Import Letter of Credit (per qrtr of Part thereof)  Opening commission  LC amendment Commission Swift charge for LC opening Swift charge for ther message/amendments Extensions - Commissions LC cancellation charges Non payment of Bills on due date Export Letters of Credit (per quart Advising commission  Confirmation Commission  Negotiating bills under LC  Reimbursement claim paid Extensions - Commissions  Collection of Export LC  Amendments	(Min TZS 75,000)  per quarter (Min TZS 75,000)  NA  NA  NA  NA  NA  NA  NA  NA  NA  N		0.43%  ZS 50 Million  3.50%  4.50%	( Min \$50 max 350)  ( Min \$200) ( Min \$200) ( Min \$200) Till Payment  ( Min \$150) (verify the second of the second	1.02% 0.34% \$34.00 \$34.00 1.02% 1.02% 1.02%  \$119.00 0.43% 0.43% 0.43% 43% 0.43% 564.00  Above 100 Million 5.50% 6.50%

ii. Fixed Deposits of USD

Amount in USD up to USD 50,000 Over USD 100,000 30 -90days 1.50% 2.25% 2.50% 181-364 days

Canara Bank (T) Ltd, Head Office Dar Es Salaam Branch, Elia Complex P.O. Box 491, Dar Es Salaam, Tanzania, 2112532, www.canarabank.co.tz

GM-OPERATIONS
HEAD TREASURY AND TRADE



Industry, Trade and Investment minister Dr Ashatu Kijaji (2nd-L) pictured at the weekend presenting an award to Azania Bank's Geita branch manager, Rhoda Baluhya, after the bank emerged top in the Financial Institutions category at the just-ended 5th Mining and Technology Exhibition held at national level in Geita town. With her are Minerals minister Dr Doto Biteko (2nd-R) and Geita regional commissioner Martine Shigella. Photo; Guardian

# Govt is committed to revolutionise agricultural production through National Service - minister

By Polycarp Machira, Dodoma

THE government has resolved revolutionise agricultural production in the country through the National Service (NS), it has been revealed.

It has laid strategies to equip the force with modern equipment and technologies needed to increase production in livestock, fisheries and farming.

The move according to the Minister for Defence and National Service, Innocent Bashungwa aims at increasing productivity to the army and enable it to depend on itself in feeding the Tanzanian youth attending military training by 2025, with the excess food adding up to the country's food security.

Speaking during event to hand event that was also attended by over recently acquired equipment totaling to about 4bn/- to the National Service (JKT), he said the move is in line with efforts to complement the army's quest for agricultural revolution.

farming equipment will boost food production in the army and excess be sold, earning the country foreign currencies," he said, adding that it will also transform national agriculture.

equipment that was procured from Italy includes among others 25 tractors with the capacity to cultivate at least 500 hectares of land per day.

In his remarks at a colourful this financial year, 2022/23, the

the outgoing Minister for Defence and National Service who is now the Minister for Foreign Affairs and East African Cooperation, Dr Stergomena Tax, the Chief of National Service (CNS), Major "The government's decision General Rajabu Mabele, Bashungwa to help JKT acquire modern expressed the government's commitment in empowering JKT so that it can fully depending on itself

> the country's food security. The Permanent Secretary in the ministry, Dr Faraji Mnyepe said that the 3.98bn/- that was spent in procuring the equipment was part of the development budget for the 2021/22 financial year.

> in feeding the army and maintaining

According to Dr Mnyepe in

government had allocated 3bn/for JKT to implement its various strategic projects, adding that during the first quarter, already the government had disbursed 1bn/- for the purpose.

Dr Tax thanked all officials in the army for according her the best collaboration when she was serving at the minister for Defence and National service, asking them to continue with the same in her new docket which she insisted was closely related to the former.

She advised the newly appointed minister in the ministry to continue looking for funding in the robust irrigation project currently being undertaken by JKT in its Chita camp in Morogoro region which needs 10bn/-.

#### Amendment of Child Marriage Act, 1971 will be completed soon, govt reiterates

#### By Getrude Mbago

THE government has reiterated that the amendment process of the Child Marriage Act, 1971 will be completed soon as it is currently collecting public views in various regions, calling on all stakeholders to respond well to the exercise.

Dr Dorothy Gwajima, Minister for Community Development, Gender, Women and Special Groups made the statement in Dar es Salaam yesterday when opening the Girl Agenda Forum organised collaboratively by Msichana Initiative, Tai Tanzania, C-Sema, Flaviana Matata Foundation and Girl Effect.

"The government through sectoral ministries is currently collecting public views in various areas in the country and has so far reached regions of Dar es Salaam, Tanga, Lindi and Mtwara and will continue in Shinyanga until all regions are reached, I am sure that we will complete this very soon and thus come up with a draft of the Act which has all the key issues recommended by the stakeholders," she explained.

She said more coordinated efforts from all players are needed to fight for girls rights and ensure that the whole society invests heavily in girls and supports them achieve their

Dr Gwajima said the government recognises the value of children and it will continue to implement various regional and international agreements as well as strategies to protect children's rights saying that every girl child has a right to be protected so as to pursue her dreams.

UN Women executive director, Sima Bahous said a lot of girls were forced to marry during Covid-19 pandemic with many of their rights being deprived.

She noted that preventing child marriage is an entry point to addressing broader issues around children and young peoples' aspirations and life opportunities, the value of girls in society, breaking the intergenerational cycle of 

poverty, and ensuring the roles of young people as agents of change.

Bahous said child marriage damages girls' mental health and future and they are exposed to a cycle of violence, exploitation, health challenges and poverty.

She committed that the UN will continue to work together to support Tanzania to achieve its development priorities, in line with the global Sustainable Development Goals (SDGs) which include promoting girl child rights.

Rebecca Gyumi, executive director of Msichana Initiative hinted on the note that in a bid to end child marriage in the country, the Child Marriage Act should be amended specifically sections 13 and 17 which provides for girls to be married before the age of 18.

"I hope the amendment of the Marriage Act, 1971 will happen soon, as child marriage hinders girls, we commend that the government has commenced the process to amend the Act," she said.

She noted that child marriage is rooted in gender inequality and the belief that girls and women are inferior to boys and men. It is made worse by poverty, lack of education, harmful social norms and practices, and insecurity.

Asia Makame Ally, representative from Zanzibar said: "We are requesting to scrap the Value Added Tax (VAT) on sanitary pads or else set aside a special budget to finance free provision of the products to the girls in schools so as to enable a girl child to study smoothly and achieve their dreams."

She noted that a good number of school girls both rural and urban areas were facing great challenges to access the sanitary towels thus thwarting their development initiatives.

The two-day forum brought together over 100 girls from different backgrounds and stakeholders to celebrate girls' achievements and highlight various challenges that hinder girls to unleash their full potential.

#### Sichalwe tasks clinical researchers to observe ethics

#### Devota Mwachang'a

ethics, guidelines, regulations for bringing research.

yesterday research regulatory practice (GRRP) training for research regulators in the region, held at National Institute for Medical Research (NIMR).

The GRRP, a three day training, brought together scientists from partner institutions of the Consortium for Clinical Research Regulation and Ethics Capacity in the Eastern Africa Region (CCRREEA) project Consortium in Uganda, Kenya, Malawi, Rwanda and Tanzania.

Sichalwe said: "Conducting research needs ethics, if there are no ethics observed, the findings will be distorted, not because the researcher lacks professionalism but it is due to lack of ethics. Service provision has its own procedures, guidelines, regulations, and ethics, so if these are well followed, the service provider must come up with a fruitful work."

He said the GRRP training is one of the deliverables of the CCRREEEA project; and acknowledged Clinical Trials Partnership (EDCTP) for frameworks. funding the project.

CHIEF Medical Officer clinical research regulation and ethics are well equipped to review and overview Dr Aifello Sichalwe capacity in the Eastern Africa Region has called on clinical with the specific aim of developing and researchers to observe integrating online search information principles, management systems for the partner and countries.

Winifred Nazziwa from Uganda said positive evidence-based the CCRREEEA reveals that conducting research in Eastern Africa Region has Dr Sichalwe made challenges with respect to the quality the call in Dar e Salaam of review of clinical research protocols, during regulatory burdens imposed by multiple

the opening of good times consuming layers of clinical research

Correspondent the European and Developing Countries approvals, and differing regulatory

"The consortium is generally to The CCRREEA project is to strengthen strengthen their regulators' capacity; they the clinical research in the region. As we conduct research we have medical agents, and different stakeholders to ensure that time is managed well," said Nazziwa.

> Dr Khadija Malima, the NIMR chairperson of the ethics committee said that they are conducting research because health problems continue to increase in developing countries, research is important in combating diseases that are no longer associated with changes in the country's behaviour.



#### **TENDER NOTICE: PROVIDING CATERING SERVICE**

#### Introduction

Comprehensive Community Based Rehabilitation in Tanzania (CCBRT) is a locally registered Non-Governmental organization providing specialized healthcare services operating in Dar es Salaam and Moshi, Tanzania. From its inception as a provider of community-based rehabilitation provider, CCBRT has become the largest provider of disability and rehabilitative services in the country.

CCBRT invites qualified and competent catering company to submit a quotation for providing CCBRT Kitchen services for financial years 2022/2023 as an 'AS IS' and 'WHERE IS' basis.

CCBRT reserves the right to accept or reject any applicant and is not bound to accept the lowest offer. Prospective bidders are hereby notified that canvassing of any kind will lead to automatic disqualification. CCBRT may plan to visit supplier premises to verify the information contained in the bid documents and obtain assurance from the vendors. The bidders are required to pay nonrefundable bidding fees of TZS 50,000/=.

The bidding document is available from 11th to 21st October 2022 from 8am to 3pm at the CEO Secretary's office, situated at Off Kimweri Road, Msasani, Dar es Salaam. Mobile 0784818670

#### How to submit bids

Bids may be submitted:

In person and inside a sealed envelope, at CCBRT Hospital premises, Off Kimweri Road, Msasani, Dar es Salaam

Chief Executive Officer, CCBRT P.O.Box 23310

Msasani, Dar es Salaam

IMPORTANT: BIDS SUBMITTED AFTER THE DEADLINE WILL NOT BE ACCEPTED, REGARDLESS OF THE REASONS FOR THE DELAY.

> PO Box 23310, Dar es Salaam, Tanzania • Tel: +255 (0)699 990 000 • www.ccbrt.org Email: communications@ccbrt.org • Facebook: www.facebook.com/ccbrtt



**AKIBA COMMERCIAL BANK PLC** Company No. 22797

### **NOTICE FOR CONVENING AN EXTRA ORDINARY GENERAL MEETING**

NOTICE IS HEREBY GIVEN THAT AN EXTRA ORDINARY GENERAL MEETING OF AKIBA COMMERCIAL BANK PLC SHALL BE HELD ON SATURDAY, 12TH NOVEMBER 2022 AT DAR ES SALAAM SERENA HOTEL FROM 10:00 AM (EAT)

- 1.0 NOTICE, CONFIRMATION OF QUORUM AND ADOPTION OF THE AGENDA
- TO RECEIVE AND APPROVE PROPOSAL FOR CAPITAL ENHANCEMENT
- 3.0 CLOSING REMARKS

#### By Order of the Board

Niwaeli Mziray **Company Secretary** 

**Distribution:** Shareholders - Akiba Commercial Bank Plc

Board of Directors - Akiba Commercial Bank Plc Senior Management - Akiba Commercial Bank Plc Director, Banks Supervision Department - Bank of Tanzania

NOTE:

#### A. PAPERS FOR THE MEETING

Papers for the meetings will be available for collection at the Bank's Registered Offices from Tuesday, 1st November 2022 and at the venue on the date of the meeting.

#### **B. OPTION TO JOIN VIRTUALLY**

Shareholders may join the meeting virtually if unable to attend physically, by notifying the Company Secretary to register their virtual attendance and obtain meeting access before Thursday, 10th November 2022. The meeting can be accessed virtually only by Shareholders who have registered their attendance.

#### C. ATTENDANCE BY PROXY

A Shareholder entitled to attend and vote at these meetings may, if unable to attend in person, appoint a proxy to attend and vote on his/her behalf in accordance with the provisions of the Articles of the Company.

The instrument appointing a proxy must be signed by the respective Shareholder.

The instrument appointing a proxy must be submitted to the Company Secretary at the Bank's registered office or via email by 10.00 a.m. (EAT) Thursday, 10th November 2022.

#### D. TRAVEL AND ACCOMMODATION

Each Shareholder shall be responsible for the cost of their own travel and accommodation.

#### E. OTHER INFORMATION

Shareholders are reminded to confirm/update their personal information with the Company Secretary in order to update the

#### F. CONTACT DETAILS FOR COMMUNICATION

Company Secretary **Akiba Commercial Bank Plc** 3rd Floor, Amani Place, Ohio Street P.O. Box 669 Dar es Salaam

Tel: 0742 972 072 or 0677 152 000 Email: cs@acbtz.com or niwaeli.mziray@acbtz.com

**Guardian** 

#### NATIONAL.NEWS

# Establishing of saccos set to lift smallholder farmers from the subsistence level to commercial agriculture

**By Felister Peter** 

ESTABLISHMENT of Savings and Credit Cooperative Societies (SACCOS) through the Agricultural Marketing Cooperative Society (AMCOS) will benefit smallholder farmers and advance them from subsistence to sustainable commercial agriculture.

The move will also include digitalisation of the cooperative sector where Wakandi Tanzania will provide AMCOS with their information and communication technology platform (CAMS System) that will enable cooperatives to digitize their operations and ensure good governance.

Speaking at the opening of a consultative meeting organised by the Tanzania Federation of Cooperatives (TFC) and Wakandi Tanzania, the Tanzania Cooperative Development Commission (TCDC) Registrar, Dr Benson Ndiege said apart from assisting farmers and cooperative members to increase savings and funding opportunities, they will be facilitated to forge sustainable market linkages surplus competitive commercialization and value chain development.

"The establishment of SACCOS in the AMCOS based programme is aimed to increase savings and funding opportunities for farmers and cooperative members, who usually stay in rural areas with little or no access to banking services. The programme will assist them in the very important role they play in economic development within the cooperative sector," stated Dr

He said TCDC has decided that cooperative organisations will adopt digitalisation as a means of promoting cooperatives apart from other traditional ways of operating cooperatives in Tanzania.

He added that the transformation will enable the cooperative management information system to adopt digitalisation as one of the greatest means of transforming society in the present era.

"Digitalisation influences our welfare, democracy, healthcare, environment and society overall, CAMS is among the related software which I won't be incorrect to say that digitalisation is revolutionary and has majorly changed the face

of promotion and marketing too. It will certainly help our cooperative sector in meeting its objectives," he remarked.

Dr Ndiege noted that the government of Tanzania has finalised the formulation of Agriculture Sector Development Programme II (ASDP II) that will be implemented in two phases each divided into five-year implementation period aiming to transform the agricultural sector productivity, towards higher commercialisation level smallholder farmer income for improved livelihood, food and nutrition security and contribution to the Gross Domestic Product (GDP).

Не said the county's macroeconomic indicators show robust growth in GDP whereas smallholder farmers (including livestock and fishery) dominate production, with more than 90 percent of cultivated land.

The sector provides about 77.5 percent of employment; provides livelihood to more than 70 percent of population, 29 percent of GDP; 30 percent of exports and 65 percent of inputs to the industrial sector, added Dr Ndiege.

Tanzania Chief Wakandi Executive Officer, Espen Kwelland said the designed digital system features a complete accounting system, automatic reconciliation of transactions with mobile money providers and several other features that the SACCOS need.

"We aim to build the capacity of AMCOS leaders to participate in ASDP II," said Kwelland, adding the system being designed in Tanzania will also be used in Kenya and Uganda.

Eli Bleie Munkelien from Innovation Norway said they support solutions such as the CAMS system because they help in ensuring sustainable agriculture, creating jobs as well as enhanced food security.

She commended Wakandi Tanzania for partnering with TFC since access to funds is still a challenge to smallholder farmers.

TFC Chairman, Charles Jishuli appealed to mobile money providers to ensure friendly transaction fees for cooperative members using the system because most of them are low income earners.



Mwajuma Msangi, an official with a village community bank based at Chanika in Ilala District, Dar es Salaam, conducts economic empowerment training for women at the village at the weekend, with coordination from the Community Voice Centre of the Kipunguni suburb branch of Women Fund Tanzania Trust. Photo: Guardian Correspondent

# Iringa, Njombe farmers admit cost of ignorance on soil acidity and lime use

By Guardian Correspondent, Iringa

SMALLHOLDER farmers in Njombe and Iringa regions have admitted that for years they have been harvesting less than what they deserve because they were either unaware or ignored effects of soil acidity and use of lime.

In separate interviews, farmers have praised joint efforts of Clinton Foundation Initiative, Farm for the Future and the Southern Agricultural Growth Corridor of Tanzania (Sagcot) for introducing soil health tests, lime use in order to suppress soil acidity and improve soil health.

"We were ignorant of the terrible

cost we have suffered for years as a get bumper harvests and put on the result of soil acidity and failure to use lime to improve soil health of our farms, " said Nelson Luhungo, producer of soya, beans and sunflower seeds in Luganga village, Kilolo District. "I am harvesting 45 bags in three acres as opposed to 30 bags I used to get in the same area. An additional 15 bags means a lot to a farmer. We are now better off because of the joint efforts of the three organisations, especially the Clinton Foundation Initiative," he

Clinton Foundation Initiative's Miembo Shija, said the company works with farmers so that they can

market quality produce.

Florence Nkini, the Public Relations Officer of the Farm for the Future, praised the cooperation the three institutions were getting from farmers and leaders in the two regions. "The success they are talking about is a result of this cooperation," she said.

Daimon Kisoma, a farmer in Chipengele Mtitu ward, Kilolo District, said they knew nothing about soil health until Sagcot taught them about crop value chains in Ihemi Cluster. "We have realised Senior Agri-business Advisor, that you cannot grow and increase productivity without a keen leader around," he said.

coordinated by Sagcot's IT and Communications Officer, Abraham Nyahucho.

Tahiya Chusi, a tomato grower in Ilula Sokoni, Nyalumbu ward, said in the past farmers used a lot of fertilisers, while harvests dwindled instead of rising. "We had never heard about pH in the soil until these people came. Harvests fell while we used a lot of fertilisers every season," she reported.

The three organisations are working jointly to protect the environment, improve farmers' livelihoods, increase people's nutrition and ensure stable food security in the two regions.



Natural Resources and Tourism minister Dr Pindi Chana (L) presents working documents to Tanzania Forest Fund board chairman Prof Shaban Chamshama shortly after she launching the board in Dodoma city yesterday. Witnessing the event (C) is deputy minister Mary Masanja. Photo:

### CHESO pushes govt on death penalty abolition

By Correspondent Zuwena Shame

THE government has been called upon to fast track and widen progressive abolition of death penalty as it affects children who are left behind by their parents.

Richard Shilamba, Children Education Society (CHESO) managing director made the call in Dar es Salaam yesterday during the commemoration of 20th World Day Against Death Penalty, which takes place every year on 10th October.

On this day, CHESO joins Tanzania and the World to commemorate the 20th World day Against Death Penalty bench marked by a theme Death Penalty: a road paved with torture, for CHESO, to children of a parent or primary caregiver on

Shilamba said that death penalty has been a burden to societies especially children when their parents are convicted therefore the government and other key stakeholders should take measures in abolishing death penalty and exempt breastfeeding

"We are calling upon the government to urgently abolish death penalty in the country and look for alternative sanctions. Death penalty should not be considered as a permanent solution for all crimes. Children are the ones suffering in many ways such as emotionally when their parents are convicted," said Shilamba.

He added that CHESO appreciates former and current heads of state in the country for being progressive abolitionists of death penalty by rejecting to sign death sentence warrantees.

"Not only that but also, we are glad that the government has been addressing laws exempting pregnant women and children from being sentenced to death whereby these progressive abolition of death penalty need to be maintained and widened in country's laws and practices," said Shilamba.

He however said that, CHESO is still concerned that Tanzania criminal laws do not exempt breastfeeding mothers and parents of young or dependent children from being sentenced to death contrary with the African Charter on the Rights and Welfare of the Child of 1990 ratified by Tanzania which prohibits under its article 30(e) the passing of a death sentence on 'mothers of infants and young children.

He added that the UN Committee on the Rights of the Child, concluding Observations on Iraq (2015) para 57(c) which prohibits state parties to the Convention on the rights of the child (Tanzania) to impose death sentences and execute parents of young or dependent children.

# Minister calls on ZAWA to deal with illegal water connections

By Guardian Reporter, Zanzibar

ZANZIBAR Water, Energy and Minerals Minister Shaibu Hassan Kaduara has instructed Zanzibar Water Authority (ZAWA) to take stern measures against unauthorized water technicians who connect water supply to people's residences illegally.

However, addressing a ZAWA task meeting at Gombani, Pemba

at the weekend, he called upon them. Water revenue is lost because ZAWA officials to recognise the customers so connected but hunt the unauthorised technicians.

He said ZAWA has already provided guidelines to adhere to by people seeking water supply service, which they should call at ZAWA offices.

