



HISTORY



60TH ZANZIBAR REVOLUTION ANNIVERSARY

HEALTH



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Seven players return to Taifa Stars for 2023 AFCON

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Ivory Coast gets ready to host Africa's biggest sporting event

Z'bar records 56.4pc rise in revenues in two years



Outgoing Indian High Commissioner Binaya Srikanta Pradhan bids President Samia Suluhu Hassan farewell at Tunguu State House in Zanzibar yesterday. Photo: State House

Zanzibar exported goods worth 180.4bn/- in 2022, a 174.7percent increase compared to 65.7bn/- garnered in exports during 2020

By Guardian Reporter

ZANZIBAR has recorded a 56.4 percent surge in revenue collection in two years, from 790.48bn/- recorded for fiscal 2020/2021 to 1.4trn/- in the 2022/2023 financial year, the government has indicated.

President Dr Hussein Ali Mwinyi unveiled this achievement in a televised address at the Zanzibar State House that brought together top officials of the Union and Zanzibar governments, as the key prelude to marking 60 years of the Zanzibar Revolution.

The pace of economic growth for 2022 reached 6.8 percent from the 1.3 percent registered during 2020 during the Covid-19 emergency, while the gross domestic gross (GDP) at constant prices rose from 3.116trn/- in 2020 to 3.499trn/- in 2022, he said.

Economic growth stemmed from a rapid increase in investments and improving roads, ports, airports, supply of clean and

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'Law unclear on duties of cooperatives supervisors'

By Guardian Correspondent, Mbeya

COOPERATIVE union officers in various districts face hardships in seeking to do what is needed, as the law has failed to make clear what their proper responsibilities entail, a senior administrator has stated.

Angela Maganga, a secretariat official with the Regional Administration and Local Governments (PO-RALG) ministry in the President's Office, made this observation at an opening session of a two-week training programme for cooperative union officials based in the Southern Highlands regions.

Procedures require them to encourage cooperative unions to be established but they have no clear authority to manage cooperative associations, leaving unions to oversee their own affairs, she said.

Cooperatives officials attending the training expressed appreciation for the training initiative, saying it will help them increase efficiency in supporting development of the unions.

Zwai John, a cooperative officer in Katavi Region, commended the government for organising the training as it has widened their scope of skills, thus being better positioned to work to improve cooperative unions' operations.

"This is very helpful training, we thank the government for organising the session," he said, affirming that participants will be better equipped with essential skills and creativity to improve supervision of associations.

Mbeya district administrative secretary, Mohamed Faki urged the officers to ensure that they invest their time addressing conflicts in the unions, as such situations ending up ruining union operations, pointing out that dis-

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27 NGOs propose articles on voter education, observation

By Guardian Correspondent, Dodoma

A GROUP of 27 civil society organizations (CSOs) have underscored the need for inclusion

of articles to allow voter and observer education components in election laws.

Israel Ilunde, who chairs the NGOs' ad hoc group, made this observation at an appear-

ance before the Constitutional and Legal Affairs standing committee of the National Assembly here yesterday, as part of receiving views from

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Zuhura Juma Makame, an attendant at Pangatupu District Hospital in Zanzibar's North B District, briefs Prime Minister Kassim Majaliwa yesterday on equipment used in attending to people with heart conditions. It was at the launch of business at the facility falling on the eve of the climax of celebrations to mark the 60th anniversary of the Zanzibar Revolution. Photo: PMO

Ministry and TIC taking up local investment drive

By Correspondent Joseph Mwendapole

THE Tanzania Investment Centre (TIC) is expected to register projects reaching up to \$15bn (35trn/-) by 2025, the government has stated.

Prof. Kitila Mkumbo, the Planning and Investment state minister in the President's Office, said in Dar es Salaam yesterday that TIC registered 504 projects last year valued at \$5.6bn, where upwards of 230,000 jobs will be generated if they are fully implemented.

He was speaking to journalists at TIC head offices, explaining plans for a national investment campaign being conducted from January to September to encourage local investments.

Of the 504 projects, 47 percent are local, 29 percent by foreign investors and 26 projects are joint ventures, he said, noting that he has been making efforts since being appointed to the post in July last year to alter the notion that investment chiefly

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A foreign tourist moves to buy hand-made clay pots while sightseeing earlier this week at Matema market on the Kyela District shores of Lake Nyasa. Photo: Correspondent Nebart Msokwa

Do not hide disabled kids, parents advised

By Guardian Reporter, Zanzibar

VICE President Dr. Philip Mpango has called on parents and guardians not to hide children with disabilities at home as the move denies them the right to get education.

Dr Mpango made the call while opening the Jendele Integrated Primary School in Zanzibar's Central District as part of marking the 60th Anniversary of the Zanzibar Revolution. The school has been built at the tune of 3.7bn/-.

He said it is good that the children get education to be able to use the talents they have because the government has continued to improve teaching and learning infrastructure including integrated schools.

He said that human resources are an important tool in bringing about social and economic development in the country.

Dr Mpango said that quality education is what enables the development of human resources to fully build the nation.

He said the education sector is a priority of both governments led by the President Samia Suluhu Hassan and Dr. Hussein Ali Mwinyi to build an educated society with useful knowledge.

According to him, in the 60th Anniversary of the Zanzibar Revolution, it is good to be proud of the great progress achieved in various sectors—education, such as the improvement of education infrastructure at all levels.

He noted that the number of students has grown from 25,432 in 1964 to 592,781 in 2023. Other achievements include the improvement of learning and teaching for students with special needs, the increase in universities offering higher education where they have now reached 7 from 0 in 1964.

He urged the people to recognize the responsibility to protect and maintain the Zanzibar Revolution by condemning any actions that go against that mission.

Lela Mohamed Mussa, Minister for Education and Vocational Training said the completion of the project is the various efforts made by the government to ensure that education is available in a good environment.

She said that the Zanzibar government intends to carry out a major educational revolution, which includes the improvement of infrastructure, increasing the interest of teachers as well as adding modern equipment in educational centres.

By Guardian Reporter

PM inaugurates state-of-the-art Pangatupu Hospital in Zanzibar

PRIME Minister Kassim Majaliwa has launched the Pangatupu B hospital in the Unguja North Region, Zanzibar which has the capacity of serving 100,000 people at once.

Speaking after the launching of the hospital which has been constructed at a cost of 6.7bn/-, the PM said it will help reduce challenges to the people who were travelling distances in search of health services.

PM Majaliwa said the construction of the hospital was an implementation of

directives by the president of Zanzibar and chairman of the revolutionary government Dr Hussein Mwinyi who has insisted proper investment into the sector.

"It is the wish of the government of Zanzibar to strengthen infrastructure

in the health sector so that people can access services in a conducive environment," he said.

He said the hospital will facilitate access to quality health services especially specialized services which are offered at all levels.

"The services at the hospital will facilitate establishment of health camps which will help to bring special treatment camps for specialized services," he said.

In another development, Majaliwa directed the ministry of health to carry

out a detailed assessment of the needs of the hospital as well as to ensure that it is allocated to the staff of all fields required according to their cadres including doctors, nurses and other professionals

The PM asked the employees of the

health sector to continue working with integrity and dedication adding that having buildings and medical equipment is one part, and offering satisfying services was another thing. Minister for Health of the Revolutionary government of Zanzibar Nasser Ahmed Mazrui said in the 60 years of the Revolution, the number of beds for patients in hospitals has increased from 1,445 to 2,645, the number of intensive care units has increased from one to 14 and operating rooms have increased from 11 to 35.

THE UNITED REPUBLIC OF TANZANIA
TANZANIA COMMUNICATIONS REGULATORY AUTHORITY
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PUBLIC NOTICE

APPLICATION FOR LICENCE UNDER THE CONVERGED LICENSING FRAMEWORK

NOTICE is hereby given to the public that the Tanzania Communications Regulatory Authority has received applications for Licences under the Converged Licensing Framework from the following applicants: -

S/N	NAME OF APPLICANT	TYPE OF LICENCE	SHAREHOLDERS / NATIONALITY	SHARES %
1.	Megaone Company Limited	District Content Television Broadcasting (Free To Air)	1. James Inyassi Nyakia -Tanzanian 2. Deogratias Donald Leonard -Tanzanian	97 3
2.	STELLAR-IX Tanzania Limited	National Network Facilities: Tier 3 Public Data Centre	1. STELLAR-IX -Data Centers Limited-Mauritian 2. Next Generation Telco Limited-Mauritian	80 20

Pursuant to Section 8 Of Electronic and Postal Communications Act, Cap 306 of the Laws of Tanzania, written comments are hereby invited from any interested person in respect of the grant of licence to the applicants to reach the Authority, within 14 days of publication of this notice. Such comments will be taken into consideration when the Authority considers the applications.

Comments should be addressed to:

Director General
 Tanzania Communications Regulatory Authority
 P. O Bo 474
 14414 DAR ES SALAAM
 Tel: +255 22 241 2011-2
 Fax: +255 22 2412009
 E-mail: dg@tcr.go.tz

60 YEARS
OF ZANZIBAR REVOLUTION

"Mapinduzi yetu ndiyo Amani yetu, Tuyalinde kwa Maendeleo yetu"

The Board of Trustees and staff of the National Social Security Fund (NSSF) wishes all Tanzanians a happy celebration of **60 years of Zanzibar Revolution**

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Prof Kitila Mkumbo (C), Minister of State in the President Office (Planning and Investment), updates journalists in Dar es Salaam yesterday on the national investment promotion strategy. He is with Tanzania Investment Centre executive director Gilead Teri (R) and the minister's secretary, George Kamesa. Photo: Correspondent Joseph Mwendapole

ZPDC unveils milestones towards oil and gas economy

By Guardian Reporter

OIL and natural gas are major industries in the energy market and play an important role in the global economy as the world's primary fuel. Exploration and production sector makes up around four percent of the global economy. The global oil and gas market size grew from USD6,989.65 billion in 2022 to USD7,330.80 billion in 2023 at a compound annual growth rate OF NEARLY 5 percent.