"It appears that you ZAWA do not know your consumers, as well as

of your lack of accountability. You must identify your consumers and those who have connected them to the service," he said. He also stressed the importance for the authority to mobilise itself in water bills collection and added that in the case they do that they can even

pay themselves better salaries. The minister also lambasted the people who connect water to groups in the ZAWA office and

purchase of low quality equipment and called on them to work in harmony and tolerate one another.

Further, the Ministry's Permanent Secretary, Joseph Kilangi reminded ZAWA officials about adhering to work discipline, good language to customers, proper accounting of the authority's as well responding to CAG audit queries.

He also called on them to be creative by conceiving development projects beneficial to both the government and the people.

"Our ministry virtually touches every one, we must endeavours to reduce complaints and this can only be done through accountability," he

### LHRC outlines reasons to abolish death penalty

By Correspondent Mary Kadoke

THE Legal and Human Rights Centre (LHRC) has unveiled a number of issues for the government to get rid of death penalty in the country.

Marking the World Day Against the Death Penalty in Dar es Salaam yesterday, Anna Henga, LHRC executive director called on the government to abolish the law on death penalty as it has nothing to do with correcting the behavior of the person who committed the crime.

Citing examples, Henga said that a murderer immediately soon after being sentenced to death, cannot have a chance to correct his behavior and the society around him.

"The punishment is the same as taking revenge instead of correcting the criminal, so it is correct to say that punishment does not make people good in society, there is a high possibility that the crimes punished by this punishment continue day by day," said Henga.

The legal expert noted that the death penalty does not provide relief or help to those who have been wronged; instead, the offender should be sentenced to life imprisonment.

She said: "The death penalty is irreversible. There have been many examples in various countries around the world where people were hanged to death by court decisions and later it was proven that they did not commit the crimes that caused the death penalty."

Henga also stated that the presence of the punishment does not prevent people to commit mistakes; instead, it increases the pain for society, especially for the families of the bereaved.

"On the basis of human rights, the punishment is against the right to life, and on the other hand, the death penalty is not just a punishment but an act that completely destroys human life that cannot be reversed even when it is discovered that it was carried out by mistake," Henga

Henga said that they have many

reasons to oppose the death penalty and that they have used the four they have found to be enough to convince the government to take steps to remove the death penalty in the country.

"It is high time for the government to cancel this punishment because Tanzania is a democratic country that follows the principles of human rights, but this punishment also has colonial roots which were basically exploitative, oppressive, and cruel, so it should not continue to exist," she said.

"The centre believes there is a need to amend the Penal Code Law, to remove the articles that set the death penalty, to protect the right to life, by setting an alternative punishment," she said.

Henga said in 1992, the report of Judge Nyalali's Commission once made recommendations to amend the law, to remove the death penalty because it is colonial.

"During the leadership of the fifth phase, all death row prisoners were pardoned and their punishment was changed from death penalty to life imprisonment, this punishment was well received by our centre,"

She said the punishment destroys a person's dignity and violates the right to life as stipulated in International and Regional Human Rights Conventions.



The centre believes there is a need to amend the Penal Code Law, to remove the articles that set the death penalty, to protect the right to life, by setting an alternative punishment



Legal and Human Rights Centre executive director Anna Henga addresses journalists in Dar es Salaam yesterday on the anniversary of the World Day

### Govt pledges to support challenges facing bakers

By Correspondent Felix Andrew

THE government has pledged to work on all challenges facing local bakers in order to improve their development and industries in

Deputy Minister for Investment, Industries and Trade Exaud Kigahe said this in Dar es Salaam yesterday when opening ten days training for bakers which was organised by Small Industries Development Organisation (SIDO) in collaboration with Tanzania Bakers Association (TBA).

Kigahe said the government will continue to put conducive environment for the bakers to conduct their activities smoothly hence contribute to the state

coffers and improve their livelihood.

"Let me assure you that our ministry through its institutions namely SIDO, Tanzania Bureau of Standards (TBS), Tantrade and Weight and Measures Agency (WMA) would work on listed challenges for the development of baking sector and industries," he said.

commended SIDO Kigahe for signing Memorandum of Understanding (MoU) with TBA recently which would see hundreds of bakers countrywide attend trainings for improvement of the sector.

"I congratulate the said organisations in collaboration with trainers from PUM Holland for providing various training to bakers that would enable them to establish their small industries and produce quality goods," he added.

Speaking, the TBA Chairperson Fransisca Lyimo outlined challenged which are facing them as lack of training area, VAT on baking products and availability of materials.

Elaborating she said a total of 300 bakers registered to attend the training but only 140 managed due to lack of space to accommodate them all.

She asked the government to remove value added tax imposed on baking products and allow additive (whitesugar) as raw materials instead of normal sugar which is used in making cake.

The TBA chairperson also said the association has launched a countrywide training to educate members on various issues regarding production, quality and marketing.

Earlier, the SIDO Director General Prof Sylvester Mpanduji said they would continue to support small scale entrepreneurs (SMEs) in various things including training hence improve productivity.

He asked bakers to follow all procedures in registering their business and produce quality products which can compete at local and foreign markets.

Tanzania is estimated to have more than 150,000 bakers and 800,000 types of products being sold in the markets every day.



Farm for the Future public relations officer Florence Nkini (2nd-L) points at a farm on which lime was applied after a soil health test was done. This was during a visit by Southern Agricultural Growth Corridor of Tanzania (Sagcot) IT and communications officer Abraham Nyahucho at Ilula in Kilolo District, Iringa Region, at the weekend. Left is Farm for the Future nutrition expert Lisa Kibwana and second-right is maize farmer Vitus Mihinga. Photo:

#### Kibaha's TBPL eyeing to supply biolarvarcide to SADC market

By Correspondent James Kandoya

KIBAHA based - Tanzania Biotech Products Limited (TBPL) is now eyeing on supplying biolarvarcide killing vectors spreading malaria in the Southern Africa Development Cooperation (SADC) market.

TBPL factory is a subsidiary company under the National Development Corporation (NDC).

Speaking at the 3rd Industrial exhibition taking place in Kibaha District in Coast region over the weekend, TBPL production manager Gasper Philip said that already plan is under way to ensure they utilise the market of 400 million people to increase turnover.

Manager said the plan also will involve other countries in Africa apart from EAC and SADC regions countries.

Currently, TPBL is distributing biolarvarcide in Angola, Niger, Eswatin Kingdom, Mozambique, and Botswana only.

He said the installed capacity of the factory to produce biolarvarcide is 600 litres million annually while the country demand is 1.2 litres million annual.

Philip said if the biolarvarcide is used effectively, it can reduce the spread of malaria killing dozens of adults and children in the continent.

"Our target is reach African countries including in SADC region to increase stock turnover," he said.

He admitted that low awareness among the community has contributed to low uptake of the biolarvarcide hence the country failed to realise its dream of eliminating the deadly topical disease, malaria.

"We have now embarked on increasing awareness to the public to increase uptake of biolarvarcide to control malaria, he added.

He said TBPL is in discussion with agencies from Kenya and Mozambique adding that it will involve Rwanda with the aim of increasing sales of their products.

"We want to ensure that all the products goes to the market direct," he insisted.

Philip said that TBPL is also on way to start producing biopesticide that will be used by farmers in the countries.

He said the factory was in discussion with the Ministry of Health and Ministry of State in the president's office, Regional Administration and Local government Authority (PO-RALG) to increase uptake.

Furthermore, Tanzania Agriculture Research Institute (TARI) has already conducted the first trial on the efficacy of the

"Effectively anytime next year, the production of pesticides will start. The second trial of the pesticides is in the final stage," he said.

According to him, once the trial is over, the registration and production of pesticides will commence.

> We have now embarked on increasing awareness to the public to increase uptake of biolarvarcide to control malaria

### Slow Food advises African countries to practise agro ecology for food security

**By Special Correspondent** 

SLOW Food International has advised African countries to practice agro -ecology to strengthen food security threatened by climate change.

Slow Food International is a global organisation that promotes local food and traditional cooking.

Speaking to reporters recently after ending up the Terra Madre gathering in Parco Dora, Turin in Italy Slow Food president Edward Mukiibi said Africa cannot rely on rain fed agriculture saying the use

sustainable food security.

He said the organisation is promoting good clean food to solve food security challenges mostly being fueled by Climate Change.

He further explained that Slow Food is also working with smallholder farmers to prevent the disappearance of local food cultures and traditions, counteract the rise of fast life and combat people's dwindling interest in the

food they eat.

of an agro-ecology system is vital for is tied to many other aspects of life, including culture, politics, agriculture and the environment.

> "Through our food choices we can collectively influence how food is cultivated, produced and distributed, and change the world as a result," Mukiibi explained.

Mukiibi further explained that, the proper use of land in the production of good, clean, fair food is vital for sustainable food security due to the global climate change.

Valentina Meraviglia, the Slow food International (Global South The organisation believes food Network) explained that, Terra

Madre gathering demonstrated beyond the challenges people face they are all linked to one another.

"The event reinforced our mutual bonds of solidarity and trust, strengthening the determination with which we pursue our common objective of securing everyone the access to a good, clean and fair

food," she explained. "This is in particular the role of community's spokespeople, who have the responsibility to grow the community not only in numbers, but especially in quality," she said.

She said by sharing information and giving more trainings, the organisation has been offering solutions to the challenges facing the planet as well as working with local farmers to empower them.

**Taking A New Look At The News ESTABLISHED IN 1995** 

#### Marriage on a pitch as world marks **International Day of the Girl Child**

mark the International Day of the Girl Child, with a background note by the United Nations Population Fund (UNFPA) write up saying that up to ten million girls will be at risk of child marriage in the course of this year. It explains that the profound effects of the COVID-19 pandemic are putting girls at higher risk of early marriage due to a combination of economic shocks, school closures and interruptions in reproductive health services. With ongoing economic dislocation, this fear is likely to persist.

The write up noes hindrances to girls' education like lack of singlesex toilets. The wider threat to girls' education is sexual exploitation as many customs permit marrying off girls a few years from puberty, despite that they are still children. The government here found a usable way of battling those customs, not to forbid them but to ensure all girls attend secondary school if they pass standard seven

Despite current activist data that the global internet user gender gap is growing, between boys and girls, from 11 per cent in 2013 to 17 per cent in 2019, it is likely that this is taking place in a situation of generalized internet use as compared to the past decade. Still it is likely that on the whole boys are more curious in daily life as they are compelled to be proactive, while girls have more likelihood to be coopted into something when they show a modicum of aptitude. Such data is often ignored, lacking on account of the thematic usage of the gender oppression theme generally.

Some of the global data being used to mark the day is entirely out of

CTIVISTS around the place for Tanzania where the social world on October 11 environment and thus education and marriage are secular issues. The UNFPA write up for instance says that globally, the percentage of females among college graduates in science, technology, engineering and mathematics (STEM) is below 15 per cent. That is said to hold for over two-thirds of poor countries, or the least developed group, presumably the more conservative environments in the social environment, where fees crop up in all school levels, etc.

The UNFPA remarks underline that 2022 is 10th anniversary of the 'International Day of the Girl' (IDG), acknowledging increased attention on issues that matter for girls amongst governments, policymakers and the general public. It all the same asserts that investments in girls' rights remain limited and girls still confront a myriad of challenges to fulfilling their potential. Not surprisingly this is likely to be worsened by the concurrent crises of climate change in the main, as Covid-19 has globally subsided, while unrest plagues many countries due to resource wars of an ethnic character, altered into a fight for control of state power.

While the wider theme for the day will remain tackling unprecedented challenges to girls' education in conservative environments as well as their physical and mental wellness in violent countries and communities, there are other issues. Good governance is vital is ensuring that drought and price rises don't lead to dislocation and civil unrest. That is why protection of water sources and irrigation are more important in achieving the wellbeing of the girl child than more global resolutions.

# Dar, Coast region industrial parks need to be broadened

foreign and local investors in the country is at once straightforward and in some areas it is a bit tricky. At the weekend the mood was clearly on the spin side, as investors showered praise on President Samia Suluhu Hassan for economic diplomacy and improving the ease of doing business in the country. Of significant mention was the Sino Tan Industrial Park setting up a wide ranging industrial complex to manufacture medicines, along with mobile phones and car assembling. That was a moment of enthusiasm as investors compared notes at Kibaha, during the Coast Region investment week forum, celebrating openness.

While it is true as they said, that Coast Region was now quite attractive for local and foreign investors as the industrial park venture was demonstrating, the sort of assets that other regions have need to be placed on a usable commercial format. Too often top administrators celebrate industrial parks - which show signs of genuine investor enthusiasm compared to special economic zones of the past, think it is enough to have two or three such projects, given the Kigamboni district industrial park also coming up. The fixed idea is more government revenues for better delivery of social services, an insufficient outlook that leads to

An example of the intensity of the problem, a communications director at the Bakhresa group of companies talked about being stuck for eight years, finding it difficult to set up a sugar factory at Bagamoyo. There were issues in which the company also had to accept, not just the public authorities but the fact remains that cost margins for

▼VALUATING the mood of arising from the need to repay the large foreign debt. Activists say we should not borrow because it is forbidden to them to contemplate liquidating the debt by offloading the debt-laden firms to the stock exchange, with prior strategic investors. That would permit a substantial lowering of taxes where most regions use land, crop, mineral or other strategic advantages. The geography is merely marketing, the key issue is taxes.

> This isn't something to be placed low on the list of priorities because youths want occupations which earn on a daily and weekly or monthly basis, while agro-sector ventures are chiefly for retiring people putting savings to farms and houses, but assured of regular income on a monthly basis. Economic formulations that youths can be 'employed' on farms after diplomas and degrees are unrealistic, and thus all needs to be done to make most regions attractive for industrial investments. They need to be initiated by the private sector; public sector investments later fold up.

A regional commissioner from Mtwara talked of the Kibaha exhibition as a learning event, wishing to see how its lessons can help the region he administers to propel investments especially as it is also along the coastline. Ordinarily that would be straightforward but in high tax environments, investment attraction is limited to a specific cluster with highest dividends for location and markets. It looks exciting but it has hidden drawbacks, as it leaves the rest of the country behind. That isn't propitious for stability, or lessening the burgeoning violence in households and in communities, as increasing numbers of people are thrown off balance by the neglect and indignity due to investors are low due to high taxes persistent poverty, unemployment.

**The Guardian Limited Key Contacts** 

Managing Editor: WALLACE MAUGGO **Circulation Manager: EMMANUEL LYIMO** 

#### **Newsdesk**

News Editor: LUSEKELO PHILEMON 0757154767

General line: 0745700710 E-mail: guardian@guardian.co.tz

#### **Advertising**

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



#### By Anwarul K. Chowdhury

Just a week ago, the international community commemorated the adoption of the United Nations Declaration and Programme of Action on a Culture of Peace, a monumental document that transcends boundaries, cultures, societies, and nations.

That inspirational action took place on 13 September 1999, yes 23 years ago. It was an honor for me to Chair the nine-month long negotiations that led to the adoption of this historic normdocument setting through consensus by the United Nations General Assembly. That document asserts that inherent in the culture of peace is a set of values, modes of behaviour and ways of life.

The quest for peace is the longest ongoing human endeavor going on, but it runs alongside many of the things that we do on a daily basis. Peace is integral to human existence -- in everything we do, in everything we say and in every thought we have, there is a place for peace. We should not isolate peace as something separate or distant.

My work has taken me to the farthest corners of the world. I have seen time and again the centrality of the culture of peace and women's equality in our lives. This realization has now become more pertinent amid the ever-increasing militarism, militarization and weaponization that is destroying both our planet and our people.

In my introduction to the 2008 publication "Peace Education: A Pathway to the Culture of Peace", I wrote that as Maria Montessori had articulated so appropriately, those who want a violent way of living, prepare young people for that; but those, who want peace have neglected their young children and adolescents and that way are unable to organize them for peace.

However, the last decades of violence and human insecurity had led to a growing realization in the world of education today that children should be educated in the wavs of peaceful living. The task of educating children and young people to find non-aggressive means to relate to one another is of primary importance.

As a result, more and more peace concepts, values, and social skills are being integrated into school curricula in many countries.

Peace education needs to be accepted in all parts of the world, in all societies and countries as an essential element in creating the culture of peace. To meet effectively the challenges posed by the present complexity of our time, the young of today deserves a radically different education - "one that does not glorify war but educates for peace, non-violence and international cooperation."

They need the skills and

# 'Global Peace Education Day' can play a pivotal role in transforming education



The quest for peace is the longest ongoing human endeavours going on, but it runs alongside many of the things that we do on a daily basis. Peace is integral to human existence -- in everything we do, in everything we say and in every thought we have, there is a place for peace. We should not isolate peace as something separate or

knowledge to create and nurture peace for their individual selves as well as for the world they belong to. Learning about the culture of peace having the potential of personal transformation should be incorporated in all educational institutions as part of their curricula and that should become an essential part of our educational processes as reading and writing.

All educational institutions need to offer opportunities that prepare the students not only to live fulfilling lives but also to be responsible and productive citizens of the world.

Often, people wonder whether peace education should be introduced when the child is very young. I believe rather strongly that all ages are appropriate for such education - only the method of teaching has to be suited to the age.

For younger children, such teaching should include audiovisual materials and interactive exchanges. Teaching the value tolerance, understanding and respect for diversity among the school children could be introduced through exposing them to various countries of the world, their geography, history, and culture.

To begin with, an informal class format could help. Such a format could even be included in any of the existing arrangements that involve social studies or general knowledge classes.

In addition to expanding the capacity of the students to understand the issues, peace education should aim particularly at empowering the students, suited to their individual levels, to become agents of peace and nonviolence in their own lives as well as in their interaction with others in every aspect of their lives.

Targeting the individual is meaningful because there cannot be true peace unless the individual mind is at peace. Connecting the role of individuals to broader global objectives, Dr. Martin Luther King Junior affirmed that "An individual has not started living until he can rise above the narrow confines of his individualistic concerns to the broader concerns of all humanity."

Peace education is more effective and meaningful when it is adapted according to the social and cultural context and the country's needs and aspirations. It should be enriched by its cultural and spiritual values together with the universal human values.

It should also be globally relevant. Indeed, such educating for peace should be more appropriately called "education for global citizenship".

The 2030 Agenda for Sustainable Development of the United Nations in its sustainable development goal (SDG) number 4 and target 7 includes, among others, promotion of culture of peace and nonviolence, women's equality as well as global citizenship as part of the knowledge and skills needed to promote sustainable development. It also calls on the international community to ensure that all learners acquire those by the year 2030.

Recognizing that education is a foundation for peace, tolerance, human rights and sustainable development, Secretary-General Antonio Guterres had convened a Transforming Education Summit (TES) which concluded yesterday at the UN. Its three overarching principles are: Country-led,

Inclusive, and Youth-inspired.

Let me conclude by emphasizing that the role of education should be to encourage the young people to be themselves, to build their own character, their own personality, which is embedded with understanding, tolerance, and respect for diversity and in solidarity with rest of humanity. That is the significance of the Culture of Peace. It is not something temporary or occasional like resolving a conflict in one area or between communities without transforming and empowering people to sustain peace.

Peace education needs to be transformative, forward-looking, adaptive, comprehensive, and, of course, empowering.

Let us resolve at this conference to campaign for the proclamation by the UN of a Global Peace Education Day to transform the role of education in embracing the culture of peace and global citizenship - as emphasized by the United Nations - for the good of humanity, for the sustainability of our planet and for making our world a better place to live.

Ambassador Anwarul Chowdhury is Founder of the Global Movement for The Culture of Peace (GMCoP), Permanent Representative of Bangladesh to the UN (1996-2001) and Under-Secretary-General and High Representative of the United Nations (2002-2007)

This article is based on a presentation made by Ambassador Chowdhury as the Distinguished Featured Speaker at the Second Conference on Global Peace Education Day on 20 September

#### MADRID

FRICA. The birthplace of "Homo Sapiens." The land of plenty. The origin of farming. The richest region in terms of natural resources. And human capital. Home to over 1.3 billion humans, continues to be looted.

With 500 million plus people living in extreme poverty, Africa has also been transformed in a sort of grave for half of the world's victims of terror. The continent is also the land with the highest suicide rate on Earth. Why?

#### Gold, diamonds, lithium...

"The evidence is there that the illegal exploitation of precious metals and minerals such as gold, silver and diamonds, are fuelling the extremists with significant sources of income, and benefiting the groups that control extraction, and trafficking routes.

This is what the Head of the UN Office on Drugs and Crime (UNODC) on 6 October 2002 stated, informing that the vast Sahel region in particular has become "home to some of the most active and deadly terror-

Illegally mined gold and other precious metals are being fed into the legitimate market, providing huge profits for traffickers;

Wildlife trafficking has also been reported as a possible source of funding for militias, with the illegal trade in ivory alone generating 400 million US dollars in illicit income each year;

Around 3,500 victims of terrorist acts in sub-Saharan Africa last year, nearly half of those recorded worldwide:

Such criminal exploitation strips the people of Africa of a significant source of revenue. It robs the millions of people who depend on these natural resources for their livelihoods. And it fuels conflicts and exacerbates instability;

Mineral supply chains are often linked to child abuse, human trafficking, forced labour and other human rights violations... With 60% of Africa's population under 25 years of age, young people are both the future of the continent but also its most vulnerable citizens.

The Ambassadors sitting in the UN Security Council heard these words. Five of them represent the world's biggest arms producers -those used by terrorist groups- and their markets are the top beneficiaries of the business of exploiting precious minerals.

#### The highest suicide rate

But there is much more to tell. The very same day, 6 October, the World Health Organization (WHO) launching another horrifying data: Africa has the highest suicide rate in the world.

# Africa, the looted continent



Mineral supply chains are often linked to child abuse, human trafficking, forced labour and other human rights violations. File photo

Ahead of World Mental Health Day on 10 October. Dr. Matshidiso Moeti, WHO's Regional Director for Africa, called for "significant investment... to tackle Africa's growing burden of chronic diseases and non-infectious conditions - such as mental disorders - that can contribute to sui-

A couple of specific facts presented by the world specialised body:

Mental health problems affect 116 million people in the African region, up from 53 million in

The continent also has six of the top 10 countries for suicide in the world, while for each suicide in Africa, there are an estimated 20 suicide

#### Mental health deserves less than half a dol-

Despite the urgency of the problem, African governments allocate less than 50 US cents per person to treat mental health problems, says WHO. This is five times more than in 2017, but it is still well below the recommended 2 US dollars per person for low-income countries.

Additionally, mental health care is generally not included in national health insurance schemes, WHO said, noting that in Africa, there is only one psychiatrist for every 500,000 inhabitants.

load of external debts, the abuses of world's trade, the continued exploitation, the induced corruption, and the severe droughts and floods, Africa is now home to 1 in 2 humans living in extreme poverty, and hunger.

This is 100 times below the WHO recommendation.

Additionally, mental health workers mostly work in urban

areas, often leaving rural communities without any support.

"Mental health is integral to wholesome health and well-being

The robbery of Africa is not new. European merchants in the

early years of 16th century initiated the known as the Transat-

lantic slave trade. Tens of thousands of Africans were hunted

mostly in West Africa, loaded in the holds of ships, chained,

minimally fed to keep them alive, surrounded by rats, and

Then, in the 1880s, in what became known as the "Scramble

Once the European empires' military and economic powers were diminished following two World Wars, their African colo-

In fact, Western-based private corporations have soon re-

placed the European-State colonisation, extracting oil, gold,

diamonds and all sorts of precious metals and mineral re-

sources, including highly demanded coltan and lithium, just

The world scientific community has repeatedly informed

that while Africa produces between 2% and 3% of all gas emis-

sions, the continent carries the burden of over 80% of all cli-

mate catastrophes, majorly generated by the five permanent

As a consequence of its impoverishment and the unbearable

for Africa," European countries raced to occupy the continent,

shipped for European colonies in the Americas.

But such independence did not last long.

Climate catastrophes, migration...

members of the UN Security Council.

to mention some.

seeking economic, commercial, and strategic profits

nies started accessing independence in the early 1960s.

yet far too many people in our region who need help for men-

tal health conditions do not receive it."

'Old' and 'modern' robbery

No wonder then that thousands of Africans continue to attempt to escape poverty and hunger, fleeing to Europe in

search of jobs that allows them and their families to survive. Hundreds of them have drowned in the sea, and those who have managed to survive continue to be prey to human smugglers and traffickers who force them into 'modern' slavery,

And anyway, those who finally reach European lands are now being pushed back, shipped to other countries in exchange for money, and swept away to States with high records of human rights abuses.

The looting of a whole continues unabated. 

sexual exploitation, trade in vital organs, etcetera.

# China unswervingly follows path of peaceful development

HE Knotted Gun statue in front of the UN headquarters provokes the world's reflection on war and peace. Over the past century or so, the world has gone through both bloody "hot wars" and the silent Cold War. To make the world a peaceful place free of war and in pursuit of development is an aspiration of generations of people.

A country or a nation must follow the trend of history and the times on its way to vitalization.

"What is the trend of today's world? The answer is unequivocal. It is the trend of peace, development, cooperation and win-win progress," said Chinese President Xi Jinping.

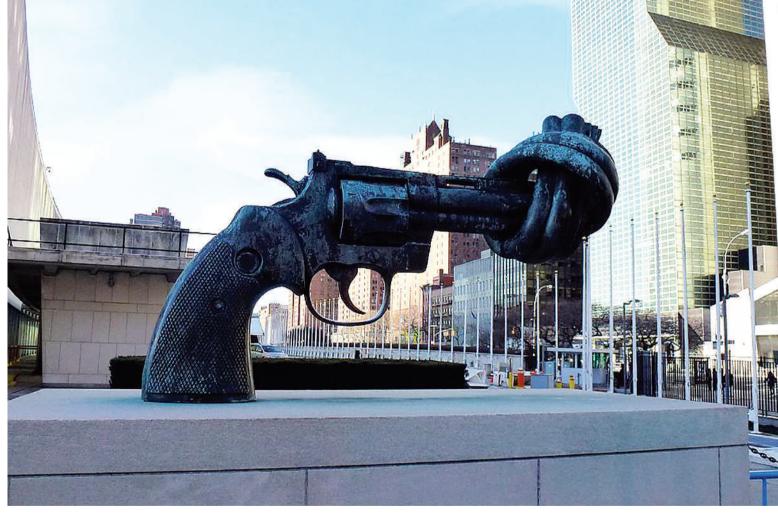
China, following a path of peaceful development, has explored a new way of vitalization that's different from what has been taken by other major countries. It pursues development in the context of world development and forges ahead by actively engaging all countries for mutual benefit, so as to safeguard its own national interests and promote global development simultaneously.

China's path of peaceful development derives from the legacy of Chinese civilization, the country's clear understanding of its own goals and conditions, and its deep understanding of global trends favoring peace, development, cooperation and mutual benefit.

The pursuit of peace, amity, and harmony is an integral part of the Chinese character which runs deep in the blood of the Chinese people, who believe that "the strong should not oppress the weak and the rich should not bully the poor," and that "though a country is now strong, bellicosity will lead to its ruin." They refuse to do to others what they would not want for themselves, and would like to replace weapons of war with gifts of jade and

Since the beginning of modern times, the Chinese people had been bullied, insulted and pillaged by imperialist powers for over 100 years. However, what they have gained from it is not the gangster logic that the strong prey on the weak, but a firmer determination to safeguard peace.

For 70-plus years since the founding of the People's Republic, China has never provoked a conflict, occupied one inch of foreign soil, started a



proxy war, or joined any military bloc. China has the best peace record among the world's major countries.

China's following the path of peaceful development contributes to the common development of the world.

China actively promotes South-South cooperation and North-South dialogue to help other developing countries strengthen their capability of independent development. It offers sincere and selfless assistance to other developing countries, providing the latter with a huge amount of material, technical, personnel and intellectual assistance. China called for the establishment of multilateral financial organizations such as the Asian Infrastructure Investment Bank and the New Development Bank to increase the representation and voice of developing countries in international af-

Constantly sharing its development opportunities with the rest of the world, China has made important contributions to the peace, stability, development and prosperity of the

It puts forward the Global Development Initiative and advocates the building of a global community of development with a share future, demonstrating the global vision of China as a responsible major country to synergize its own development with the common development of the world.

A foreign political dignitary pointed out that China always adheres to multilateralism, which has made important contributions to promoting world peace and development.

China's following the path of peaceful development contributes to international and regional security. China pursues a national defense policy that is defensive in nature and has codified its commitment to peaceful development into its Constitution. It firmly safeguards the international system with the UN at its core and the international order underpinned by international law, and always represents positive energy in peaceful development.

China explicitly undertakes not to be the first to use nuclear weapons at any time and

under any circumstances, and unconditionally commits itself not to use or threaten to use nuclear weapons against non-nuclear-weapon states or nuclear-weapon-free-zones. Besides, it is actively advancing the international progress of arms control and non-proliferation.

China is the second largest funding contributor to the UN peacekeeping operations, and the top contributor of peacekeeping personnel among the permanent members of the UN Security Council. It plays a constructive role in international and regional hotspot issues.

As the world has entered a new period of turbulence and transformation, China proposed the Global Security Initiative, calling on the world to build on the vision of common, comprehensive, cooperative and sustainable security, build a balanced, effective and sustainable security architecture, and demonstrate the great potential of a new type of security that features dialogue, partnership and win-win instead of confrontation, alliance and a zero-sum approach.

The country thus offers a new approach

to eradicating the root causes of international conflicts and achieving durable stability and security in the

The international society generally believes that China is a peaceful force that the world needs today.

China firmly safeguards its core interests on the path of peaceful development. Any practice that undermines China's sovereignty, security, development interests and national dignity will be met with forceful fightback.

Only by being brave and adept in carrying out struggle can China maintain peaceful development when confronted with hegemonism and power politics. Only by firmly safeguarding the path and system chosen by the Chinese people, upholding China's sovereignty, security and development interests, defeating external forces that interfere in China's domestic affairs and hurt China's legitimate interests, fighting back the so-called unilateral sanctions and long-arm jurisdiction, and safeguarding China's dignity and the legitimate rights and interests enjoyed by the Chinese people, can China finally succeed on its path of peaceful development.

With a firm determination, concrete actions and forceful measures, China has built a solid line of defense for its national sovereignty, security, development interests and national dignity, which not only shapes a sound external environment for national development and rejuvenation, and creates favorable conditions for the peaceful development of the world.

Peace and development are an eternal aspiration of mankind and a common pursuit of all countries. Every country in the world should take up the baton of history and forge ahead on the marathon track toward peace and development.

No matter how the global situation might have changed, China has always remained committed to world peace, global development and international order.

The country will keep working with the rest of the world to pursue, protect and enjoy peace, and make relentless efforts to build a community with a shared future for man-**People's Daily** kind.

**FEATURE** 

**Guardian** 

UNITED NATIONS

HE United Nations has singled out 42 countries (out of 193 member states) for condemnation-virtually blacklisting them- for retaliating against human rights activists and journalists

If you cooperate with the United Nations and complain about human rights abuses in your home country, chances are you will find yourself either jailed, persecuted, tortured or under government surveillance.

The 42 countries include some of the world's worst authoritarian regimes with a notoriety for extensive human rights abuses.

Highlighting a number of "disturbing trends" over the past year, the annual report by UN Secretary-General Antonio Guterres details how people – mainly victims of human rights violations, human rights defenders and journalists – suffered reprisals and intimidation by States and non-State actors.

This included people being detained, targeted by restrictive legislation and surveilled both online and offline. People who tried to cooperate with the UN, or were perceived as doing so, were also affected.

In a third of the countries named in the report, individuals and groups, including civil society organizations (CSOs), either refrained from cooperating or only agreed to report their cases anonymously out of fear of reprisals.

"Despite positive developments, including pledges and shared commitments by Member States against reprisals, this report shows the extent to which people are pursued and persecuted for raising human rights concerns with the UN".

"And we know that, shocking though this number is, many cases of reprisals are not even reported," says Assistant Secretary-General for Human Rights Ilze Brands Kahris

The 42 States referred to in the report (which covers the period from 1 May 2021 to 30 April 2022) include Afghanistan, Andorra, Bahrain, Bangladesh, Belarus, Brazil, Burundi, Cameroon, China, Cuba, Cyprus, Democratic Republic of the Congo, Djibouti, Egypt, Guatemala, India, Indonesia, the Islamic Republic of Iran, Israel, Kazakhstan, Laos People's Democratic Republic, Libya, Maldives, Mali, Mexico, Morocco, Myanmar, Nicaragua, Philippines, Russian Federation, Rwanda, Saudi Arabia, South Sudan, Sri Lanka, Sudan, State of Palestine, Thailand, Turkmenistan, United Arab Emirates, the Bolivarian Republic of Venezuela, Viet Nam, and Yemen.

"When some states or armed groups perceive civil society activists or journalists speaking to the United Nations as constituting a threat to their interests, they are violating the 'faith in fundamental human rights' that the UN Charter proudly encapsulates," he said.

'We the peoples,' where ever we may be in the world, have a right to speak directly to UN representatives without some malevolent authority leaning over our shoulders, tapping our phone, or threatening us with detention or disappearance," he said.

Human rights defenders in the countries mentioned in the UN Secretary-General's report not only deserve our respect and solidarity, they need protection, declared Dr Adams.

When Secretary-General Antonio Guterres last week congratulated Ales Bialiatski and the organizations Memorial and the Centre for Civil Liberties on being awarded the 2022 Nobel Peace Prize, he said this year's recognition shines a spotlight on the power of civil society in advance of peace.

"Civil society groups (CSOs) are the oxygen of democracy, and catalysts for peace, social progress and economic growth. They help keep governments accountable and carry the voices of the vulnerable into the halls of power". Yet today, civic space is narrowing across the world, the Secretary-General warned.

"Human rights defenders, women's rights advocates, environmental activists, journalists and others face arbitrary arrest, harsh prison sentences, smear campaigns, crippling fines and violent attacks," he declared.

"As we congratulate this year's winners, let us pledge to defend the brave defenders of universal values of peace, hope and dignity," Guterres said.

Meanwhile, responding to a decision by the UN Human Rights Council's (UNHRC), to establish an independent monitoring mechanism on the human rights situation in Russia, Agnès Callamard, Amnesty International's Secretary General, said her organization welcomes the decision to finally bring Russia's human rights record under scrutiny.

Under Vladimir Putin's leadership, she pointed out, "the country has seen its political opposition crushed, grassroots NGOs and activists outlawed, independent media shuttered, and civil society as a whole scorched to the ground".

"Russia's unlawful aggression in Ukraine could not be a clearer demonstration of Vladimir Putin's longstanding disregard for life and human rights."

Callamard said the establishment of this important mechanism will be a long overdue lifeline to civil society in Russia, independent media and many others standing up to repression.

"We call on all states to support the swift establishment of this monitoring and reporting mandate, and to fully support victims of human rights and humanitarian law violations committed by the national authorities".

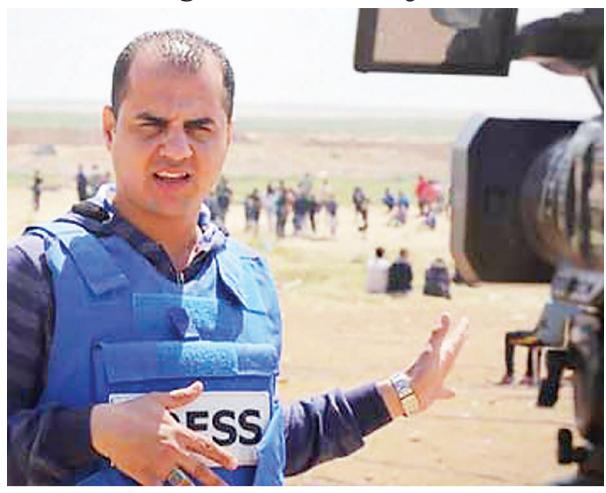
"We call on the Russian authorities to heed the clear message that the Human Rights Council sends with the establishment of this mechanism, and to fundamentally change course to cease its violations at home and abroad," she declared.

Providing an update on the military regime in Myanmar, UN Spokesperson Stephane Dujarric told reporters October 6, that according to UNESCO (United Nations Educational, Scientific and Cultural Organization), at least 170 journalists have been arrested since the military takeover in Myanmar in February last year.

Nearly 70 journalists, including 12 women, remain under detention. UNESCO has also recorded over 200 incidents of media repression, including killings, arrests, detention, criminal cases, imprisonments, and raids of editorial offices.

Forty-four journalists, which include seven women, have been sentenced for criminal offences by local courts,

# UN censures 42 nations for retaliating against human rights activists and journalists



he said. Also, media workers report that they experience digital surveillance of mobile phones and social media platforms. UNESCO remains committed to protecting and defending their press freedom.

Meanwhile, the UN report said the surveillance of individuals and groups who cooperate with the UN continued to be reported in all regions with growing evidence of online surveillance and cyberattacks. The massive digital shift accelerated by the COVID-19 pandemic also increased challenges relating to cyber-security, privacy, and access to online spaces.

Another concerning global trend is the use and impact of restrictive legislation that prevents and punishes cooperation with the UN, resulting in some cases of people being sentenced to long prison terms or placed under house arrest. There were recurring and similar allegations of intimidation reported in a number of countries, which could indicate a pattern.

Another global trend is self-censorship, choosing not to cooperate with the UN or doing so anony-

mously amid concerns for their safety. Increased surveillance and monitoring, as well as the fear of criminal liability, have created what the report terms a "chilling effect" of silence, stopping people from cooperating further with the UN and deterring others from doing so, according to the report.

As in previous years, the report shows that intimidation and reprisals disproportionally affect certain populations and groups, including representatives of indigenous peoples, minorities or those who work on environment and climate change issues, as well as people who may suffer discrimination based on age, sexual orientation and gender.

"The risks affecting women victims, as well as women human rights defenders and peace builders, who share testimony and cooperate with the UN remain daunting. We will continue to work to ensure that all can safely engage with the UN," Brands Kehris stressed, as she presented the report to the Human Rights Council in

# SNAPSHOTS OF SMART AGRICULTURE REPORT LAUNCH BY TANZANIA BREWERIES LIMITED





























# Close relatives behind most child abuses in Zanzibar, study shows

By Guardian Reporter, Zanzibar

CHILD abuse in Zanzibar has been escalating due to the fact that perpetrators of the vice are mainly family members, a new

The study findings were presented last Thursday when human rights activists in the Indian Ocean archipelago marked the International Day of the Girl (IDG), which its climax is next week on October 11.

The media study prepared by Tanzania Media Women Association for Zanzibar (TAMWA-Zanzibar) identified the existence of a wave of acts of sexual abuse carried out at family levels, from the biological father to the stepfather, including uncles, madrasa teachers and local healers.

Presenting the media research, Zaina Abdalla Mzee said that in terms of abuse by fathers, it has been found that a total of 13 children were abused by their fathers or both parents while as in Unguja it is 9 with 4 in Pemba while as incidents reported are rape, sex, and sodomy.

She mentioned the reasons for doing such actions as the separation of two parents where female children live with their fathers and as a result they are subjected to such cruelty.

In addition, in terms of abuse by stepfathers, it shows that a total of 25 stepfathers abused their children, where in Unguja it is 13 and 12 in Pemba.

She further said that the research has revealed the existence of incidents of humiliation on the part of Madrasa teachers where the statistics of such incidents in the year 2021 have reached 20.

In the research, it has been revealed that there are no criteria used in the registration of madrasa colleges as well as a known procedure where anyone can start a madrasa college if they wish.

"We are asking the Mufti's office to have a procedure that is known according to the law in registering Madrasas where its conditions meet the criteria as well as having qualified teachers,"



TAMWA Zanzibar director Dr Mzuri Issa

Ministry of Education to reach more students and provide them with self-awareness education that will enable them to fully understand the incidents of sexual harassment.

"We need self-awareness education that will help us understand all the indicators of sexual harassment in order to put ourselves in a good environment to be safe and continue our Some of the students who spoke in the conference asked the studies" said Shemsa Omar Abdulla, Fuoni Secondary School's the existence of acts of sexual harassment.

student.

Contributing to the conference, the social welfare officer Sabra Mwalimu Mgeni asked the mufti's office to control the presence of many Madrasa colleges that have been mentioned that its teachers are contributing to

"We are asking the Mufti's Office to control incidents of sexual harassment committed by Madrasa college teachers where we have found that there is no control over the teachers of those colleges as well as their registration," she said.

# ESRF, IFPRI launch project to defeat constraints to healthy diets in Tanzania

By Correspondent Daniel Semberya

THE Economic and Social Research Foundation (ESRF) in collaboration with the Food Policy Research Institute (IFPRI) have launched a project aimed at finding solutions to overcome constraints to healthy diets in Tanzania.

The project which is funded by Canada's International Development Research Centre (IDRC) in partnership with Rockefeller Foundation is aimed at tracing factors hindering people from consuming healthy diets and thereby reducing human nutrition ceeded to significantly inand wellbeing in Tanzania.

Speaking recently, ESRF Principal Research Associate Dr Oswald Mashindano said that despite Tanzania's long history of struggle for combating hunger and malnutrition, levels of malnutrition in the country are still unacceptably high.

He said the new initiative intends to catalyze change for high levels of malnutrition one of the basic human rights

healthy and sustainable food systems in Eastern Africa to improve the health and wellbeing of low-income and vulnerable populations who face the double burden of malnutrition and environmental threats like climate change.

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

He said Tanzania has succrease domestic food production, but dietary diversity and affordability remains a chal-

She was speaking during an inception workshop for a research project titled 'Overcoming budget, availability and attention constraints to healthy diets in Tanzania.

"To a large extent, these

are caused by the inability of our people to access and consume healthy diets." He

According to her the most basic and fundamental reason for proper feeding of the people is that access to food is

ESRF's executive director, Dr Tausi Kida. File photo enshrined in the constitution

> of our country. She revealed that the cost of malnutrition is very high, such that Tanzania's second Multi Sectoral Nutrition Action Plan estimates that the

tic product (GDP) annually due to malnutrition.