To get a slice if this, Zanzibar, due to its favourable location, officially entered oil and gas exploration industry by putting up 12 blocks up for grabs last year in an effort to diversify its economy and reduce heavy reliance on tourism.

Implemented through Zanzibar Petroleum Development Company (ZPDC), the opening of the blocks is in line with President Dr Hussein Ali Mwinyi's USD2.4 billion plan to attract investors in the oil and gas exploration, shipping and seaweed processing.

ZPDC was established under section 32 of the Oil and Gas (Upstream) Act, 2016 and was registered under the Company Laws of Zanzibar 2018. ZPDC as any other Company is registered under the laws of Zanzibar, as limited by shares all of which is owned by the Revolutionary Government of Zanzibar. In nutshell one would rightly say that ZPDC is a state-owned Company or a National Oil Company.

ZPDC as a National Oil Company for Zanzibar was established to fulfill several mandates provided under the Oil and Gas (Upstream) Act, 2016 as amended together with the objectives enumerated under the Memorandum and Articles of Association of the Company. As per the said Law, ZPDC is mandated to act as commercial entity with the objective of safeguarding the National Interest in the Petroleum activities. The Company (ZPDC) shall be required to maintain participating interest in upstream activities, ZPDC shall be the license holder in the upstream activities and shall sign the Production Sharing Agreement with the International Oil Companies.

The Oil and Gas (Upstream) Act allows the National Oil Company to apply to the minister for the exploration block and the Minister may grant or reserve the most potential area or block for the National Oil Company. This may allow the Company to develop the block with or without collaboration with International oil companies.

According to the amendment made in 2023 to the Oil and Gas (Upstream) Act, the company is now allowed to participate in the midstream and downstream activities, this amendment was made so that the company can start to generate income since the upstream sector requires substantial amount of capital investment and it takes long time to realize the fruits of investments.

It is almost five years since ZPDC was established and as we commemorate 60th Anniversary of Zanzibar Revolution, ZPDC Managing Director Mikidadi Alli Rashid speaks about some of the important milestones achieved in the oil and gas sector.

Seismic data

Rashid said that in October 2018 the Government, ZPDC and the RAKGas Zanzibar signed the Production Sharing Agreement (PSA) which gave obligation to the Contractor RAKGas during the initial exploration phase. It was due to this PSA that ZPDC in collaboration with RAKGas managed to acquire sizable amounts of seismic data for the Pemba-Zanzibar Block.

"For the hydrocarbon to be discovered in any part of the world, seismic data is very important to be acquired, processed, interpreted and analyzed. This was successfully done and we proudly say the signing of PSA and acquisition of the seismic data is major milestone towards discovery of the hydrocarbon resources in Zanzibar. ZPDC in collaboration with ZPRA and the contractor managed to pay compensation to those affected by the seismic acquisition exercise in Zanzibar and Pemba whereby almost 85 percent of the victims have received their payment" he said.

Energy Summit 2023

ZPDC in collaboration with Global Event Partner conducted Zanzibar Energy and Industry Summit in July 2023, the event which is expected to be conducted every year. This event is designed to act as a platform for all energy and Oil and Gas Companies to meet once in a year in Zanzibar to discuss various topics regarding the sector also companies get opportunities to showcase their activities in the sector, he said.

Collaboration with TPDC

Also, Rashid added that ZPDC has signed Memorandum of Understanding (MoU) with Tanzania PETROLEUM Development Corporation (TPDC). This MoU list down areas of cooperation and set out procedures and manners

to cooperate, through this MoU the two companies have managed to exchange experiences, share knowledge and skills amongst the workers. ZPDC has an opportunity to participate in the exploration activities conducted in various blocks on the side of Mainland Tanzania.

ZFCC: We shield consumers and the economy against profiteers

By Guardian Reporter

FAIR competition bodies across the world are meant to promote and protect effective competition in trade and commerce, to protect consumers from unfair and misleading market conduct and to provide other trade and consumption-related matters.

The government of Zanzibar established the Fair Trade and Consumer Protection Act No. 2 of 1995 which repealed the Price Control Act No. 12 for the purpose of business competition and consumer protection as well as to maintain welfare and promote economic growth through free market economy.

Prior to the establishment of Zanzibar Fair Competition Commission (ZFCC), the function of fair trade and consumer protection was under the department of Trade and Marketing Promotion Unit in the Ministry of Trade and Industry Zanzibar.

Thus, ZFCC repealed the Zanzibar Fair Trading and consumer Protection Act No. 2 of 1995 and enacted an Act No. 5 of 2018 and became fully operational on July, 2018 after being assented to.

As part of the United Republic of Tanzania, Zanzibar began working on laws related to competition immediate after the trade liberalisation in the 1980s when private sector got heavily involved in economic activities for the first time.

To mark the 60 years of Zanzibar Revolution, ZFCC is proud of several achievements attained

in its endeavours to ensure fair competition and protect consumers and the economy against unfair practices by profiteers.