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

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

Test the impact of increasing the availability, affordability, and convenience of protective, healthy foods through an experimental design; and inform policy for improving the demand for and affordability of healthy diets, supporting gender sensitive approach-

Speaking on the same

and Capacity Development Danford Sango said that Tanzania's policy landscape clearly demonstrates the country's long-standing commitment on combating hunger and malnutrition.

"Tanzania has a longstanding political commitment to combating hunger and malnutrition. Tanzania has succeeded to significantly increase domestic food production, but dietary diversity and affordability of food remains a challenge," he explained.

launched the second Multi tion Sensitive Agriculture Sectoral Nutrition Action Plan 2021/22 - 2025/26.

The policy document more strongly and systematically recognises the challenge of new nutrition reality in Tanzania. It includes within it four key results areas including results areas for all forms of malnutrition namely: Reducing

under nutrition, reducing micronutrient deficiencies and reducing overweight and obesity.

This document also integrates targets for reducing each of the forms of malnutrition by 2025.

It also includes targets for transforming food systems including increasing the production of horticultural products, increasing milk production, meat, fish and other healthy food items.

Furthermore, the review indicates that in 2021 Tan-In August 2021 Tanzania zania developed the Nutri-Action Plan (NSAAP 2021/22 - 2025/26).

It aims at guiding the implementation of nutrition-sensitive investments and interventions by the Ministry of Agriculture and partners to optimize agriculture's contribution towards improving nutrition in Tanzania.

### LEAT demands enforcement of policies, laws tackling environmental destruction

LAWYERS' Environmental Action Team (LEAT) has challenged policy and decision makers to find solutions to the ongoing climate change by reviewing and enforcing laws, policies and guidelines that give loopholes for acts of environment destruction.

nore traditional methods of environmental conservation used by ancestors to protect and put nature intact. Speaking yesterday at a press conference in Dar es Salaam yesterday, the

The environmental watchdog has also said the government should not ig-

Environmental watchdog said there are many destructive activities ranging from rampant deforestation to unsustainable investment that has polluted and destroyed water sources in various parts of the country.

LEAT's Project Coordinator Clay Mwaifwani said the effects of drought are

a result of human induced activities that has so far caused shortage of water and power rationing in some towns and cities. He said lack of enforcement of policies and laws and the guidelines is destroying the environment, a situation that is crippling social economic in-

Citing an example, he said research conducted in the country including Lake Zone particularly Mara and Geita has revealed that there are many unsustainable mining investment projects that end up destroying and polluting

the environment. "Our policies and laws should bring about citizen led monitoring and accountability on all environmental destruction including mining companies that are violating the environment. The people should be vested with power to hold accountable the duty bearers into account. If the people cannot access information, they are less informed, which means they cannot hold people accountable although it is their right," he said.

That's why LEAT has gone to the people in the Lake zone to conduct training on environment conservation so that they can be informed and exercise their right which is enshrined in the constitution, he added.

He said, when you read the laws and their subsequent enabling regulations that govern the mining sector and particular the environment impact assessment regulations of 2005 and their respective amendment and among policy issues, it was observed that the regulations don't vest a duty to any



Women process minerals in Geita at the edge of a river. If it is conducted unsustainably, may lead to environmental pollution

public or private duty bearer to publicize or to make the environment impact assessment reports available to the people.

If you read the regulation 17 of the environmental impact assessment of 2005 it provides that the environmental impact assessment statements and the reports shall be public documents. So the public has the right to scrutinize the content of the documents, but how accessible are the documents?

The law does not expressly vest a duty to any person to make these reports publicly accessible. So, LEAT recommendation is that a project proponent, a person whose project will cause threat to the general public should make these public documents accessible.

By the time these laws were made, the internet was not helpful as it is today. So maybe they should be amended to reflect contemporary situations because most of the people are now able to access the internet.

"These reports should be submitted to respective local authorities and uploaded to the NEMC website and every website of the district council in the country and website of the companies. Civil society actors, academia, and the media should have access to these reports and should make analysis and convene public hearings to discuss the content of the reports, he said.

The people should have the right to act on the reports. If you read the report and find that the Minister has approved the project based on that report and your opinion that the report is not sufficient enough to address that environmental issue, the people should have the right to challenge that decision. If you read section 204 of the environmental impact Assessment Act it vests the jurisdiction to the environmental appeals tribunal to preside over any person who complains on the report. So my concern is that our regulations should be practical and the environmental

appeals tribunal should be functioning because it is not operational ever since it was established.

He said Tanzanian communities are composed of most farmers and Livestock keepers whose livelihoods depend on the ecological services such as access to water which is a lifeline of the communities saying if the government is embracing projects whose implementation violate environmental conservation then they are endangering the life and livelihoods of the communities.

"We have been training communities for the past two years now after the research revealed that there is a mismatch of what the law says and the actual situation on the ground. If you visit now where the training has taken place such as Geita and Mara, the people are quite happy to learn, they have the duty to manage the environment and track public expenditure. "We trained the community that the moment mining companies allocate funds for CSR, no matter if that money is owned by the company, it's the duty of the committee members and the general community to track that money according to the approved plans.

Advocate Teresia Fabian said Tanzania has good policies and laws but they are not implemented well for targeted goals.

"For example this drought, there are some implementers and enforcers who are slow in taking action, this has caused environmental destruction, a situation that accelerates climate change. So, LEAT advises the policy and decision makers to enforce laws, policies and guidelines governing environment management,"

**FEATURE** 

**Guardian** 

# How to get on track to eradicate extreme poverty

WASHINGTON

S we approach 2030, the Sustainable Development Goals look harder than ever to achieve. Shocks to the global economy caused by climate change, COVID-19, and conflict threaten humanity's survival. For the most vulnerable, trends are moving in the wrong direction with an additional 75 to 95 million people now living in extreme poverty compared to pre-pandemic World Bank projections. By the end of this year more than 657 million people will still be living in extreme poverty substantially more than in 2018.

Though we cannot blame the recent crises alone. Even before the crises of the past few years the globe was beginning to realize addressing extreme poverty required new approaches. Economic growth alone remains insufficient and conventional anti-poverty policies and programs were not addressing the root problems affecting the most marginalized.

#### What can countries do to end the most severe forms of poverty?

While private organizations like BRAC (where I work) have a role to play, it is governments that are best positioned to take the lead tackling extreme poverty at scale. Governments have the mandate, the infrastructure, and the financing to transform the lives of the most vulnerable

Governments increasingly recognize a growing body of research which tells us people in extreme poverty face multiple reinforcing barriers - a lack of nutrition, education, and social exclusion which contribute to a deficit of hope and selfconfidence. Together, these multiple



The Graduation approach's impact goes well beyond that of the individual participant. Not only does the household greatly benefit from its various interventions, but now studies show subsequent generations are able to stay out of the poverty trap. File photo

factors create a poverty trap that is challenging to escape. Addressing only a few of these barriers at a time is insufficient for people out of poverty traps. Many governments have begun to recognize this in the past decade as growth lifted many out of poverty but large pockets of people remained excluded.

Escaping a poverty trap requires a "big push" - a significant transfer of resources and\ support that can address multiple barriers in one go. One "big push" proven to break the poverty trap is referred to as

the Graduation approach (though it may be called different things in diverse settings). Graduation is a sequenced set of interventions that address the unique circumstances of poverty within the local context. This approach meets participants' day-to-day needs, provides training and assets for income generation, financial literacy and savings support, and social empowerment through community engagement and life skills training - all facilitated through coaching that calls for regular interactions with participants.

A period of intense coaching enables participants to build resilience and self-confidence by empowering them to save, diversify their sources of income, access safety nets, and develop coping mechanisms to major shocks and build up self confidence. These combined interventions are delivered in a 2-3 year time bound period, empowering participants to begin an upward trajectory out of extreme poverty and with greater ability to link to wider government support.

Graduation programs are de-

signed to positively impact all household members, but the approach focuses on direct engagement with working age women. These women are disproportionately affected by extreme poverty and most likely to use their greater capacities to reinvest in their households' development.

At its core, Graduation is about recognizing that when empowered with the right tools and resources, people can be agents of change for themselves, their households, and their communities.

#### A high return on investment The Graduation approach is an

investment with returns that grow over time. Rigorous evaluations report that four years after participants start, Graduation delivered benefits that began to exceed program costs. Compared to standalone narrower interventions like lump sum cash transfers, after 3 to 4 years after the initial intervention, Graduation programs deliver greater household benefits - including greater consumption, income, and savings. Research from India shows that ten years after starting the program, participants see approximately 400% ROI, and projections suggest this return could reach 1100% over the participant's lifetime. Since the investment is time limited and may not be repeated its ROI over the longer term can save costs and build resilience.

#### Many Government are Adopting Graduation

Due to Graduation's proven impact, many governments are investing in the approach, integrating it into existing programs. It is estimated that more than 15 government programs have developed Graduation approaches across Latin American, Africa, and Asia. Among them include governments in Kenya, the Philippines, and India. These are most often not new standalone programs but integrated within ex-

isting Graduation programs, where the Graduation package is particularly emphasized for certain target populations. In the Philippines, despite the many challenges created by COVID-19 in 2020, participants in the Philippines' Department of Labor and Employment (DOLE) Graduation program had more resilient livelihoods and better savings and financial management, according to Asian Development Bank (ADB). The Government of the Philippines is now on its second iteration of Graduation integration offered through the Department of Social Welfare and Development with support from ADB and the Australian government.

The Government of Kenya is also investing in Graduation with the Kenya: Social and Economic Inclusion Project (KSEIP) in partnership with Global Development Incubator. BOMA Project, Village Enterprise, the World Bank, and the UK government (FCDO). Following a successful pilot in 2019, KSEIP will transition from a narrower unconditional cash transfer to a fuller package of Graduation.

#### A Few Leading Governments are Implementing at Scale

Some governments have moved beyond testing to delivering at scale. In the Province of Bihar in India, a large rural development program (called JEEViKA) established a special window for a Graduation program known as Satat Jevvikoparjan Yojana (SJY), which has reached 140,000 households in extreme poverty since 2018. Other Provinces in India may follow suit expanding their own Graduation programs as well. Additionally, countries such as Ethiopia and South Africa are looking to further adapt their already large scale programs with more Graduation elements added that can deliver long term results.

As governments implement scaled programs we have reasons to be confident that these investments will bring durable results. While we must address today's crises, our work to dramatically reduce and eliminate extreme poverty will not happen with slipshod short-term band-aids. Governments can begin to fully address extreme poverty with smart investments that will over time lead to permanent changes that eliminate extreme poverty.

While governments will lead, they cannot do it alone. The international community, particularly multilateral institutions, can provide the financing required to operate at scale. NGOs and community-based institutions can be partners in last mile delivery assisting the government where needed. Researchers can focus their methods more on how scaled programs operate (rather than on repeat small scale impact evaluations) so that we can make wider decisions on adapting

It is high time for us to lean on the evidence, evolve programmatically, put government in the lead, and benefit from all the testing and research that has led us to solutions that can work.

**IPS** 

# THE GUARDIAN SIMPLE WORD FIT // THE GUARDIAN CROSSWORD --00 372 00--

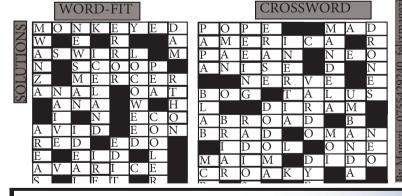
Guardian have given you clues, only a list of words this Puzzle you have no grid. 3 LETTERS: SEE, LIT, GET 4 LETTERS: BACK, UEFA, CAFE, RAGE, EBON

SOON, IDEM 5 LETTERS: ABODE, AGAIN, LASSO, ELECT,

NDAMA, 6 LETTERS: ELITES, ADHERE, STAGER, PLUNGE **TABOOS** 

7 LETTERS: ALLOWED 8 LETTERS: LEGALESE 10 LETTERS: BOUNDARIES

that all fit into the



#### CLUES: Across

- a native of the south
- a large perching bird with mostly black plumage
- bear native to bamboo forests Kathmandu is the Capital city
- 10 the ship built by Noah 11 Latin from Greek Khoreia
- 13 break with a sharp cracking sound
- 15 accept
- 17 movements of hands when you
- 19 a person who uses something 20 feel doubt

#### Down:

- formal term for on not imagined or supposed
  - 4 tolerate 6 put on clothes 7 canal connects the pacific
  - ocean and Atlantic ocean 9 medium for communications 12 stoat
  - 14 stone in Greek
  - 16 a diving waterbird with a long
  - neck 17 a weapon with bullets
  - 18 join fasten

# RADIO

MO YAMU BULLETIN H ANNOUNCEMENTS DW BRIEF I ANNOUNCEMENTS YA LEO YA DUNIA BBC HOJA YA LEO DIRA YA DUNIA BBC SPOTI LEO NEWS BULLETIN RADIO ONE DOCTOR NEWS BRIEF DAKIKA 45 DAKIKA 45 NEWS BULLETIN (24 HRS) AFRO TIZII NEWS BRIEF AFRO TIZIE

O AM HALI YA HEWA /
EPAMBAZUKA I
O AM AMKA NA BBC
O AM NIPASHE
O AM MIRASHE
O AM MIRASHE
O AM MIPASHE
O AM KUMBEAMBAZUKA II
O AM KUMBEAMBAZUKA III
O AM KUMBEAMBAZUKA III
O AM KUMBEAMBAZUKA III
O AM HABARI NYEPESI
O AM HABARI ZA BIASHARA
O AM KUMBAMBAZUKA III AND TALK MEPAMBAZUKA SHERIA WS BRIEF ATH ANNOUNCEMENTS LIYOMO YAMO EWS BULLETIN MENTS OJA YA LEO IRA YA DUNIA BBC DIRA YA JUNINA DOC SPOTI LEO LETIN NEWA BULLETIN NEWA BULLETIN NEWA BULLETIN (24 HRS) NEWA BULLETIN (24 HRS) AFRO TZILE OOHRSMUZIKI NOWICKI (15 HRS)

00 AM HALIYA HEWA / MEPAMBAZUKA I 00 AM AMKA NA BBC PÄMBAZUKA I
AM AMKA NA BBC
AM NIPASHE
AM MATANAZO
AM MATANAZO
AM MATANAZO
AM MATANAZO
AM TAARIFA ZA BARABARANI
AM KUMEPAMBAZUKA II
AM KUMEPAMBAZUKA II
AM KUMEPAMBAZUKA II
AM KUMEPAMBAZUKA II
AM MATANGAZO
AM BARADI ZA BIASHARA
AM MATANGAZO
AM BARADI TALK
AM KUMEPAMBAZUKA
IEZO AM KUMEPAMBAZUKA

LAWA NEWS BRIEF
AM DEATH ANNOUNCEMENTS
AM YALVOMO YAMO
HRS DEWS BLIETIN
HRS DI SHOWN DIVINOUNCEMENTS
HRS DIRAYA DUNIA BBC
HRS DIRAYA DUNIA BBC
HRS NEWS BRIEF
HRS NEWS BRIEF
HRS CHAĞUO LA DI
HRS NEWS BRIEF
HRS CHAĞUO LA DI
HRS NEWS BRIEF
HRS KEWS BRIEF
HRS NEWS BRIEF

JDONDOZI WA TI KUMEPAMBAZUKA II HABARI NYEPESI KUMEPAMBAZUKA III HABARI ZA BIASHARA MATANGAZO M MATANGAZO M BRAND TALK M KUMEPAMBAZUKA CEMENTS 1YALIYOMO YAMO 5 NEWS BULLETIN DEATH LEMENTO DEATH
CEMENTS
HOJA YA LEO
DIRA YA DUNIA BBC
SPOTI LEO
NEWS BULLETIN
MATANGAZO / MUZIKI
NEWS BRIEF
MALUMBANO YA HOJA
NEWS BRIEF
AFRO TIZII
DOHRS MUZIKI

THURSDAY TIME PROGRAMME

FRIDAY TIME PROGRAMME AM HALL I PAMBAZUKA I AM AMKA NA BBC I AM MIPASHE JAM MATANGAZO O AM NEWS BULLETIN 'MATANGAZO AM AMIPA ZA BARABARANI "ARIFA ZA BARABARANI "ARIFA ZA BARABARANI "ARIFA ZA BAZUKA II"

IIEF NNOUNCEMENTS J Files Death (1) A Files Deat JLLETIN NNOUNCEMENTS DW BRIEF I ANNOUNCEMENTS

AM WATOTO SHOW AM NEWS BRIEF AM DEATH 3 AM NEWT BRITEP
OUNCEMENTS
6 AM MIWANI YA MAISHA
9 AM MTAA WA MAGOMA
0 HRS NEWS BULLETIN
OUNCEMENTS
0 HRS CHAGUO LAKO
0 HRS NEWS BRIEF
0 HRS WEWS BRIEF
0 HRS NEWS BRIEF
0 HRS MEWS BRIEF
5 HRS MIDUNDO
OUNCEMENTS
6 HRS MIDUNDO
OUNCEMENTS
6 HRS MIDUNDO
OMOTO.

SATURDAY TIME PROGRAMME

JUNICEMENTS
HAS MIDUNDO
DMOTO
DMOTO
HAS BONGO TEN
HAS SPOTT LEO
HAS NEWS BULLETIN
HAS NEWS BULLETIN
HAS NEWS BRIEF
HAS NEWS BULLETIN (24 HRS WEEK END SHOW II HRS NEWS BRIEF HRS WEEK END SHOW III -05:00HRS MUZIKI NGANYIKO 05.00 AM HALI YA HEWA / KUMEPAMBAZUKA I 06.00 AM AMKA NA BBC 06.30 AM NIPASHE 06.50 AM COMMERCIALS 07.00 AM NEWS BULLETIN 07.15 AM NEWSPAPERS REVIEW 07.30 AM KUMEPAMBAZUKA -AM KUMEPAMBAZUN WILLA 90 AM NEWS BRIEF 30 AM DEATH TIS 30 AM SUNDAY SPECIAL 30 HRS TOP 20 90 HRS NEWS BULLETIN 0 HRS DEATH 10 UNICAMENT 13.YO HRS DEATH
ANNOUNCEMENTS
13.30 HRS NAMI ZAIDI
16.00 HRS NEWS BRIEF
16.03 HRS DEATH
ANNOUNCEMENTS
16.03 HRS DEATH
16.03 HRS MERICAN PANORAMA
19.30 HRS MERICAN PANORAMA
19.30 HRS SPOTI LEO
20.00 HRS NEWS BULLETIN
20.10 HRS NEWS BULLETIN
21.00 HRS NEWS BRIEF
21.03 HRS NEWS BRIEF
21.03 HRS NAMBO MSETO
21.03 HRS NAMBO RETO
22.15 HRS NAFIKI I 5) 15 HRS RAFIKI I 30 HRS NEWS BRIEF 33 HRS RAFIKI II 30 - 05:00 MUZIKI HANGANYIKO

SUNDAY TIME PROGRAMME

Tembelea mitandao ya kijamii ya Radio One







# SIVART MONEY

Tuesday 11 October 2022

BUSINESS → ECONOMY → MARKETS → WEALTH



Exclusive interview with **EPZA** Director General

Page14



Local internet banking posts robust services growth at TCB



Customer Service Week

Page15

# Tanzania's manufactured goods exports value reaches 3 trillion/-

By Mnaku Mbani

XPORTS of manufactured goods reached the historical \$1.4 billion (about 3.2trn/-) during the year ending August this year, an increase of 75 percent compared to \$844.5million (1.9trn/-) recorded during the year ended in August 2020. signaling expanding industrialization drive.

Tanzania is targeting to become semi-industrialized middle income economy by 2025, in accordance with the Development Vision.

Data by Tanzania Revenue Authority (TRA) computation, featured on the Bank of Tanzania's (BoT) Monthly Economic Review for September show an increase of \$300 million (705bn/-) in just one month compared with \$1.1 billion recorded in July this year.

The current value of manufacturing exports is more than half of the value of dominant gold exports with \$2.7 billion (6.3trn/-) and nearly double of the value of traditional exports, which stand at \$754.8 million (1.7trn/-) during the year ending August this year.

The value of manufactured goods exports is also ore than the combined value of exported other non-traditional exports, cereals and horticultural goods.

Most of the Tanzanian manufactured goods are destined to DRC, Zambia, Uganda, Rwanda, Burundi, Malawi and Asia, which include ceramic products, textiles, cement, cosmetics, plastic products, iron and steel.

result of increased standalone industries and manufacturing industry from the impact of



**Ceramics factory** 

opening of Special Economic Zones (SEZs) in different regions of Tanzania, mostly targeting to produce goods for exports markets.

Akida Mnyenyelwa, the director of policy and advocacy at the Confederation of Tanzania Industries (CTI) told The Guardian The increasing exports of manufactured is a yesterday that there has been a recovery in

Covid-19 pandemic.

"This indicates that manufacturers are now increasing productions, as business environment continue to improve from the effects of the pandemic," he said.