Mohammed Sijamini Mohammed, Managing Director ZFCC, said the commission has removed a total of 17 counterfeit products to protect producers of the genuine ones as well as unsuspecting consumers.

"We did not stop there, we use various trade fairs and the media to create awareness to the public on how to identify genuine products and the important features that set them apart from the imitated ones," he said.

Removing counterfeit and low-quality products is not only about protecting the consumers and owners of genuine brands but also about protecting the economy because imitators don't pay taxes and are classified as economic saboteurs all over the world, he said.

"ZFCC facilitated and endorsed the merger of a total of 28 companies, a move which enhanced investment and boosted public coffers through increased taxes and levies," he said, adding that three other mergers are being processed.

Mohammed said ZFCC receives a lot of queries from Zanzibaris who want to know about the status of various products, with some seeking advice before using a new product which enters the market for the first time.

"This is a big achievement for us because it implies that Zanzibaris have faith in our work," he said.



ZANZIBAR FAIR COMPETITION COMMISSION (ZFCC)



60 YEARS OF REVOLUTIONARY




Zanzibar Fair Competition Commission and its Secretariat and all Staffs of the Zanzibar Fair Competition Commission (ZFCC) join His Excellency Hon. Dr. Hussein Ali Mwinyi the President of Zanzibar and the Chairman of the Revolutionary council and Her Excellency Dr. Samia Suluhu Hassan, the President of the United Republic of Tanzania in Commemorating 60 years of the Zanzibar Revolution


Facebook account: [Zanzibar fair competition commission](#)
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His Excellency Dr. Hussein Ali Mwinyi



ZANZIBAR PETROLEUM COMPANY LIMITED (ZPDC)




60 YEARS OF REVOLUTION



The Board of Directors, Management and Staff of ZANZIBAR PETROLEUM COMPANY LIMITED (ZPDC) join His Excellency Hon. Dr. Hussein Ali Mwinyi the President of Zanzibar and the Chairman of the Revolutionary council and Her Excellency Dr. Samia Suluhu Hassan, the President of the United Republic of Tanzania in Commemorating 60 years of the Zanzibar Revolution

Phone: +2552 42941218,
 S.L.P 228, Zanzibar
 Email: zpsc-info@zpsc.go.tz
 Located at: Julius Nyerere Road, 70468 Urban West Zanzibar.



His Excellency Dr. Hussein Ali Mwinyi

By Guardian Reporter

Chinese medical teams lauded for advancing healthcare in Tanzania

THE government has thanked the Chinese government for dispatching medical teams to help improve healthcare for people in the East African country.

Over the last six decades, more than 1,500 members of the Chinese medical team have been dispatched to Tanzania, said Paschal Ruggajo, director of Curative Services in the Ministry of Health, stressing that they

have saved the lives of more than 20 million Tanzanians suffering from complicated ailments and have helped address various technological gaps in local hospitals.

Ruggajo made these remarks in a speech delivered during a ceremony to bid farewell to the 26th group of the Chinese medical team and welcome the 27th group in Tanzania's

commercial hub of Dar es Salaam.

Tanzanian medical experts have greatly benefited from the long-standing cooperation in the field of health over the last six decades, Ruggajo said.

The 11 members of the 26th Chinese medical team have worked in Tanzania for two years, stationed at the Muhimbili National Hospital, the Muhimbili Orthopedic Institute, the

Jakaya Kikwete Cardiac Institute and the Mbeya Regional Referral Hospital.

Suo Peng, charge d'affaires of the Chinese Embassy in Tanzania, said that in the past two years, the Chinese experts completed close to 15,000 diagnoses, conducted more than 3,000 surgeries, participated in nearly 2,000 critical care interventions, managed anesthesia for over 7,000 cases, conducted over 400 training

sessions, and trained nearly 2,000 individuals.

"In December 2022, the team collaborated with local doctors on a 13-hour thoracoabdominal aortic aneurysm resection surgery, leading to the successful recovery of the patient," he said.

Peng also expressed hope that the newly arrived 27th batch of medical staff, comprising 11 specialists from renowned hospitals in China specializing in pediatric, cardiac, neurosurgery, orthopedics and other fields, would dedicate themselves to safeguarding the health of the Tanzanian people, further contributing to the friendship between China and Tanzania.



Zanzibar's Community Development, Gender, Elderly and Children minister, Riziki Pembe Juma (in yellow head-cloth), has a word with food vendors at Shauri Moyo in Unguja on Wednesday. Photo: Guardian Correspondent

ZPRA: First licensing of offshore blocks in Zanzibar soon

By Guardian Reporter

Ensuring constant supply, quality, fair prices and trade practices in oil and gas is of paramount importance to ensure that citizens are protected from harms due to lack of regulation. Effective regulation of lucrative products such as oil and gas can only be done by a government institution.

Zanzibar Petroleum Regulatory Authority (ZPRA) is an upstream oil and gas institution which was established by Section 7(i) of the Zanzibar Oil and Gas Act, number:6 of 2016. It was officially launched by the appointment of the Managing Director on 18 March 2017.