Mnyenyelwa explained that during the pandemic, most of the manufacturers failed to produce to their maximum because of logistics challenges, including imports of raw materials taking a long

He also said there has been an improvement of business environment in Tanzania and the decision of the government to refund Value Added Tax (VAT) to manufacturers has stimulated industrial productions.

"The VAT refund to exporters has become one of the major incentives for stimulating manufacturing sector," he said. "Generally, there has been an improvement of business environment, which resulted into manufacturers expanding their operations."

He gave an example of growing exports of cosmetics products from Tanzania to markets not only in Africa, but also in Asian markets as well as two ceramic manufactures who are massively exporting their goods to African markets.

Bank of Tanzania report shows imports of industrial transport equip-

ment increased by 66.5 percent during the year ending August to \$663.4 million from \$398.4 million in 2021, which indicates increased industrial activities.

Food and beverage for industrial use jumped by 56.2 percent to \$801.3 million from \$521.9 million respectively and imports of industrial supplies increased by 47.7 percent to \$4.3bn from \$2.9bn respectively.

Banks' financing on manufacturing industry also considerably grew during the year ending August this year by 35.8 percent, third to agriculture and mining &quarrying.

Banks and BoT computation shows credits to manufacturing increased to 11.1 percent of total credits extended to various economic activities, third to personal loan and trade, from 9.9 percent in August 2021.

This means that in each 100/- loan issued by commercial banks in Tanzania, 11/- went to manufacturing

Data by ministry of finance shows external borrowing for industries also increased to \$1.2 billion during the year ending August, which is 5.1 percent of total country's external borrowing from \$718 million recorded in August 2021 or 3 percent.

Another area which has stimulated manufactured goods exports earnings is established Special Economic Zones (SEZ) across the country.

Export Processing Zone Authority (EPZA) director general Charles Itembe says existing SEZ in Tanzania have been recording more than 160bn/- each year from exports of goods.

According to the working paper by Uongozi Institute, manufacturing sector in Tanzania has been growing in the recent past, but with a less diversified export structure, concentration in food products, textiles, wearing apparel, and leather, chemicals, and basic metal industries and fabricated metal products.

The growth is, however, far below the targets set for the sector in the Tanzanian Integrated Industrial Development Strategy 2025, according to the paper titled constraints on the performance and competitiveness of Tanzania's manufacturing by Roseline Misati and Kethi Ngoka.

"Manufactured exports are mainly low-technology intense coupled with low and medium skill levels. Measures aimed at deepening the technology intensity of manufactured exports are beneficial for tapping into international markets," the paper says.

# Russia the biggest beneficiary of OPEC+ cuts

**VIENNA** 

THE leader of the non-OPEC oil producers in the OPEC+ alliance, Russia, is the biggest beneficiary of the 2 million barrels per day (bpd) cut announced this week, as Russia will not cut any output while the price of oil is set to rise in the coming months, analysts say.

Earlier this week, OPEC+ announced the biggest cut to its collective target since 2020. Despite the "monster" headline number of 2 million bpd, as some analysts have described it, the actual cut from current OPEC+ oil production would be half that figure, at around 1 million bpd-1.1 million bpd. That's because many producers haven't been able to produce to their quotas for months. Most recently, Russia has joined the group of laggards in production - led by African OPEC producers Nigeria and Angola - as Western sanctions have led to lower Russian oil output.

Russia is estimated to have been around 1 million bpd below its 11-million-bpd quota for September, so it will not have to reduce any production and will only benefit from higher oil prices.

The effective OPEC+ cut as of November will be mostly shouldered by Saudi Arabia, which has been trying to produce to quota. The Saudis are set to reduce 526,000 bpd of output and will have a target of 10.478 million bpd. Russia has the same target, but it is already around 500,000 bpd below it.

Despite OPEC+'s insistence that the decision to cut production was a "technical" one and based on signs of slow-



ing economies and the risk of recessions, analysts see the move as a political one. They also see oil prices returning to the \$100 per barrel mark sooner than previously thought, expecting the oil market to be in a deficit for the whole of 2023.

And they also see Russia as a winner of the OPEC+ decision because oil prices will rise while Russia's production will fall, and Russia will not have to cut even a barrel of its production, provided that it will have a big enough remaining market after December to sell the crude now going to Europe.

Russia is the winner of the OPEC+ cut, as it sees falling production, rising discounts for its oil, and a loss of gas revenues, Ole Hansen, Head of Commodity Strategy at Saxo

Bank, said. The global consumer is the loser, while the risks include an even more aggressive rate hike policy from the Fed, a strong U.S. dollar, and lower economic growth for longer, Hansen added.

Oil prices will move higher from current levels through year-end and next year, analysts said after the OPEC+ meet-

Morgan Stanley said oil prices would rise again to \$100 per barrel faster than previously estimated, and lifted its price forecast for the first quarter of 2023 to \$100 from \$95 per barrel. Goldman Sachs raised its Brent Crude forecast for this quarter by \$10 to \$110 per barrel.

Russia, for its part, reiterated - via Deputy Prime Minister Alexander Novak, who represents the country at OPEC+ meetings that it would not supply oil to countries that would join the price cap.

"We are against such nonmarket instruments; such precedents are very harmful for the energy market. This leads only to a deficit, to a price hike; consumers will pay for that, if they want to introduce such a mechanism," Novak said as quoted by Russian news agency TASS. Novak also said that Russian oil and condensate production would drop next year.

Despite insistence from Russia and all of OPEC+ that the production cut is based on technical market assessments and is aimed at "stability," many analysts, as well as the White House, see the move as a political one.

"This is hugely political and a very clear signal of Opec's discontent regarding the price cap," Amrita Sen, chief oil analyst at Energy Aspects, told the Financial Times. "Regardless of whether the price cap is actually effective, they see this as a dangerous precedent." Sen added.

The White House didn't spare adjectives to describe the OPEC+ cut as a "shortsighted" and "misguided" "mistake."

"What we think is that this decision by OPEC+ is one purported self-interest – is a mistake and it's misguided," White House Press Secretary Karine Jean-Pierre said, adding that "it's clear that OPEC+ is aligning with Russia with today's announce-

National Security Advisor Jake Sullivan and National Economic Council (NEC) Director Brian Deese said in a statement, "In light of today's action, the Biden Administration will also consult with Congress on additional tools and authorities to reduce OPEC's control over energy prices.'

### Tea prices hit 23-week high on high demand

**NAIROBI** 

TEA prices at the Mombasa auction rose to a 23-week high in last week's sale on the back of better demand from buyers amid a decline in volume offered for sale.

Data from the East African Tea Trade Association (Eatta) shows that the price per kilogramme of the beverage rose to \$2.32 (Sh280) from \$2.27 (Sh274) in the previous sale, promising relief for farmers who have been staring at low earnings after a streak of poor prices in recent weeks.

However, despite the improved price offers, 39 percent of tea offered for sale was withdrawn from the auction floor, up from 33 percent that was taken off the auction

floor in the last week's sale, signalling that sellers are anticipating a further rise in the price of the bev-

The volume of tea offered dipped by over half a million kilogrammes, to mark a second time in a row that the quantities have been declining.

"There was a fairly good demand following quality for the 189,420 packages (12.1 million kilogrammes) on offer. At least 111,460 packages (7.3 million kilogrammes) were sold," said Eatta in the market

During the sale, Pakistan Packers, Yemen and other Middle Eastern countries lent strong support, with selective interest from Afghanistan

and Kazakhstan. The falling prices had earlier been attributed to low demand for the commodity at the auction following the invasion of Ukraine by Russia in February, which disrupted the

The Russian war on Ukraine cut tea exports to the Asian nation by over Sh05 billion in the first quarter,

according to the regulator. Farmers allied to the Kenya Tea Development Agency Holdings saw their earnings rise 42.4 percent to Sh62.8 billion in the year ended June 2022 when the price of the commodity rose by double digits. The payout was the highest received in five years.

The 26.6 percent price jump was helped by the government's introduction of a minimum tea price per kilogramme of \$2.43 for KTDA stocks starting July last year.



Farmers pick tea in a farm in Kiangondu village in Tharaka-Nithi County. PHOTO | NMG

**SMART MONEY** 

**Guardian** 

**INTERVIEW** 

# SEZs: A game changer in boosting Tanzania's goods exports growth

Special Economic Zones (SEZs) have continued to stimulate the growth of Tanzania's exports. It started with Dar es Salaam region, and now, SEZs are being extended to other regions of Tanzania Mainland. Our Reporter Francis Kajubi spoke to Export Processing Zones Authority (EPZA) director General Charles Itembe on the current performances and future plans;

QUESTION: How would you rate the performance of EPZA in financial year 2021/2022?

ANSWER: EPZA performance during the 2021/22 financial year has continued to demonstrate recovery from the COVID pandemic that had negatively impacted the investment climate globally.

A total of 25 new investments valued at \$75million (174.90billion/-) were registered during the year, up from 17 investments registered during the previous year.

These investments will generate 4,883 new jobs, earn \$118million (275.15billion/-) in export earnings and enable value addition among others.

The deliberate efforts by the government to improve the investment climate and to market the country as an investment and tourism destination is another key attributing factor to the growing number of investments in SEZ/EPZ.

Benjamin Mkapa Special Economic Zone installed at 62 acres in Ubungo Dar es Salaam remained to be the only fully operational Special Economic Zone with capital investment of \$29.15 million (68billion/-).

It currently offers 4,761 permanent and temporary jobs, and has annual exports valued at \$70million (163.21billion/-).

Other designated SEZs are mostly in the land acquisition stage. They include Bagamoyo SEZ, Tanga SEZ, Manyoni SEZ, Ruvuma SEZ and Nala SEZ.

#### Q: What were top EPZA's priorities in the 2021/22 financial year and what have been the statuses of their achievements?

**A:** EPZA Priorities during 2021/22 went in line with the third National Five Development Plan 2021/22 to 2025/26 by focusing on SEZ development to cater for the growing demand of serviced land from new investors and existing investors seeking to expand their operations.

Another priority was to improve investor facilitation services through automation of key business processes so as to remain competitive and modern in the investment world.

Key activities that were implemented during the year after taking into account the budget ceiling that was provided includes implementation National Flagship SEZ Projects of Bagamoyo SEZ and Kurasini SEZ by undertaking the development of oninfrastructure; Predevelopment activities in Manyara SEZ



EPZA director deneral Charles Itembe

development (i.e. undertaking of feasibility study and preparation of Master plan)

On record, the following key outputs were achieved during the period; Completion of detailed design of onsite infrastructure road network in the compensated area within Bagamoyo SEZ.

This is the area where 11 Factory Sheds are being developed, currently at various stages of development however the area lacks requisite road facilities. Procurement of contractors for actual construction of the road network is in the final stages.

Following change in goal posts of Kurasini SEZthe Authority has extended efforts to acquire land in Dodoma and plans are underway to develop Nala SEZ in Dodoma about 1500 acres which will be developed as one of the anchor projects of the central development corridor.

As part of spreading special economic Zones Development across the country, the Authority undertook development of Manyara SEZ with phase one starting with feasibility study and preparation of Masterplan and the work began since the last quarter of 2022, and will be completed in December 2022

EPZA has partnered with TradeMark East Africa (TMEA) whereby the latter is financing the designing and development of EPZA online portal that will interface and integrate with the other systems within and outside EPZA with a view to improving investor's facilitation services.

Automation work by the Consultancy Firm-Infowise, is ongoing to be completed by December 2022.

# Q: Can you tell us the major export destinations of goods produced within EPZ/SEZ during 2021/22 and what types of goods were mostly exported?

**A:** The major export goods during the year in terms of the value of exports are agro-processed goods (agriculture, forestry, livestock and horticulture subsectors) which altogether accounted for 78 percent of exported goods during the year.

The destination markets and the respective products are China for Sesame, India, Vietnam, Qatar and Oman for pulses (pigeon peas, lentils, and mung beans), UAE and Europe for Instant Coffee, Europe and Australia for Avocados and Avocado oil.

Jordan, Kuwait, UAE and Qatar for processed meat, Europe (Netherlands, Italy and France) for Flowers, Vegetables and Fruits and China for Timber Veneer.

Other major exports during the year in terms of the value of exports are manufactured garments, mostly jeans which accounted for 15 percent of the total value of goods exported during the year.

Destination markets for EPZ garments are the United States of America owing to the AGOA preferential trade agreement. The remaining about 7 percent is scattered across various products like Minerals such as Gold, Copper, lead and aluminum products.

#### Q: What are the major plans for EPZA in the 2022/23 financial year?

**A:** The EPZA Budget priorities for 2022/2023 are geared towards delivering on the key aspects of; making available serviced land to both new and existing investors, improving services to existing investors through rehabilitation of the existing facility of Benjamin Mkapa SEZ, and Promoting the participation of the private sector and other Government institutions (LGAs, Pension Funds) in

the development of Special Economic Zone infrastructure.

Accordingly, the key activities after taking into account the Government budget ceiling for the year are:

Implementation of Flagship SEZ Projects of Bagamoyo SEZ and Tanga SEZ by undertaking predevelopment activities (Bagamoyo SEZ- Updating Masterplan and feasibility Study to match current demands and dynamics, Tanga SEZ- preparing Feasibility Study and Masterplan);

Rehabilitation of the onsite infrastructure within the Benjamin William Mkapa SEZ, Carrying out predevelopment activities for Mara SEZ (Feasibility Study) and Development of onsite infrastructure for the proposed Nala SEZ in Dodoma.

Another role is engagement in all investment promotions in collaboration with Tanzania Investment Center (TIC) and Zanzibar Investment Promotion Authority (ZIPA).

# Q: What are the major challenges EPZA is facing in the implementation of its plans?

A: The main challenge is inadequate funding for the development of Special Economic Zones to have serviced land for investment. A Serviced industrial plot is a designated plot for industrial use that is fully furnished with the requisite infrastructure for the plugand-play establishment of industries or factories.

Such facilities are a key in attracting and retaining investments in SEZ/EPZs. Currently, most areas identified for EPZ/SEZ investment are in the land acquisition stage and require substantial compensation and delays attract interest on late payment.

Furthermore, the costs of land acquisition keep on accruing because the value of lands inflates every year. This is a major problem in the implementation of the EPZ/SEZ program.

The initiatives by EPZA to overcome the challenge include a strategic partnership with the private sector in SEZ development, Mobilizing Local Government Authorities to participate in the development of SEZ infrastructure, and alternative sources of financing SEZ development such as project finance whereby the project assets and or future revenues are the basis for raising funds.

Another challenge is the administration of the incentive regime provided as per the SEZ legal framework. There is an urgent need

for harmonization of the SEZ legal framework at the EAC level so that there is more clarity and predictability of policy and legal framework by investors looking to invest in the SEZ scheme.

### Q: and is the key component in attracting both local and foreign investors in both EPZs and SEZs. How is EPZA positioning on this to ensure that it is not a barrier for investors?

**A:** Absolutely, one of the top requirements from investors looking to invest in EPZ/SEZ schemes is serviced land. It is our primary responsibility as EPZA to ensure that our country remains competitive and attractive to Investors by making available serviced industrial land.

In carrying out this responsibility, the Authority acquires land by paying compensation, undertaking pre-development activities including Feasibility Study, Strategic Environmental Impact Assessment (SEIA), preparation of Master Plan, undertaking the detailed design of onsite infrastructure and finally construction of basic onsite infrastructure.

This includes but not limited to roads network, water and sewage system and electricity such that an area is ready for Investment. Examples, where such initiatives are actively ongoing at various stages, include Bagamoyo SEZ, Manyara SEZ, Nala SEZ- Dodoma, Mtwara FPZ, Tanga SEZ and Bunda SEZ.

As mentioned earlier, the development of special economic zones from land acquisition stage to serviced land stage is an investment with substantial resource requirements financially. Therefore we are mobilizing efforts in SEZ development to complement the central government's efforts to include private sector and Local government authorities.

Success stories on LGAs participation in SEZ development include Nyamhongolo SEZ-Mwanza, Nyashimbi and Buzwagi SEZ in Shinyanga and Kigoma SEZ in Kigoma. These efforts aim at speeding up the development of serviced land to cater for EPZ/SEZ investors.

#### Q: What incentives are in place to investors interested to invest in EPZs/SEZs designated areas in Tanzania?

**A:** Generally, an investment proposal would be evaluated to determine its eligibility for licensing under SEZ/EPZ scheme (hence incentives) based on the prescribed criteria as per the SEZ Act, Cap 420, RE of 2012 and EPZ Act, Cap 373, R.E 2012 which provides for the legal framework governing investment in Special Economic Zones. Some General Criteria Include:

- a) Minimum investment capital requirements USD 100,000 for Local Company and USD 500,000 for Foreign Company.
- b) Minimum Export Turnover Requirements USD 500,000 and USD 100,000 for Foreign and Local investors respectively.
- c) EPZ Scheme: at least 80% of production is exported

d) A new Investment, with demonstrable skills and tech transfer in the long run and generation of employment.

However, incentives for eligible investments include fiscal and procedural such as tax breaks (exemption from corporation tax, withholding tax, property tax for a period of 10 years), exemption from payment of Customs and Import duties including VAT on qualifying capital goods.

Others are exemption from stamp duty obligations, entitlement to immigration quota for expatriates, VAT exemption on utility charges, exemption from pre-shipment or destination inspection requirements, on-site customs inspection and treatment of goods destined into special economic zones as transit cargo.

### Q: How does EPZA view the AfCFTA market for Tanzanian producers and how ready the authority is to ensure full exploitation of these benefits?

**A:** The AfCFTA promises to be a game changer by unlocking the trade barriers among the African nations and boosting inter-Africa trade.

EPZA recognizes that for the Country to reap the benefits of the agreement there is an urgent need to expand the manufacturing base of the country so that the country doesn't end up being a market for goods manufactured from other African states.

To achieve this EPZA is aggressively pursuing its mandate of making available serviced industrial land, as this will attract Investments (both local and Foreign)

The idea is to make the most out of the Country's comparative advantage in terms of the availability of raw materials, geographical position, preferential trade agreements like AGOA, and political stability to market the country well as an investment destination of choice.

For example, Tanzania is currently experiencing strong interest from International Textile and Apparel companies seeking to take advantage of the country's market access preferences and low-cost labor, but it is unable to provide serviced industrial land and factory buildings to accommodate them.

If Tanzania cannot offer serviced land and factory sheds ready for investors to move in, install their machines, and begin operation, many of these investors will look elsewhere with ready-made serviced land and support services.

Considering the substantial resource requirements of SEZ development

from land acquisition to construction of onsite infrastructure, EPZA cannot do this alone.

Therefore, some of the initiatives by EPZA is to join all hands on deck include,

Mobilizing Local Government Authorities to participate in the development of SEZ, Seeking partnership with the private sector in SEZ development and advocating project finance whereby the project assets and or/future revenues are the basis for raising funds.

To-date, there is some good progress towards making available serviced land as noted earlier in some of the projects like Manyara SEZ whereby the masterplan in the final stages, Bagamoyo SEZ whereby review of the masterplan is ongoing to be completed in December 2022 with the next step being infrastructure development.

Some of the SEZ development initiatives by the local government include Nyamhongolo SEZ (Mwanza), Kigoma SEZ (Kigoma), Nyashimbi and Buzwagi SEZ (Shinyanga). More recent private sector initiatives include the Mkinga Economic Zone being developed in Tanga.

#### Q: What are EPZA's perspectives regarding the Bagamoyo Special Economic Zone and what it is in its future?

**A:** Most people tend to think of the Bagamoyo SEZ project as just a port project while in reality, it encompasses several project components in totality.

The strategic development theme of Bagamoyo SEZ is the construction of a world class port as a transport logistics hub and gateway for international trade with a linked industrial platform for value addition and manufacturing process.

The project will spearhead the social-economic transformation of Tanzania through export-led industrialization with the development of Bagamoyo Port at Mbegani to become the primary hub port and gateway for global (International and inter Africa) trade in manufactured goods on the Eastern Sea-Board of Africa by 2030.

Given the magnitude of the project it is envisaged that its development will be in phases with both the public and private sector having an important role to play. The strategic location of Bagamoyo SEZ with its proximity to the planned Bagamoyo port makes the project a unique and attractive investment opportunity.

I therefore take this opportunity to invite interested investors in SEZ infrastructure development to seize this opportunity and present their interest in the Ministry of Investment, Industry and Trade through EPZA being the co-implementing agent.

Currently, the government through EPZA is updating the project master plan that is dated over 10 years in order to accommodate recent developments and dynamics.

Once the development of the Master Plan is completely done, all other developments in the area will be in-line with the new revised master plan.

# CREENTNEWS



Treasury Permanent Secretary Emmanuel Tutuba (3 rd right) with senior managers of the Tanzania Commercial Bank at the relaunch of the bank's internet banking services. From left are Leonard Katamba, CEO Sabasaba Moshingi and David Ngha'mbi. PHOTO/TCB

# Local internet banking posts robust services growth at TCB

By Guardian Correspondent

NTERNET banking is a digital finance service in Tanzania that has grown phenomenally in the last 16 years to write home monumental achievements in helping to drive the national financial inclusion agenda.