ZPRA is mandated to monitor and regulate the exploration, development and production of petroleum in Zanzibar. The functions of the Authority are well described in Section 8 of the Act which include, but not limited to advise the minister responsible for Petroleum affairs on granting, renewing, suspending and cancelling petroleum exploration licenses, development licenses and production permits and review and approve any proposed exploration activity contained in the annual work programme, appraisal programme and production forecasts submitted by Zanzibar Petroleum Development Company (ZPDC).

Others are to provide information to the relevant authority for the collection of royalty, cost oil and gas, profit oil/gas, taxes, and fees from petroleum activities; administer petroleum agreements; ensure that companies uphold laws, regulations, rules and contract terms and take such action as is necessary to protect the health and safety of workers and the public and ensure the establishment of a central database of persons involved in petroleum activities, managing petroleum data and providing periodic updates and publication of the status of petroleum activities.

Adam Abdulla Makame, ZPRA Managing Director says before the establishment of ZPRA, oil and gas exploration operations were under the custodianship of the Tanzania Petroleum Development Corporation (TPDC), which was the institution responsible for regulating and managing the oil and gas operations and business in the United Republic of Tanzania until 2015.

However, he said in terms of policy implementation pertaining to energy, including the oil and gas sector in Zanzibar, before ZPRA, it was being coordinated by the Department of Energy and Minerals.

"Nevertheless, following the enactment of the Petroleum Act No.21 of 2015 of Tanzania Mainland, the Revolutionary Government of Zanzibar was obliged to manage the oil and gas resources on its own and therefore, developed the Oil and Gas Policy of 2016, the Oil and Gas (Upstream) Act no.6 of 2016 and soon afterwards, established of ZPRA) and ZPDC to manage the sector," he said.

As we commemorate the 60th anniversary of the Zanzibar Revolution, what are the milestones in petroleum regulation that ZPRA is proud of?

To answer this, Makame said ZPRA has achieved several milestones including coordinating all activities for signing the Production Sharing Agreement (PSA) for the Pemba - Zanzibar Block between the Revolutionary Government of Zanzibar and RAKGas company on 23 October 2018 as well as supervising the oil and gas exploration activities for the Pemba - Zanzibar, which was operated by RAKGAS company, including FTG, Seismic Survey and Data interpretation process.

"We successfully supervised the compensation processes for citizens whose property was affected during the seismic survey activities," he said.

ZPRA is in charge of receiving petroleum data from Tanzania Mainland which enables Zanzibar to search for oil and gas investors independently, he said.

The Authority develops various regulations for the

management of the oil and gas (upstream) subsector including Oil and Gas (Upstream) General Regulations, 2021; Oil and Gas (Local Content) Regulations, 2021; Health, Safety and Environment (Upstream) Regulations, 2022; the Fee and Charges (Upstream) Regulations, 2022 and the Oil and Gas (Upstream) Drilling Regulations 2022.


Additionally, he said that ZPRA reviews the Oil and Gas (Upstream) Act no. 6 of 2016 and the Model Production Sharing Agreement (MPSA) in order to enhance a conducive business environment for investors and strengthen the sector's governance with broad participation, maximum value benefits and minimum negative impacts on the environment.

"We facilitate opening new areas for oil and gas exploration activities in Zanzibar following the resource assessment and block demarcation processes," he said.

"We are conducting the preparations for the first licensing round for offshore blocks of Zanzibar, which will be announced in the early first quarter of 2024."


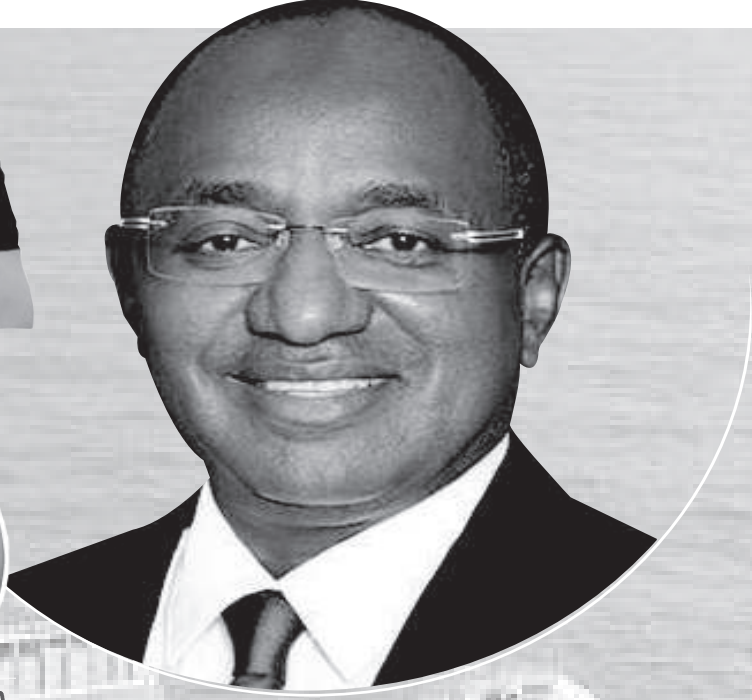
According to Makame, the Authority has embarked on capacity building for its staff by providing long-term and short-term training in various areas of the oil and gas sector management.

ZPRA conducts awareness programmes to communities regarding the oil and gas sector through meetings with various government institutions, Shehia leaders as well as the media.



ZANZIBAR PETROLEUM REGULATORY AUTHORITY (ZPRA)

60TH ANNIVERSARY OF ZANZIBAR REVOLUTION





The Board of Directors, Management and the Community of the **Zanzibar Petroleum Regulatory Authority (ZPRA)**, conveys sincere congratulations to **Hon. Dr. Hussein Ali Mwinyi**, President of Zanzibar and Chairman of the Revolutionary Council and to all Tanzanians on the 60th anniversary of the Zanzibar Revolution.


In addition, **ZPRA** joins all Tanzanians in celebrating this great day.

HAPPY REVOLUTION DAY


WEBSITE: WWW.ZPRA.GO.TZ | EMAIL: INFO@ZPRA.GO.TZ CONTACTS.
ZPRA, P.O BOX 4746, MAISARA ZANZIBAR
MOBILE +255 24 22 35689;
INFO@ZPRA.GO.TZ; WWW.ZPRA.GO.TZ.




THE REVOLUTIONARY GOVERNMENT OF ZANZIBAR
MINISTRY OF WATER, ENERGY AND MINERALS




ANNIVERSARY OF ZANZIBAR REVOLUTION



President of Zanzibar and Chairman of the Revolutionary Council.
H.E. Dr Hussein Ali Mwinyi





President of the United Republic of Tanzania
H.E. DR. Samia Suluhu Hassan

The management and the employees of the Ministry of Water, Energy and Minerals conveys sincere congratulations to **Hon Dr. Hussein Ali Mwinyi**, President of Zanzibar and Chairman of the Revolutionary Council and to all Zanzibar's on the 60th Anniversary of the Revolution of the Zanzibar Revolution.

GOD BLESS ZANZIBAR

BEVAC to set up modern demo for stimulating apiculture sector

By Correspondent Valentine (EU).
Oforo, Dodoma

THE Beekeeping Value Chain Support (BEVAC) project has embarked on an initiative for the establishment of demonstration beeyard to serve as key platform for the rolling out of relevant knowledge to the stakeholders and experts in the country's apiculture sector.

The timely development shelved to take shape from this month incorporates constructions of the vital beekeeping facilities within 15 districts across Tanzania Mainland and four districts in Pemba island.

Deogratius Kimena, project's expert in result monitoring said that the initiative which seeks to further improve performance of the sector is being implemented by Enabel, the Belgian Development Agency through funds from the European Union

"Among others, the envisaged beeyards are expected to play a meaningful role to help impart the districts beekeeping officers (DBOs), as well as the beekeepers in the beneficiary districts with the best recommended beekeeping practices," he said, naming 15 districts in project as Kakonko, Kibondo, Kasulu, Uvinza, Tanganyika, Nsimbo, Mlele, Sikonge, Uyui, Urambo, Kaliua, Kahama-Ushetu, Manyoni-tigi, Ikungi and Singida.

He said that apart from the project, BEVAC will this year run a number of campaigns to disseminate vital training to the majority of beekeepers to ensure high quality honey is produced.

"For example, in Pemba island establishment of new beekeeping reserves is being prioritised in January with the initial stages including holding community meetings and meeting with leaders of hosting Shehias," he added.

Kimena expounded that plans are also afoot to organise an array of remote coaching of beekeeping SMEs on branding and packaging that continues to support them to access and meet international markets of bee products.

According to him, in efforts to spur the sector, the project is working in sync with the Ministry of Tourism and Natural Resources for Tanzania Mainland and Ministry of Agriculture, Irrigation, Natural Resources and Livestock in Zanzibar to establish new bee reserve areas in different regions with apiculture potential across the country.

Kimena said that the target is to ensure that 53,527 hectares of forest land is conserved and officially recognized as a beekeeping reserve area.

Tanzania stands 14th country for beekeeping in the world and 2nd in Africa with most of the country's produced honey and beeswax often exported to Germany, France, Belgium and Netherlands, Oman, USA, Japan, Botswana, Burundi, Rwanda, Uganda, Congo DRC, Somali and neighbouring Kenya.

"For example, in Pemba island establishment of new beekeeping reserves is being prioritised in January with the initial stages including holding community meetings and meeting with leaders of hosting Shehias"



Zanzibar's First Vice President, Othman Masoud Othman (4th-R) pictured at Paje in South Unguja Region yesterday inaugurating 'The Soul', a residential resort project managed by the CPS Africa. The project comprises 240 apartments and is expected to create opportunities for sustained growth in the Isles' tourism and other economic sub-sectors. Fourth left is the firm's Chief Commercial Officer, Tobias Dietzold. Photo: Guardian Correspondent

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TCDC launches tree planting programme

By Polycarp Machira, Dodoma

THE Tanzania Cooperatives Development Commission (TCDC) yesterday launched a nationwide tree planting campaign aimed at helping improve the environment in line with the government initiatives.