At the end of last year, the online personal banking solution involved digital financial transactions the Bank of Tanzania (BoT) valued at over 11trn/-.

Tanzania Commercial Bank (TCB) recently upgraded its online banking application in line with national aspirations of becoming a national digital economy that will eventually lead the country into less cash economy.

The upgrading of payment systems by sectoral players like TCB has not only delivered value and numerous benefits but also equally uplifted the web based banking solution to unprecedented new heights.

Simply put, internet banking is an electronic system managed by banks that enables customers to access financial as well as non-financial banking products online.

In the words of Treasury Permanent Secretary Emmanuel Tutuba, who graced the relaunch of the TCB Online Banking Application, the highly innovative has become a pivot facet of the national payment system.

BoT has it in a new report that the involvement of the likes of TCB in driving the national online banking agenda and similar investments being made by its financial sector peers and other strategic stakeholders has been critical in the blossoming of the local payments industry,

"In Tanzania, cash is the most popular medium/instrument of payment. However, other non-cash payment instruments have been introduced including paper-based instruments (cheques, payment orders, bills of exchange, and promissory notes), electronic funds transfers (EFTs), card payments (credit cards, debit cards, prepaid cards), internet banking, mobile banking, and mobile money," reads the BoT report.

Speaking recently on the upgrading of the TCB service, the lender's Mobile Banking Chief Manager, Mr Allen Manzi, said the investment has been worthy the involved value for money. Most importantly, the digital finance expert noted, everything was done internally without any sort of external funding.

The approach to avoid off shelf procurement of the application impressed Mr Tutuba who in his speech said the web service was a noble idea, which other public entities especially banks should emulate.

"I have been impressed to hear that this digital service channel is also connected to the MUSE system in order to simplify payments for government institutions without necessarily having to visit bank's branches," the Ministry of Finance and Planning top technocrat noted.

MUSE is the government payment system that is a key aspect of the e-government initiative, which promotes the use of ICT for improving public service delivery.

"The new TCB's Online Banking Application has boosted the bank's operations by reducing customer lines in our branches whilst simultaneously increasing online payments as more customers enrol to the platform. This subsequently promotes inclusivity since it is a platform, which provides financial services that meet payment and all transaction needs of customers," Mr Manzi noted in the exclusive interview.

"That is financial inclusion as per the definition of the World Bank," he explained, which principally is about promoting universal access to banking and other financial services.

"TCB comprises of a family of intellectual and innovative minds across various fields, hence our Online Banking application was an in-house initiative," he added.

The TCB Internet Banking service has not

only taken the local e-payments industry by storm but it is also selling like hot cakes. Like its predecessor, Mr Manzi noted, the platform is fully integrated to all national payment systems, such as GePG, TISS, TACH TIPS and others like SWIFT, EAPS, and SADC RTGS.

He said the upgrading of the service has been received enthusiastically in the market and enhanced the bank's credentials in serving customers and the entire national economy at large. Consequently, Mr Manzi pointed out, the country's oldest lender experienced an immediate influx of customers on boarding the application. That was mostly made possible by enabling individual customers to self-register to the platform via the USSD menu. The development removed the hustle of customers filling in paper forms and queuing at TCB branches to register for the service.

Mr Manzi said there has been a 43 per cent increase in the volume of transactions channelled through the TCB Online Banking from 2021 to 2022. Commenting on what the new service entails and how it differs with its predecessor, he pointed out:

"The current Online Banking application is first and foremost easy to register to whereby customers with individual/savings account can register via our USSD menu whilst our corporate customers are registered within a short period of time. "Secondly the application is highly secure wherein customers are provided with one time password in addition to their own passwords as well as validation tokens for every posted transaction;

"It also facilitates all kinds of payments including GePG, TISS, TT, bulk payments, bank to wallet transfers and the like. Last but not least, the application also provides customer with a number of options in terms of bank reports and financial statements."

Mr Manzi also had it that the competitive edges and comparative merits of TCB Internet Banking in the highly competitive digital finance terrain include the consumer banking service's efficiency and convenience qualities as well as its user friendliness and unrivalled security features.



Absa Bank Tanzania Dodoma Branch Manager, Innocent Wamcha (left), presents a certificate of appreciation to the bank's customer, Ismail Dawood at his business premises in the capital city recently as one of Absa's festivities to celebrate the customer service week. Looking in the middle are some financial

institution's branch staff.

# Adani Group to buy Jaiprakash's cement unit for \$606 million

BENGALURU

INDIA'S Adani Group is in advanced talks to buy debtladen Jaiprakash Associates Ltd's cement business for \$606 million, Bloomberg News reported on Monday, citing sources.

Separately, Jaiprakash Associates said its board had approved the divestiture of the company's cement business, but did not reveal the name of a potential buyer or the price.

The acquisition will be made by one of Adani Group's recently acquired cement units, with an announcement expected as early as this week, Bloomberg reported, adding the talks could still be delayed or fall apart.

Adani Group did not immediately respond to a request for comment from Reuters.

The Adani Group ventured into cement-making operations earlier this year with its \$10.5 billion acquisition of Holcim AG's cement businesses in India - Ambuja Cements Ltd and ACC.

The group, led by Asia's richest man Gautam Adani, is looking beyond to expand its presence in power generation and infrastructure.

Gautam Adani and his family are in early discussions with investors, including Singapore investment firms Temasek and GIC, to raise at least \$10 billion to fund an expansion into clean energy, ports and cement businesses, Mint newspaper reported on Monday.

Recently Gautam Adani had said the group will invest more than \$100 billion over the next decade, most of it in the energy transition business.

# US banks allocate \$4bn for losses from bad loans

NEW YORK

THE biggest US banks will signal their worries about the US economy in third-quarter earnings reports starting next week, with analysts expecting they will set aside more than \$4bn to cover potential losses from bad loans.

The anticipated provisions will be far smaller than the ones made by lenders at the start of the pandemic in 2020, when they increased reserves by tens of billions of dollars to brace themselves for an economic shock that was largely avoided thanks to unprecedented monetary and fiscal stimulus.

Now, with loan demand still growing, banks are preparing for the possibility that rising interest rates will slow the economy and result in higher credit losses – a concern that has already dented bank stock prices this year.

"The overall economic outlook has deteriorated somewhat and therefore it would be natural to expect some incremental pick-up in bank reserving actions," said Ken Usdin, banking analyst at Jefferies.

"At this point, there's not a very high expectation for losses to kick up in an immediate sense. But the bigger question is what does the economy look like over the course of the next year to 18 months."

The six largest US banks by assets – JPMorgan Chase, Bank of America, Citigroup, Goldman Sachs, Wells Fargo and Morgan Stanley – will collectively provision about \$4.5bn in loan-loss reserves in third-quarter earnings, according to analysts' estimates compiled by Bloomberg. It would be the third consecutive quarter of loan-loss provisions by the banks.

Investors will also be looking to see whether banks mark losses on loans for leveraged buyouts that they have committed to financing but have not yet been able to sell to third parties. In the second quarter, banks took hundreds of millions of dollars in mark-to-market losses.

Line chart of provisions for loan losses in \$bn, showing US banks have begun stockpiling loan loss provisions

JPMorgan, Morgan Stanley, year on year by about the cent, benefiting from the disclose earnings on October one interest income.

14, followed by BofA on October 17 and Goldman the next day.

The KBW Bank Index is down around 22 per cent in 2022, compared with a roughly 20 per cent decline in the benchmark S&P 500 index. The fall reflects concerns that more loans will sour, even as rising interest rates help lenders boost net interest income – the difference between what banks pay for deposits and what they earn from loans and other assets.

for an economic shock that was largely avoided thanks to unprecedented monetary and fiscal stimulus.

Now, with loan demand still growing, banks are preparing for the possibility that rising interest rates will slow the "Bank stock investors, a group never prone to 'enjoying the moment', are already looking through" good news and are "worrying that we're getting close to peak earnings", wrote analysts at Autonomous Research.

Bank executives have said US credit quality remains excellent with defaults tracking well below historical norms, and companies and customers still sitting on cash accumulated during the pandemic.

At an industry conference last month, JPMorgan president Daniel Pinto said: "The consumer here in the United States is in a very, very good place."

Analysts also say big US banks – following stress tests organised by the Federal Reserve and new capital requirements – are well-positioned to weather an economic downturn.

"Banks enter this period of uncertainty in a position of strength," said Jason Goldberg, banking analyst at Barclays.

Under a methodology put in place in 2020 – called current expected credit losses, or "Cecl" – banks are required to set reserves in good times so they have sufficient capital buffers when losses occur.

"The difference in the outlook for the economy from the end of June, compared to the end of September has clearly weakened. And therefore according to Cecl, reserve building has to go up," said Gerard Cassidy, of RBC Capital Markets.

Analysts anticipate that earnings per share across the six leading banks will decline on average about 22 per cent in the quarter.

Third-quarter revenues at JPMorgan, BofA, Citi and Wells are expected to rise year on year by about 4 per cent, benefiting from higher

# Guardian Guardian

# WORLD

# **UN chief suggests rapid** action force to help Haiti

**UNITED NATIONS** 

UN Secretary-General Antonio Guterres has proposed that one or several countries send "a rapid action force" to help Haiti's police remove a threat posed by armed gangs, according to a letter to the UN Security Council, seen by Reuters on Sunday.

Guterres is not suggesting that the force be deployed by the United Nations. He said the 15-member Security Council should simply welcome such a force and notes that he may boost UN capacity to support a ceasefire or humanitarian arrangements and ensure coordination of efforts with an international force.

Haiti last week said it would ask for a "specialized armed force" to help combat crisis caused by a blockade of its main fuel port by a coalition of gangs that has crippled transport and forced businesses and hospitals to halt opera-

The blockade has also led to a shortage of bottled water, just as the country confirmed a new outbreak of cholera, the spread of which is controlled through hygiene and clean water.

The United States said on Saturday it was reviewing Haiti's request.

Guterres said a rapid action force "would, in particular, support the HNP (Haitian National Police) primarily in the Port-au-Prince metropolitan area in securing the free movement of water, fuel, food and medical supplies from main ports and airports to communities and health care facilities.'

"To this end, the force would support the HNP's efforts to remove the threat posed by armed gangs and provide immediate protection to critical infrastructure and services," he wrote.

Guterres said one country would need to lead the rapid action force and that the force "would be gradually phased out as the HNP regained state control of critical infrastructure tar- rights abusers in Haiti and called on countries



UN Secretary-General Antonio Guterres speaks to reporters at the UN headquarters in New York, Oct 3, 2022. XINHUA

geted by gangs and began to restore general security and freedom of movement."

At that point Guterres said the deployment of a multi-national police task force or multinational special force could be considered to help Haiti in the medium term. He was not suggesting that such a force would be a UN deployment.

The Security Council had asked Guterres in July to consult with Haiti, relevant countries and regional groups on "possible options for enhanced security support" for HNP efforts to combat high levels of gang violence" and report back by Oct 15.

The council has also threatened targeted sanctions against criminal gangs and human

to stop a flow of guns to the country. A UN political mission in Haiti works with the government to strengthen political stability and good governance, rights protection and justice reform and to help with the holding of free and fair elections.

UN peacekeepers were deployed to Haiti in 2004 after a rebellion led to the ouster and exile of then-President Jean-Bertrand Aristide. Peacekeeping troops left in 2017 and were replacing by UN police, who left in 2019.

# Russian strikes a response to Ukrainian 'terrorism' – Putin

ST. PETERSBURG

THE Russian president has confirmed the launch of a major operation agains Ukrainian infrastructure in response to the Crimean Bridge attack Russian President Vladimir Putin has warned that any further Ukrainian "terrorist" assaults on Russian soil will be met with



a significant military response. He was speaking after a wave of missiles struck Ukraine yesterday morning.

Putin (pictured) confirmed that Russian troops carried out "massive strikes with long-range precision weapons on Ukrainian objects of energy, and military control and communications." The response came two days after an explosion damaged the strategic Crimean Bridge, for which officials in Kiev claimed responsibility.

"If there are further attempts to conduct terrorist attacks on our soil, Russia will respond firmly and on a scale corresponding to the threats created against Russia," Putin added.

Earlier in the day, multiple regions of Ukraine came under missile strikes, with at least 11 key infrastructure facilities damaged, according to Ukrainian Prime Minister Denis Shmygal. Putin stated that Russia was retaliating for a number of attempts to strike Russian infrastructure that have been attributed to Kiev.

Among other things, Ukraine has damaged high-voltage power lines that transmit electricity generated by the Kursk Nuclear Power Plant, tried to sabotage 2 the Turk-Stream natural gas pipeline, and was behind Saturday's explosion that damaged the Crimean Bridge, Putin stated.

"The Kiev regime has been using terrorist methods for a very long time," the Russian president said, citing targeted assassinations of public figures, the indiscriminate shelling of Donbass cities and of the Zaporozhye Nuclear Power Plant as examples of such actions.

"De facto, the Kiev regime has put itself on par with international terrorist groups, the most odious of them. Leaving such crimes without a response has become impossible," he stressed, before confirming that Russia had attacked Ukrainian infrastructure.

In addition to blaming Ukraine for the series of attacks on Russian infrastructure, Putin mentioned the disabling of the Nord Stream undersea pipelines. He said that

Russia was being barred by European nations from investigating the sabotage and reiterated that "we all know well the ultimate beneficiary of that crime."

Putin made the remarks as he chaired a meeting of Russia's National Security Council.

The sabotage of the power lines connected to the Kursk Nuclear Power Plant was reported in mid-August. According to Russia's security agency, the FSB, Ukrainian agents launched a series of attacks and took down six transmission towers, endangering power supply to the border Kursk Region and other parts of Russia.

The attempt to destroy Russian energy infrastructure used to supply hydrocarbons to Türkiye and southern Europe was reported by the FSB last month.

Unlike with the incidents in Kursk Region, the would-be saboteur was captured and evidence was collected that the suspect was doing the bidding of Ukraine, according to law enforcement.

Saturday's explosion on the Crimean Bridge, a key link between the peninsula and mainland Russia, killed several civilians and partially collapsed the portion of the bridge used by vehicles. Aleksandr Bastrykin, the head of the Russian Investigative Committee, reported to Putin on Sunday that Ukraine was behind the crime, with the

Russian leader concurring that there was "no doubt" about it.

**Agencies** 

#### CPC's ability to adapt contributes to its success, says expert **LONDON** Another achievement of the early age and speaks the language fluently.

THE ability to meet people's needs and adapt to domestic and international changes has enabled the Communist Party of China (CPC) to lead China to successive victories, an expert here

"A major achievement of the CPC is the total eradication of absolute poverty in China," said Jean Christophe Iseux von Pfetten, president of the Institute for East-West Strategic Studies in Britain.

Pfetten noted that China's poverty alleviation achievement was realized 10 years ahead of the 2030 Agenda for Sustainable Development adopted by the United Nations.

CPC is accomplishing its first centenary goal of building a moderately prosperous society in all aspects, he said.

Furthermore, the CPC has delivered a new democratic model to the world -- socialist consultative democracy, providing an alternative to the Western democratic model, he said.

"The success of the CPC comes from a constant adaptation of the party to the needs of the people and to the reality of the world at large," he said.

Pfetten, 54, was born in France, and one of his ancestors created a work-study program for young Chinese people in his factory in the early 1900s. Pfetten studied Chinese at an



In recent years, Pfetten has participated in various academic exchange programs and investment-promoting activities to contribute to China's development projects. He was awarded a certificate of honor for helping impoverished women and children in the rural areas of northeastern China's Liaoning Province.

Pfetten is dedicated to studying China and the CPC and has written more than 2,000 pages of relevant research notes.

Talking about the upcoming CPC National Congress, Pfetten said he believes that it will be a significant meeting for China and the rest of the world, given China's weight in the international community and the global economy.

He praised the CPC for positioning the Chinese people at the center of its work.

"It's a party of people," Pfetten said. "And the party evolves and moves with the evolution of

Xinhua

### Tropical Storm Julia emerges over Pacific after Nicaragua

TROPICAL storm Julia emerged over the Eastern Pacific on Sunday evening after pummeing Nicaragua with rain and winds that damaged hundreds of homes but left no reported casualties in that country, according to government officials.

Local authorities attributed three deaths in Honduras to the storm, including a young woman and a four-year-old boy who died after a boat capsized near the border with Nicaragua on Saturday night and a 22-year-old woman who was swept away by flood waters on Sunday in the north.

The storm made landfall on the Caribbean coast of Nicaragua early on Sunday near Laguna de Perlas and by 6 pm local time (0000 GMT) its center was over the Pacific around 220 kilometers southeast of El Salvador's capital, the US National Hurricane Center (NHC) said.

along the coasts of Honduras, El Salvador and Guatemala on Sunday and Monday, according to the NHC.

About one million residents of Nicaragua's coastal region lost power and internet due to fallen lines as well as a decision by the government to cut electricity for safety reasons, said Vice-President Rosario Murillo, according to local media. The Nicaraguan National Disaster System said in a tweet on Sunday that the entire country was under "red alert," after heavy rains caused multiple rivers to flood.

Guillermo Gonzalez, director of Nicaragua's disaster system, told a press conference that Julia had not caused any fatalities in the country but that more than 13,000 families had been evacuated, more than 800 houses had been flooded and many roofs had been damaged.

"The event is not over," Gonzalez said.



A man stands next to a tree broken by the winds of Hurricane Julia in Bluefields, Nicaragua on on Friday. AP

The NHC maintained its warning of the "risk of lifethreatening flash floods and Central across

America and Southern Mexi-

co" through Tuesday. Colombian President Gustavo Petro said on social media early on Sunday that Julia had left "light damage" in San Andres and Providencia, Colombian islands off the coast of Nicaragua.

In San Andres, heavy winds pulled tin roofs off houses, according to police captain Octavio Gutierrez. On Sunday, streets rang with the sound of handheld saws that police and locals used to clear fallen tree trunks and branches.

In high-risk zones in Honduras, authorities declared a red alert and called on residents to evacuate. Early on Sunday, Salvadorans prayed in city plazas after El Salvador President Nayib Bukele declared the day as a "National Day of Prayer," calling on citizens to "come together to pray and ask for God's protection."

As Julia moved north, Guatemala President Alejandro Giammattei said in a press conference late on Sunday that the storm had already resulted in three floods and one bridge collapse. Agencies

#### Uganda marks 60th independence anniversary

#### **KAMPALA**

REGIONAL leaders attending Uganda's 60th independence anniversary from colonial rule on Sunday called for unity among states to fast-track the well-being of their citi-

Ugandan President Yoweri Museveni who presided over the celebrations attended by five heads of state from eastern Africa called for value addition on agricultural prod-

"In Uganda, we have had fights with political actors over value addition. Everything is got from outside yet the raw materials are available. At least we have started producing our own processed milk, fertilizers, and some textiles," Museveni said.

Museveni also emphasized that the East African Crude Oil Pipeline will go on as planned. Visiting Kenyan President William Ruto called on traders and investors to take advantage of the vast regional market to supply what is produced in excess in the different countries. Xinhua

### Japan reopens to tourists amid shuttered shops, labour shortage

**TOKYO** 

AS Japan throws open its doors to visitors this week after more than two years of pandemic isolation, hopes for a tourism boom face tough headwinds amid shuttered shops and a shortage of hospitality workers.

From today, Japan will reinstate visa-free travel to dozens of countries, ending some of the world's strictest border controls to slow the spread of COVID-19. Prime Minister Fumio Kishida is counting on tourism to help invigorate the economy and reap some benefits from the yen's slide to a 24-year low.

Arata Sawa is among those eager for the

return of foreign tourists, who previously comprised up to 90 percent of the guests at his traditional inn.

"I'm hoping and anticipating that a lot of foreigners will come to Japan, just like before COVID," said Sawa, the third-generation owner of the Sawanoya ryokan in Tokyo.

Just over half a million visitors have come to Japan so far in 2022, compared with a record 31.8 million in 2019. The government had a goal of 40 million in 2020 timed with the Summer Olympics until both were upended by the coronavirus.

Kishida said last week the government is aiming to attract 5 trillion yen (US\$34.5 billion) in annual tourist spending. But that goal may be too ambitious for a sector that has atrophied during the pandemic. Hotel employment slumped 22 percent between 2019 and 2021, according to government

Spending from overseas visitors will reach only 2.1 trillion yen by 2023 and won't exceed pre-COVID levels until 2025, wrote Nomura Research Institute economist Takahide Kiuchi in a report.

Flag carrier Japan Airlines Co has seen inbound bookings triple since the border easing announcement, president Yuji Akasaka said last week, according to the Nikkei newspaper. Even so, international travel demand won't fully recover until around 2025, he added.

#### **Ghost town**

Narita Airport, Japan's biggest international airport some 70 kilometers from Tokyo, remains eerily quiet, with about half of its 260 shops and restaurants shuttered.

"It's like half a ghost town," said 70-year old Maria Satherley from New Zealand, gesturing at the Terminal 1 departure area.