Through its 7400 cooperative society members, TCDC focuses on working together with other stakeholders across the country in reaching the target, being in support to President Samia Suluhu Hassan's efforts on environment conservation.

Speaking yesterday at the launch of the programme at Uhuru Primary School in Dodoma City, Registrar of Cooperative Societies, Dr Benson

Ndiege said the sustainable campaign will be carried with cooperative unions at different of the country.

He underscored the importance of the unions in creating economic and social developments to people, he said tree planting is part of the development activities that help create better environment for all. "I appeal to all cooperative societies to organize and participate in tree planting activities being part of our development plan agenda" said Dr Ndiege, adding that the yesterday's launch was in line with the plan to make Dodoma green.

He explained that at least 60 percent of the unions are involved in agriculture activities and through their activities they can help boost

tree planting initiatives. According to the registrar, the decision to carry out the activity in schools is aimed at familiarize pupils who are the future leaders with tree planting culture.

Leonard Birono, a conservative ranger from the Tanzania Forest Services (TFS) who led the exercise applauded TCDC for the good gesture, calling on other stakeholders to follow suit.

He said TFS need such support from different partners in making Dodoma green. "When we plant trees we help improve the environment" he said while offering brief explanations on tree planting.

Uhuru Primary School's Head teacher, Sospeter Ramadhan thanked

TCDC for the gesture, adding that it will help making the school environment conducive for the pupils.

He added that the school has 600 pupils and efforts to improve environment is crucial in ensuring the school environment is in good nature.

Speaking on behalf of cooperative society leader, Andrew Mtomola from Arusha Road SACCOS in Dodoma city maintained that the society have big target of changing people's lives. "This is one of the efforts of the cooperative societies in supporting environment conservation measures" he noted.

During the event journalists also had the opportunity in planting tree as partners working together with TCDC in bring change in the community.