Satherley, whose son lives in the northern island of Hokkaido, said she would like to return with her granddaughter this winter

but probably won't because the child is too young to be vaccinated, a prerequisite for tourists entering Japan. We're just going to wait till next

year," she said. Amina Collection Co has shut its three souvenir shops at Narita and is unlikely to reopen them until next

spring, said president Sawato Shindo. The company reallocated staff and supplies from the airport to other locations in its 120-shop chain around

Japan as it refocused on domestic tourism during the pandemic. **Agencies** 

# Guardian www.ippmedia.com

# DPRK missile tests 'simulate striking ROK with nuke'

**SEOUL** 

THE Democratic People's Republic of Korea's recent flurry of missile tests were designed to simulate showering the Republic of Korea with tactical nuclear weapons as a warning after large-scale navy drills by the ROK's and US forces, state news agency KCNA said yesterday.

The DPRK fired two ballistic missiles early on Sunday, officials in Seoul and Tokyo said, making it the seventh such launch since Sept 25.

Leader Kim Jong-un guided exercises by nuclear tactical operation units over the past two weeks, involving ballistic missiles with mock nuclear warheads, KCNA reported, saying it was to deliver a strong message of war deterrence.

The various tests simulated targeting military command facilities, striking main ports, and neutralizing airports in the ROK, KCNA added.

"The effectiveness and practical combat capability of our nuclear combat force were fully demonstrated as it stands completely ready to hit and destroy targets at any time from any location," KCNA said.

"Even though the enemy continues to talk about dialogue and negotiations, we do not have anything to talk about nor do we feel the need to do so," KCNA quoted Kim as saying.

KCNA said the DPRK's ruling Workers' Party decided to conduct the drills as an unavoidable response to a large-scale mobilization of US and the ROK's naval forces, including an aircraft carrier and a nuclear powered submarine.

"The statement they've released is crystal clear that this recent spate of tests was their way of signaling resolve to the United States and the ROK as they carried out military activities of their own," said Ankit Panda of the US-based Carnegie Endowment for International Peace.

The United States and the ROK held joint maritime exercises involving a US aircraft carrier on Friday, a day after the ROK scrambled fighter jets in reaction to an apparent DPRK aerial bombing drill.

The navy exercises involved the US carrier Ronald Reagan and its strike group. The naval forces of the ROK, Japan and the United States also conducted joint drills previous to that.



A TV screen showing a news program reporting about the DPRK's missile launch with file footage, is seen at the Seoul Railway Station in Seoul, the ROK, on Sunday.

The US-led UN forces are still technically at war with the DPRK as the 1950-1953 Korean war ended in an armistice rather than a peace treaty.

#### Tactical nuclear weapons

The DPRK had previously only referred to one missile as having a tactical nuclear capability, but the statement clarifies that many systems, new and old, will be assigned such a role, Panda said.

If the DPRK resumes nuclear testing, it could include development of smaller "tactical" warheads meant for battlefield use and designed to fit on short-range missiles such as the ones tested recently, analysts said.

The ROK's and US officials say there

are signs the DPRK could soon detonate a new nuclear device in underground tunnels at its Punggyeri Nuclear Test site, which was officially shuttered in 2018.

Analysts say putting small warheads on short-range missiles could represent a change in the way the DPRK deploys and plans to use nuclear weapons

#### New missile, underwater silos

On Oct 4, the DPRK test-fired a ballistic missile farther than ever before, flying what it said was a new intermediate-range ballistic missile (IRBM) missile over Japan for the first time since 2017.

Analysts confirmed the photos released by state media do show a previously unseen IRBM.

"It's incredibly unusual though that they'd test a previously untested missile for the first time over Japan; it suggests a substantial degree of confidence in the engine," Panda said. Among the other missiles shown in the photos were short-range ballistic missiles (SRBMs) that included KN-25 and KN-23 types as well as one with a heavy 2.5-ton payload, as well as a KN-09 300mm Multiple Launch Rocket System (MLRS).

The photos notably showed a test of a "navalized" KN-23 designed to be launched from a submarine. That missile was showcased in a test in the ocean last year, but this time the test was conducted in a way that simulated a launch from what state media called "a silo under a reservoir."

This year has seen the DPRK test fire missiles

from different locations and launch platforms, including trains, in what analysts say is an effort to simulate a conflict and make it difficult for enemies to detect and destroy the missiles.

The KN-23 is designed to perform a "pull-up" maneuver as it approaches a target, intended to help it evade missile defenses.

Agencies

Kremlin lauds efficient work to eliminate consequences of terror attack on Crimean Bridge

**17** 

#### MOSCOW

ALL the services involved in eliminating the consequences of a terror attack on the Crimean Bridge, including the Emergencies Ministry, worked promptly and efficiently, Kremlin Spokesman Dmitry Peskov said yesterday.

On Saturday morning, a truck exploded on the Crimean Bridge, collapsing two eastbound parts of its road section and subsequently setting ablaze a train of fuel tanks on a separate, adjacent rail portion of the bridge. As a result of the blast, three people were killed.

"Both the Emergencies Ministry and all other services and agencies involved in eliminating the consequences of this terror attack worked promptly, efficiently and as required," Peskov said.

A government commission chaired by Russian Deputy Prime Minister Marat Khusnullin was set up after the incident. Rail traffic has been restored on the bridge, which was also partly reopened for buses and automobiles.

A ferry service between Crimea and mainland Russia is also functioning.

# Malawi bans sale of food in primary, secondary schools

#### LILONGWE

MALAWI has banned sale of food in primary and secondary schools ahead of the new school year, which started yesterday, as cholera outbreak continues with 117 cumulative deaths recorded as of Sunday. Requesting parents to pack homemade food for students, the education ministry "is directing that selling of food in primary and secondary schools is banned with immediate effect until further notice," said a statement signed by Secretary for Education Chikondano Mussa.

Universities and colleges are advised to ensure that food vendors and suppliers are oriented and adhere to the standard operating procedures issued by the ministry to all learning institutions.

### President Xi always bears Chinese people in mind

"MY father always keeps the letter from President Xi Jinping," said Hiroaki Tsukamoto, president of Japanese company Tokai Lease Co., Ltd., during a recent interview with People's Daily, showing a photo in his mobile phone in which his father Yukishi Tsukamoto is holding the letter.

The letter was sent from the Chinese president on May 10, 2019. In the letter, Xi said he often recalled his visit to the Tsukamoto family in Japan. Xi expressed his appreciation for the decades-long efforts made by the Japanese businessman to promote China-Japan friendship. He said he was looking forward to meeting Yukishi Tsukamoto again.

"Though my father is getting on in years and has not visited China since 2008, he always hopes to go to China again and meet President Xi," Hiroaki Tsukamoto told People's Daily.

Yukishi Tsukamoto is the founding president of Tokai Lease Co., Ltd. In 1988, the man, in his sixties, expanded his business and set up a company in Fuzhou, southeast China's Fujian province.

In May, 1991, Xi, who then served as the secretary of the Communist Party of China's (CPC) Fuzhou municipal committee, visited Japan and went to the Tsukamoto family.

"The Chinese guest was amiable and polite. He showed his wisdom and long-term vision in the conversations, and soon hit it off with my family," Hiroaki Tsukamoto recalled.

"My mother told me that I should learn from Xi. Though he was just a few years older than me, Xi has such a visionary



view," Hiroaki Tsukamoto noted, who still has a vivid memory of the visit though it's been more than 30 years.

Hiroaki Tsukamoto has visited Fujian multiple times with his father, and called on Xi who was then working in the province.

"He was kind and easy-going. In our conversations, he not only mentioned the industrial cooperation between China and Japan, but also introduced to us the economic development of Fujian, as well as the improvement in the livelihood of the local people," Hiroaki Tsukamoto said

At that moment, the Japanese businessman realized that Xi always bears the Chinese people in mind and saw the noble mission of the CPC to seek happiness for the Chinese people.

Yukishi Tsukamoto has been honored for times in China due to his important contributions

to China-Japan economic cooperation and exchanges.

In April, 1996, he received honorary citizenship of Fuzhou city, and a year later, he was awarded the Friendship Award from the Chinese government. In October, 2001, he became an honorary citizen of Fujian province and attended the awarding ceremony with his three-generation family.

With the steps of China's opening up, the business of the Tsukamoto family in China has further expanded. Hiroaki Tsukamoto said that China's development and changes since the 18th CPC National Congress are obvious to all, and the CPC's anti-corruption efforts have created a clean social environment.

"My father always says that the CPC's anti-corruption fight suggests that the CPC is a political party that is courageous enough to carry out self-reform," Hiroaki Tsukamoto said. Since the 18th CPC National Congress in 2012, the CPC Central Committee with Comrade Xi Jinping at the core has lifted hundreds of millions of Chinese people out of poverty, put an end to absolute poverty, and implemented the rural vitalization strategy.

Hiroaki Tsukamoto has paid multiple visits to rural Fujian for business, where he was quite impressed by the historic achievements and changes in China's agriculture and rural af-

"When we built factories in Fujian a few decades ago, the factories were surrounded by barren land, but now they have been developed into central districts, which are completely different from what I saw earlier," Hiroaki Tsukamoto said, adding that the transport today is well connected, the rural environment is more beautiful and the infrastructure is more complete.

Hiroaki Tsukamoto always shares what he sees nowadays in China with his parents, who were full of praise every time they learned about the country's rapid development achieved under the leadership of Xi.

All three generations in the Tsukamoto family share a close bond with China. Hiroaki Tsukamoto's child went to China for study this September.

"It's a pity for me and my father that we can't speak Chinese, so I hope my child can learn to speak the language. We will keep working generation after generation to carry forward our friendship with China," Hiroaki Tsukamoto said.

no said. **People's Daily** 

# UN official: Tension in West Bank fuels atmosphere of hatred

RAMALLAH

AN ESCALATION of tension in the West Bank would fuel an atmosphere of fear, hatred and anger between Israelis and Palestinians, a senior UN official warned on Saturday.

"It is necessary to reduce tensions immediately to open the way for decisive initiatives aimed at creating a viable political horizon between the two sides," UN Special Coordinator for the Middle East Peace Process Tor Wennesland said in a press statement sent to

On Friday and Saturday, four Palestinians were killed and dozens injured by Israeli soldiers in several West Bank towns and villages, said the Palestinian ministry of health.

Since early January, more than 100 Palestinians had been killed by Israeli soldiers, the ministry said. Since March, 18 Israelis have been killed in attacks carried out by Palestinians in Israeli cities.

Wennesland expressed his concern over the deterioration of the security situation in the West Bank and East Jerusalem, calling on Israelis and Palestinians to restore calm and avoid further escalation.

"The fragility of the situation underscores the urgency of changing the dynamics on the

ground while addressing the underlying security and political issues that fuel the current instability," he added.

On Friday, a senior Palestinian official called on the United States to intervene immediately and stop the Israeli army from killing Palestinians in the West Bank.

Palestinian presidency spokesman Nabil Abu Rudeineh urged the US to immediately intervene "and stop these daily crimes in the West Bank, which would have dangerous consequences that no one can bear, and then it will be too late."

Tension in the West Bank has been mounting since March after the Israeli army intensified its military actions and operations against Palestinian militants and activists.

In the June 1967 Middle East war, Israel occupied the West Bank, the Gaza Strip, and East Jerusalem, which are claimed by the Palestinians, and has controlled the areas ever since. The Palestinians aspire to establish a Palestinian state on these territories.



Mourners carry the body of Ahmad Mohammad Daraghmeh, one of two Palestinians killed during an Israeli arrest operation in the West Bank city of Jenin, during his funeral in the same city, on Oct 7, 2022. AFP

# SPORT



Azam FC's newly appointed head coach, Denis Lavagne. PHOTO: COURTESY OF AZAM FC

#### Lavagne: Azam FC players lacked determination and toughness

By Correspondent Nassir Nchimbi

TANZANIA's Azam FC head coach Denis Lavagne has said that his players lacked determination and aggressiveness in the first leg fixture of the 2022/23 CAF Confederation Cup second preliminary round against Al Akhdar of Libya played at Martyrs of February Stadium in Tripoli on Saturday.

Azam FC succumbed to a 3-0 defeat to Al Akhdar, which means the Tanzanian club needs to command a 4-0 win over the Libyan side to book a place in the group stage of the second tier of African inter-club tournaments.

Al Al Akhdar's goals were scored in the first half after Azam FC conceded a penalty, sweeper Edward Manyama scored on his net in the second goal, and the third goal was scored via a set piece, to sum Azam FC's defensive woes.

In the second half, Azam FC put a spirited game but failed to score a goal due to a lack of clear chances created in the match, the visitors also could hardly make full use of the half chances they created.

The Azam FC gaffer pointed out: "We played well in the second half but we were awful in the first half, we lacked the determination to create chances, toughness, and effectiveness in the final third and wasted many scoring opportunities, you can hardly win games in that fashion, alongside doing many mistakes on your defensive line."

The tactician disclosed: "We were the better team in the second half but we couldn't convert our chances, we played a very attacking game but it was too late to capitalize after our defensive was very disorganized."

Lavagne was adamant they can qualify for the group stage despite having lost in the first match, revealing: "We are going back to the drawing board and we believe we will find something in that game."

"We still have a second leg to play, we have to qualify because it is possible, in football results like these have been overturned and we believe we can do the same at home, I believe in the group of players I have and they can work magic and make history," Lavagne pointed out.

Azam FC's captain, Zimbabwean international Bruce Kangwa conceded that they had played below standard and that they should play with caution and be very dedicated in the return game that will be played in Dar es Salaam on October 16.

The footballer revealed: "It wasn't our day, and vou know in this tournament when you create chances you have to use them, our opponents used their chances and scored goals."

"Now we go back to regroup and see where we went wrong and we believe that anything can happen in our favour at home," Kangwa disclosed.

Azam FC's defensive problems have continued to haunt the side this season, having conceded at least one goal in each of the side's four NBC Premier League games despite not conceding in two games from six encounters.

In seven games the club played so far in all competitions this season, Azam FC scored in five games and failed to score in two games.

#### **Mwambusi: Ihefu SC will not succumb** to relegation to Championship League

By Correspondent Ismail Tano

MBEYA's Ihefu SC head coach Juma Mwambusi has said any person believing the side will be relegated to the 2023/24 Championship League should retract his/her statement. Mwambusi pointed out he believes his side's poor run in the 2022/23 Premier League is down

to bad luck but the club will hardly be relegated. The coach said the best thing is his side had such results this time, so there is time for it to correct mistakes and do well.

He pointed out there are still many issues to be changed in the squad and he is happy his approach had begun paying off.

about failure to emerge victorious." "I believe that we are getting stronger and there will be a day when the team garners three

Mwambusi revealed: "I have slowly started to change some things that I thought were bringing

points and then we will be ready for the fight," the gaffer added.

The coach noted the 1-1 draw his team got in the top-flight game against Tanzania Prisons last weekend is a good result of the work he started.

Ihefu SC currently has one point from five games played, occupying the last place in the 16team league's standings.

The next Premier League game for Ihefu SC will witness the outfit taking on fellow Mbeya side Mbeya City FC.

**SPORTS** 

# Continental fixtures and city archrivals' illusions

By Correspondent John Kimbute

WITH the two city archrivals facing stern tests at the weekend, having to clear the final hurdle to the group stage of their respective continental tournaments, the hopes and aspirations of both clubs are at stake.

What is somewhat worrying, but is entirely in keeping with the habits, isn't just efforts at reassuring the fans that their respective teams are in a good condition, but making the issue of scaling that hurdle an obvious matter. That kind of attitude has positive and negative aspects.

In a sense, this kind of assurance is part of the psychological makeup of the two sides, such that it can be said they can't live without it, as anything else is likely to be seen as lowering the profile of the club, not say its dignity.

It is taken for granted that the team shall scale the hurdle, for the simple reason that there is no reason for this not to be the case.

If there are any such reasons it means they can only be discovered or appreciated in due course, not leaving open-ended chances.

As it is usually the case that we learn various arts from the more developed countries, it follows that there are things we shall learn only gradually, and this relative inability to learn affects not just sports but social life as a whole, in its organized and informal aspects.

The inability to stand the possibility of weakness and k only being compelled to admit such weakness after the damage has been done is a sort of punctuation of soccer life.

It is exemplified by technical bench instability, which brings about change where more or less the same thing is repeated, altered only gradually.

This inability to measure realism in estimating or evaluating team strength and what it can do, without evidently having to admit the likelihood of defeat, is only slightly different from what England Premier League coaches do in

Their view of their team is by and large truthful, such that even when they say there is something that can be rectified, it is easier to go with that assessment as it is based on initial realism.

Being realistic is similar to being truthful, and in an ethical sense, it is to be sincere in what one is saying, not just bragging about a brand.

When the technical bench, the championship, as this preliminary phase is certainly mental, stability of the fan



Simba SC interim head coach Juma Mgunda.

players, the leadership or management, and the fans are anchored in a realistic sentiment of what they expect from the team, it is easier to take pains.

They are pushed to make changes in technical bench leadership, in terms of the head coach, only as a last resort, when it is clear to everyone or rather it is more or less clear, that there is no tactical initiative that can be expected from the coach, in the circumstances.

Attitudes both with the city rivals and the soccer federation are decidedly different, a coach facing a 1-0 climb in a return tie is sacked.

In that case, there is a tough psychological 'remand prison' that both city rivals have boxed themselves into, ahead of the first-leg encounters in the second round of continental competitions.

They need to scale this round to pitch their sides in the lucrative group stage, where one is properly in the the psychological, even

part of the tournament, but its outside reaches.

To swear that this hurdle will be scaled without the option of failure is to up the pressure for no genuine reason except an intractable club culture and its national context.

Even then, the two sides face rather different kinds of trap in their weekend tour of duty, winning league reigning champions Young Africans SC in a tougher situation than their next street rivals.

Since they are unbeaten on the local scene in all competitions and have thrice beaten Simba SC in title encounters, they can hardly stand a situation where head coach Juma Mgunda obtains good results, and then perhaps Nassredine Nabi has more modest results.

Judging by the current mood, the side ought to project and perpetuate its local dominance in the continental tourney for the results to be acceptable to club fans. It is more than what a coach bargains for.

In that context, despite that the necessity to win being felt as strongly on each side, there is more irrational pressure on the Yanga side than on Simba

What this implies is that it will be relatively easier for the Msimbazi Street outfit fan base to live with modest results in its first leg tie, while the paroxysm at the other end of the street is such that they have to win the first leg and the next match.

Whether indeed there are sufficient reasons to expect that this will be the case is one thing, but that it is an irrational situation goes without saying, and dangerous for base and club leadership.

# Minister showcases netball prowess in 2022 SHIMIWI Games

By Correspondent Cheji Bakari, Tanga

MINISTER of State in President's Office, Public Service Management, and Good Governance Jenista Mhagama last week showcased her netball prowess in the ongoing Inter-Ministerial Sports Federation (SHIMIWI) Games played at Bandari netball court in Tanga.

The minister, who is also a Peramiho Constituency Member of Parliament, had as well represented Prime Minister Kassim Majaliwa in the 2022 SHIMIWI Games opening ceremony.

The veteran netballer used 10 minutes to slot in six goals for her team namely President's Office (State House) side.

Jenista, as well as Deputy Minister for Culture, Arts, and Sports Pauline Gekul, were members of the President's Office (State House) side which locked horns with SHIMIWI Combine in the netball

The minister, showcasing her virtuosity as Goal Shooter for mere 10 minutes of the first quarter, was tactical and played as per netball rules.

The performer made her presence felt with an impressive work ethic, tormenting opponents' defenders and slotting in six goals. The game had officially opened the 2022 SHIMIWI

Games, which are themed 'sports minimize noncommunicable diseases and increase productivity in workplaces.

After the tie, which was a formality, the duel that officially opened the showpiece had Mahakama Sports confronting the Ministry of Agriculture. Mahakama Sports team defeated the Ministry of Agriculture's side 28-26.

In football, the Ministry of Agriculture squad came up against Medical Stores Department (MSD) side, with the former commanding a 3-0 victory.

This season's games are the 36th edition of the showpiece which began in 1986.

A total of 50 teams consisting of 2, 510 players are battling it out in this year's SHIMIWI Games.



Minister of State in President's Office, Public Service Management and Good Governance Jenista Mhagam

**SPORTS** 

### **Guardian**

#### **Ukraine coach wants Euro** success to help fight Putin

#### FRANKFURT, Germany

UKRAINE head coach Oleksandr Petrakov says he is too old to fight on the front line but is still trying to help his country in another way.

Soccer, he believes, can play its part in the effort to defeat Russian President Vladimir Putin.

Ukraine's football federation is looking ahead to a time when the war is over and the Russian invasion has been repelled. This week it announced it would join Spain and Portugal's bid to host the 2030 World Cup.

On Sunday Petrakov was in Frankfurt for the Euro 2024 qualifying draw - but he admits he cannot think what life will be like by the time the tournament kicks off in Germany.

Ending the war - rather than qualification - is his priority, but he still wants to use soccer to raise the morale of those fighting for Ukraine.

"We have a connection with the guys on the front line because they send messages to the players," said Petrakov. "We feel they need our victory ... it is important for everybody to raise the spirits."

Petrakov is 65 years old so he was free to leave Ukraine after the Russian invasion in February. But he chose to remain in his homeland along with his family.

"I cannot be in the military because of my age and I don't have any special skills, but still I stay in Ukraine," he said. "We live our lives day by day. Any day you never know what could happen because the people who are against us could do

purple patch in front of goal.

sure more goals will come for him."

it around before half-time, so really good."

forced to limp off after just 28 minutes.

Europa League on Thursday.

LONDON

anything. Every day many people die in our country, it is hard to say what it will be like in 2024. I cannot predict.'

On the soccer field, Ukraine has a difficult task qualifying for Germany after being drawn in the same group as Euro 2020 finalists Italy and England. North Macedonia and Malta are also in the group.

Ukraine, which missed out on the upcoming World Cup when it was defeated by Wales in the playoffs, will likely have to play its home games at a neutral venue due to the war. It has been playing in Poland since the invasion.

"For my guys it is difficult," Petrakov said. "They do not see their families. They want to finish the war as soon as possible and play in front of our fans in Kyiv, Lviv, maybe Kharkiv, we don't know.

"It is more important to finish the war and stop killing people. That is most important for us."

Russia has been banned from competing by FIFA and UEFA and Petrakov insists the sanctions must

"We have said before, 'How can they compete when their military kill our children, kill our women and kill our men?" he said. "The rules decide that they cannot compete when they are acting like this.

'We have already said it, we are totally against it, so we hope it will not be allowed till the end of the war. Russians have supported Putin and they have shown it clearly, so it is not possible."

Ten Hag hopes Ronaldo's 700th lets goals 'flow'

ERIK ten Hag is hopeful Cristiano Ronaldo's goals will "flow" af-

Ronaldo came off the bench at Goodison Park to score his second goal

The 37-year-old has seen his opportunities to play restricted so far this

"Every player needs it [confidence] even when you are the best in the

world you need it, you need the goals," Ten Hag told a news conference.

"Once they have some goals, they come easier and then the goals come

"That is really impressive when you score 700 goals, a huge perfor-

mance. I am really happy for him and congratulate him for that. I am also

really happy it is his first goal of the season in the Premier League. I am

Victory for United moved them up to fifth in the table, one point off

the top four. It was a crucial win following the 6-3 defeat to Manchester

City a week ago and an awkward night against Omonia Nicosia in the

"Criticism is normal when you have a defeat especially in a big game in

"The first 35 minutes were good, in and out of possession. We had a

The one downside for United was another injury to Anthony Martial.

The Frenchman was handed his first start of the season after already

missing games because of hamstring and Achilles problems, but was

"I have to see," Ten Hag said. "I cannot tell what it is, how serious. Let's

wait the first 24 hours how serious it is and then I can give an answer."

**Southgate expects more England** 

injuries before World Cup

setback, a goal against, but I think we responded much better and turned

a derby, so we have to deal with that and then you learn the lessons and

we did, already on Thursday and today as well," added Ten Hag.

season, but Ten Hag believes the winner against Everton could prompt a

of the season and with it reach the impressive milestone.

ter he got the 700th in his club career in Manchester United's 2-1

of its eight games in the league and has City up next.

Liverpool twice came from behind, having first conceded to Gabriel Martinelli after 58 seconds. Darwin Núñez scored the first equalizer and Roberto Firmino – the replacement for Diaz - canceled out Saka's

Meanwhile, Liverpool winger

# Rampant Arsenal beats Liverpool; Ronaldo nets landmark goal

IT must be getting harder and harder for Arsenal manager Mikel Arteta to deny his team is a genuine title challenger in the Premier League this season.

Still, after recording another statement win – 3-2 over Liverpool on Sunday – Arteta was sticking to the script.

"They are really strong, they have shown that for five years," Arteta said, in reference to defending champion Manchester City, the winner in four of the last five seasons. "We haven't done any of that."

Well, if anyone is going to stop City, it looks like it will be Arsenal.

Pegged back twice by Liverpool at Emirates Stadium, Arsenal showed resilience and lots of character to recover again as Bukayo Saka converted a penalty in the 76th minute to seal an eighth win in nine league games this season.

"We are top of the league" was the chant that swept around the stadium after the final whistle, with Arsenal going back above City by a point.

"They are in the best moments of their lives," Liverpool defender Virgil van Dijk said.

The same cannot be said of Liverpool, which dropped 14 points off Arsenal not even a quarter of the way through the season.

Worse for manager Jürgen Klopp, Luis Diaz left the Emirates on crutches with his left knee in a brace after getting hurt late in the first half and Trent Alexander-Arnold was substituted at halftime with a twisted ankle.

"That is the icing on the cake," said Klopp, whose team has won just two

first goal.

Luis Díaz injured his left knee in the 3-2 loss to Arsenal in the Premier League on Sunday and left Emirates Stadium on crutches and wearing a



Manchester United at Goodison Park, in Liverpool, England, Sunday Oct. 9, 2022. (AP Photo)

brace.

Díaz went down in pain after a challenge from Arsenal midfielder Thomas Partey in the first half and the Colombia international was taken off in the 42nd minute.

Right back Trent Alexander-Arnold also left the match with an injury at halftime after Arsenal forward Gabriel Martinelli caught the England international on the ankle as he followed through after

Liverpool manager Jurgen Klopp said both players were "not good."

"He will have a scan and then we will know more," Klopp said about Diaz. "I have no idea about the extent and then on top of that Trent is bad as well with the ankle."

"Trent never, in seven years, went off if he could have played on. He was in too much pain, it started swelling immediately, so we will have to see."

#### RONALDO'S MILESTONE

Cristiano Ronaldo has finally scored in the Premier League this season. It was a landmark goal, too. The 37-year-old Portugal striker

took his tally in his club career to 700 by netting the winner as Manchester United beat Everton 2-1.

Ronaldo came off the bench in

the 29th minute to replace the injured Anthony Martial and scored 15 minutes later, running onto Casemiro's through ball and driving a low left-footed shot under England goalkeeper Jordan Pickford.

It was Ronaldo's 144th goal for United across two spells at the club. He also netted 450 goals for Real Madrid, 101 for Juventus and five for Sporting.

Just as in the Europa League on Thursday, United had to come from behind to win after Alex Iwobi put Everton ahead with a curling shot from outside the area in the fifth minute. Antony equalized in the

#### **CONTENTIOUS WINNER**

Gianluca Scamacca is adjusting nicely to life as West Ham's new striker.

Make that a goal in each of his three games over the past week, his latest a brilliant but contentious one in a 3-1 win over Fulham.

The Italy striker showed his growing composure in front of goal with an audacious chip over Fulham goalkeeper Bernd Leno to make it 2-1, after bringing the ball down just inside the area almost in slow motion.

Scamacca barely celebrated, sug-

gesting he felt something was amiss, but the goal survived an initial VAR check for offside and then a second, lengthy review of the ball appearing to brush the striker's fingers after he controlled

The goal was given and prompted a touchline meltdown from Fulham manager Marco Silva, who was booked for his angry protests.

Fulham led through Andreas Pereira's first goal for the club but he gave away the penalty that Jarrod Bowen tucked away for the equalizer. Michail Antonio scored West Ham's third in stoppage time.

#### **AARONSON'S RUN**

In Brenden Aaronson, the United States sure has a talent on its hands heading into the World Cup.

With a weaving solo run that took him past or beyond four opponents, Aaronson helped put Leeds ahead in its match against Crystal Palace. The winger's shot at the end of his dribble struck the post and Pascal Struijk converting the rebound.

Palace rallied to earn a 2-1 win, however, with Odsonne Édouard and Eberechi Eze scoring the goals in their team's second victory of the season.

### Barcelona needs to beat Inter to avoid another early exit

#### MILAN

BARCELONA could be on the verge of another humiliating group-stage exit from the Champions League.

With Barcelona and Inter Milan seemingly competing for second spot in Group C, behind a perfect Bayern Munich, it's advantage to the Italian side after it controversially won 1-0 at San Siro last week.

Another victory for Inter at Barcelona on Wednesday would mathematically qualify the Nerazzurri for the round of 16 and consign Barcelona to an early exit from the competition for the second straight year – unless Bayern loses to Viktoria Plze in what would be a major upset.

Barcelona will be looking to Robert Lewandowski for inspiration. The former Bayern Munich forward netted a hat trick against Plze but was kept quiet against his old team and was largely anonymous in the first match against Inter.

"It's an important match in which we will have everything on the line," Barcelona defender Marcos Alonso said after the Catalan club beat Celta Vigo 1-0 at home Sunday for its seventh straight Spanish league victory.

Inter will be hoping the victory against Barcelona signaled a turning point in its season after a mediocre start to the domestic campaign which saw it lose four of its opening eight Serie A matches before that important Champions League win.

Simone Inzaghi's side made it two wins in a row with a 2-1 victory at Sassuolo on Saturday.

"We showed in the last game against Barcelona that we had turned a page," Inter midfielder Henrikh Mkhitaryan said after the Sassuolo win. "We are Inter and we showed we never give up."

Inter will still be without injured forwards Romelu Lukaku and Joaquín Correa.

Here's what else to look out for in Aubameyang, who were rested by the fourth round of games, which Potter in the probability they will to last week proved to be the final sees a reverse matchup from last return at San Siro on Tuesday.

time out: WHO CAN QUALIFY?

Apart from Bayern and Inter, a number of other teams can secure their spots in the next round with two matches to spare if they win this week. Napoli handed Ajax its worst-ever Champions League defeat last week with a 6-1 rout to remain perfect and will be confident of progressing when it hosts the Dutch club on Wednesday. Club Brugge, Real Madrid and Manchester City have also won their three matches and they face Atlético Madrid, Shakhtar Donetsk and Copenhagen, respectively. Borussia Dortmund could also progress with a win at home to Sevilla on Tuesday. CHELSEA IMPROVING

Chelsea started group play with a shock loss quickly followed by the firing of its manager. The London club looks to be back on track. A 3-0 win over AC Milan in Group E last week was a sign that Graham Potter – the replacement for Thomas Tuchel – was stamping his mark on Chelsea.

Another win by the same score line, at home to Wolverhampton in the Premier League on Saturday, backed that up. It was even achieved without forwards Raheem Sterling and Pierre-Emerick

Of the other English teams, Liverpool can strengthen its position in second place in Group A with a second straight win on Wednesday over Rangers, which has lost all three games so far. Group D, containing Tottenham, looks wide open with the four teams separated by three points.

Tottenham and Eintracht Frankfurt are tied on four points ahead of their match in London on Wednesday.

#### **SEVILLA CHANGE**

Sevilla has a different coach in charge for its trip to Dortmund on Tuesday after Jorge Sampaoli replaced Julen Lopetegui following last week's 4-1 home loss to the German club. Sevilla must beat Dortmund to have a realistic chance of advancing in Group G but has only one win in 11 matches after drawing 1-1 with Athletic Bilbao on Saturday in Sampaoli's first game in charge.

Atlético is also looking for a win, against Group B leader Brugge, to get itself back in position to advance after consecutive defeats at the Belgian champion and at Bayer Leverkusen. Atlético, Leverkusen and Porto are tied with three points, six fewer than Brugge.

LEVERKUSEN'S WOW EFFECT

Bayer Leverkusen's defeat at Porgame for coach Gerardo Seoane. Xabi Alonso took over the next day for the former Liverpool and Real Madrid great's first senior management job. "It was a little wow effect," Leverkusen midfielder Robert Andrich said. Alonso celebrated his debut Sat-

urday when he led Leverkusen to just its second league win of the season. The 4-0 victory over Schalke was also the highest win for a Leverkusen coach on his Bundesliga debut. "We were concentrated today,

but we have to show that all the time, Wednesdays and Saturdays, always," Alonso said. Now it comes to doing better against Porto than his predecessor to get Leverkusen's Champions League campaign back on track. Alonso has won the competition as a player with Liverpool and Real Madrid.

#### FIGHT FOR TOP

Paris Saint-Germain and Benfica will fight again on Tuesday for top spot in Group H as they both have seven points while Juventus is in third place with three. Benfica will feel confident after its 1-1 draw with PSG as goalkeeper Gianluigi Donnarumma had to make a number of crucial saves to prevent the Portuguese side from winning.

# by David Chikoko

#### LONDON

ENGLAND manager Gareth Southgate expects to lose more players to injury before the start of next month's World Cup due to a packed schedule over the next few weeks.

Manchester City duo Kyle Walker and Kalvin Phillips face a race against time to be fit for Qatar after undergoing surgery on groin and shoulder injuries respectively.

Southgate will have little time to prepare his squad for their first game against Iran on November 21, just eight days after the Premier League comes to a halt.

England have reached the Euro 2020 final and semi-finals of the 2018 World Cup under Southgate and he rejected the suggestion the team will be better served by a mid-season tournament than at the end of a draining campaign.

"I never bought the theory it's better for us to be playing in the middle of the season than the end because we haven't had a problem playing at the end," said Southgate. "I always felt

that was a bit of a myth.

"What I do see is a really packed schedule now with a lot of players playing a lot of minutes.

"I think realistically we will lose more. It's so intense, and the players are playing so much football."

With England heading into the World Cup on the back of a six-game winless run in the Nations League, there has been speculation over Southgate's future after Qatar.

However, he looked forward to Euro 2024 on Sunday after being drawn alongside holders Italy, Ukraine, North Macedonia and Malta in Group C of qualifying.

"It's obviously a very challenging group. Ukraine is a very strong team. As North Macedonia showed against Italy (in World Cup qualifying) that's also got complications.

"I think it's the first time in a while where there's a bit more jeopardy and a bit more excitement on a qualifying group. It's good for football because in the end you need that jeopardy to make the competition exciting."

# Guardian www.ippmedia.com

Rampant Arsenal beats Liverpool;

Ronaldo nets landmark goal

**COMPREHENSIVE REPORT, PAGE 19** 



# Dar volleyball squads set for Nyerere International tourney

By Correspondent Joseph Mchekadona

This year's edition of the Julius Nyerere International Volleyball Championship tipped off vesterday in Arusha, with 24 clubs from across the East African region battling for the title in the show-

Tanzania Volleyball Association (TAVA) assistant secretary Shukuru Ally said the championship which has attracted clubs from Kenya, Rwanda, Burundi, and the host Tanzania is a weeklong tournament that will culminate with winners in both men's and women's categories being presented with medals.

He said the showpiece, an annual feature, is taking place at Ngarenaro in Arusha and there are 14 men's teams and 10 women's squads for the tour-

The official revealed: "The Nyerere International Volleyball Championship got underway today (yesterday). We have Kenya which has fielded four teams, Rwanda has entered two teams, and there is one squad from Burundi."

"There are 17 local squads, we expect Arusha Regional Commissioner to grace the opening ceremony," he said.

He mentioned competing teams in the men's category as Tanzania's Jeshi Stars, Chui, Arusha Champions, Karatu, MTC, Mipango, Pentagon, Mbulu, and Kampala International University in Tanzania

Men's category squads from Kenya are GSU and Kenya Forest, Rwanda has sent the APR squad.

Women's teams are Tanzania's Jeshi Stars, JKT, Star Girls, Golden Wings, Magereza, Chui, and Orkeeswa, Kenya's Young Speakers and DCI, and Rwanda's army team, APR.

The championship takes place annually in commemoration of the Father of the Nation, the late Mwalimu Julius Kambarage Nyerere.



Dar es Salaam vollevball sides take part in a recent competition held by Faru Volleyball Club. PHOTO: COURTESY OF FARU VOLLEYBALL CLUB



13:30 Kali Za Wana 13:55 Dondoo Za Michezo

14:00 Bongo Hits 15:00 Funguka 15:30 Mpera Mpera

20:00 Kipenga

18:30 Bongo Hits 19:00 EATV SAA

residential appliance markets alues. The show aims to 16:30 #HASHTAG 17:00 5SELEKT 17:55 Kurasa enhance residential construc advice, news and commen

easta 12:00 Kipenga Xtra 13:00 Planet Bongo 16:00 EA Drive

21:00 The Cruise

**UJENZI** provides information

and ideas on residential cor

struction, interior decor and

# Dodoma Jiji FC sacks Burundian coach Masoud Djuma, assistants



Masoud Djuma

#### By Correspondent Nassir Nchimbi

DODOMA Jiji FC leadership has sacked the squad's technical bench which was led by Burundian Masoud Djuma due to dissatisfaction over the team's results in this season's NBC Premier League games.

The side reached such a decision after notching one win in six league games, conceding three losses, and managing a draw in two ties.

According to the squad's leadership, it was further not satisfied with the style of play which does not show the out-and-out development of the squad.

In six games, Dodoma Jiji FC had scored three goals while conceding eight goals in the process, and in the last match, they went

down 3-0 to Simba SC.

Other members of the club's technical bench who have been sacked include assistant coach Mohamed Muya, and goalkeeping coach Adam Meja who is said to have joined Simba Queens.

Djuma had been in the club for eight months after the club's management introduced him in February this year.

Dodoma Jiji FC has taken the decision early after Djuma finished the last season having seen it grab victory in five ties since his arrival in February.

It cruised to win in five outings last season and posted a win in one tie this season, making a total of six wins in Djuma's eight-month tenure with the club. In total Dodoma Jiji FC won nine games, lost 13 times, and drew 13 times last sea-

According to the information released yesterday, the club's leadership explained that it decided to get time to

rebuild the bench.

"The club management would like to thank the head coach and the entire technical bench for their great contribution to our club and wish them all the best in their new roles," the statement said.

It has also been explained that Dodoma Jiji FC will now be under the management of the outfit's youth team coach Omary Mohamed.

The Guardian confirms that the management of Dodoma Jiji FC quietly put Djuma in a hot seat by giving him an ultimatum, namely catapulting the club to victory in three matches.

The side noted his first match out of the three pitted Dodoma Jiji FC against Singida Big Stars which ended in a draw.

It was followed by another draw against Kagera Sugar and a 1-0 win over Geita Gold FC, the outcome nevertheless was hardly enough to save his job after losing 3-0 against Simba SC.

# Flexibles by David Chikoko



#### Dar firm backs 2022 Tanzania Cricket Premier League

#### **By Guardian Reporter**

CRICKET promotion in Tanzania has once again garnered backing, with Tanzania Cricket Association (TCA), hosting the inaugural Tanzania Cricket Premier League (TCPL) in collaboration with Toyam Industries Ltd (TIL) and Pacific Star Sports.

Tanzania Cricket Association (TCA), a member of the Africa Cricket Association (ACA), and the ICC's Associate Member since 2001 disclosed that it has decided to bring onboard Skvexch as the title sponsor for the TCA's first edition of the TCPL.

Tanzania, according to TCA, has a vast history in the game of cricket, boasting a cricketing history that is as old as 120 years and having its first cricket match played on its soil in

Ever since the game has passed the colonial era to progress its way to the core of the country in the new millen-

In a release issued by TCA information officer Atif Salim, the association disclosed in a new collaboration with the association's sponsors, it would also be introducing new franchise leagues and national team tours in the coming future.

The TCA noted such a partnership is exclusive with a vision of building cricketing culture in Tanzania and creating interest amongst new fans and players.

Premji Pindoria, TCA's Chairman, said: "We welcome our title sponsor Skyexch and our new partners, Pacific Star Sports, along with Toyam Industries Ltd on board as we share the vision of building new cricket tournaments in our country which will help in further developing the game in Tanzania."

Commenting on the development, Mohamedali Budhwani, Toyam Industries Ltd's Chief Managing Director said: "The TCPL would be our second experience of conducting leagues in the African sub-continent." The Toyam Industries Ltd boss

pointed out: "It was only recently that we had conducted the Africa T20 Cup, in place of which the ACA had acknowledged and appreciated our efforts to build the cricketing culture in the region."

Budhwani stated: "We are happy to see not only our relationship strengthen with ACA, but also with the opportunities that we can grab to grow the sport."

The leader noted: "This will only go a long way to equip us with enough mettle to kick-start the leagues we have recently acquired in Kenya, Greece, Mauritius, and Rajwada (In-

"I am now hopeful that cricket, as a vertical, will start contributing meaningfully to our revenues sooner than later.'

Budhwani noted: "It feels nice to see our core teams working together to fire all engines. While the strategy team is busy identifying diversification and acquisition of opportunities, our execution team is on an overdrive to operationalize the acquired assets."

Budhwani revealed: "If this continues, I can see my dream of making Toyam Industries Ltd the largest sporting production and promotion company being fulfilled sooner than what I had imagined earlier."

Ali Akbar Khan, Director of Pacific Star Sports, said: "Tanzania has had a very rich cricketing history, having its players playing for the East African sides that played in the inaugural Cricket World Cup."

Khan revealed: "We look forward to working closely with TCA and introducing new domestic and international tournaments in the country."

Premji moreover revealed TCA is excited about the partnership and looks forward to providing more information regarding the upcoming tournaments.

Tanzania Cricket Premier League has brought together Pacific Tembo Stars, CTV Royal Rhinos, SKY Simba Kings, Toyam Chui Challengers, Ashton Buffalo Blasters, and Reliance Twiga Titans to lock horns in 20-over

In Tuesday's fixture, Ashton Buffalo Blasters will confront Pacific Tembo Stars at the Leaders Club venue.