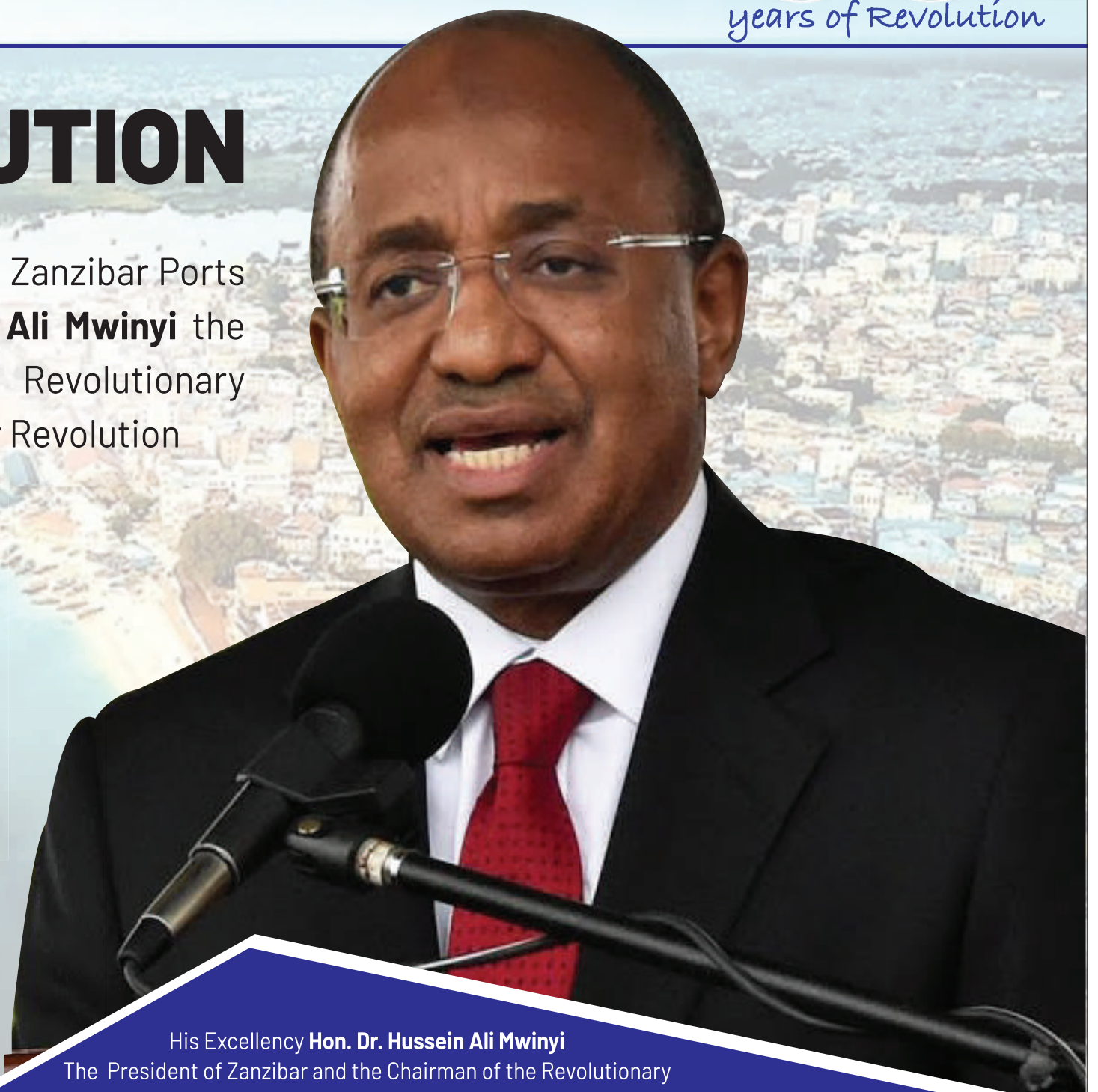


ZANZIBAR PORTS CORPORATION (ZPC)



ZANZIBAR REVOLUTION

Board of Directors, management and all staff of the Zanzibar Ports Corporation join His Excellency **Hon. Dr. Hussein Ali Mwinyi** the President of Zanzibar and the Chairman of the Revolutionary Council in Commemorating 60 years of the Zanzibar Revolution



His Excellency Hon. Dr. Hussein Ali Mwinyi
The President of Zanzibar and the Chairman of the Revolutionary

" PORT FOR BLUE ECONOMY FOR ZANZIBAR PROGRESS."



Hashim Omary (L), secretary of a Lake Victoria zone CSO engaged in the fight against sexual violence and violence targeting children, has a word in Shinyanga on Tuesday with Shinyanga district commissioner Johari Samizi (C) shortly after talks on ways to stem the tide. Photo: Guardian Correspondent

Morocco scoops vote to preside over United Nations Human Rights Council

GENEVA

MOROCCO won a vote on Wednesday to lead the United Nations Human Rights Council after a heated showdown with South Africa.

The Moroccan candidate, Ambassador Omar Zniber, received 30 votes, and his South African opponent, Ambassador Mxolisi Nkosi, secured 17 in a secret ballot in Geneva.

Morocco denounced the attempts by South Africa and a few other African states to undermine its efforts to hold the position, a prestigious even if mostly symbolic post.

"The kingdom's election, supported by a large number of countries around the globe in spite of Algeria's and South Africa's efforts to counter it, demonstrates the trust and the credibility inspired by Morocco's external actions," the Moroccan foreign ministry said.

"Morocco's election, for the first time in its history, to the presidency of this prestigious UN body, constitutes an acknowledgment by the international community of the far-sighted vision of His Majesty King Mohammed VI ... in protecting and promoting human rights," added the statement by the North African country's foreign ministry.

The ministry said it was "delighted with the trust placed in it", which it considers "a strong signal from the international community for its constructive approach

and its unifying leadership on key subjects including interfaith dialogue, tolerance and the fight against racial hatred, the right to a healthy and sustainable environment, migrants' rights and the impact of new technologies."

The vote marked a rare public dispute in the African group whose turn it was to lead the 47-member council. It normally strives to take decisions as a bloc.

The dispute in part revolves around over the Western Sahara where the Algeria-backed Polisario Front is disputing Morocco's sovereignty over the territory.

As part of a broader diplomatic strategy, Morocco has been reaching out to countries, including African neighbours, to build support for its policies in the Western Sahara. It has gained the backing of a growing number of African nations despite the hostile lobbying by Algeria and South Africa.

The UN Human Rights Council, which convenes several times a year, is the only intergovernmental global body designed to protect human rights worldwide. It can increase the scrutiny of a country's human rights records and authorise probes.

"During its presidency, the kingdom will remain faithful to the line it has set itself during its three mandates within the Human Rights Council, always favouring dialogue and consensus," pointed out the statement of the Moroccan foreign ministry.

Govt to connect all places with affordable clean energy services

By Guardian Reporter, Zanzibar

where the first one was signed in 2007, the second in 2011 and the third in 2016.

DEPUTY Prime Minister and the Minister for Energy Dr Dotto Biteko has said that the government will continue supervising its policies and strategies to ensure that more households, industries and various places are connected with affordable clean energy services.

The move, according to the DPM, is meant to reduce high dependency on other sources such as fuel.

Dr Biteko made the remarks on Wednesday here when he witnessed signing of a cooperation agreement for the natural gas project in the Ruvuma block between the Tanzania Petroleum Development Corporation (TPDC) and Ndovu Gas Drilling Company.

He noted that due to the major investments that are going on in the natural gas deposits, it is estimated that fuel imports in Tanzania will drastically drop to 28 percent by 2050.

"We are well prepared to ensure that we supervise the implementation of the clean energy policy to reach more people in all corners of the country at an affordable price thus promoting environmental conservation but also cut imports of fuels," he said.

The DPM said that currently 80 percent of the gas produced in the country is used as a source to generate power but with the new strategy, the government wants to ensure that 38 percent goes for industrial use and 10 percent for domestic use.

He said that in order to reach many people with clean energy services, there is a need to convert gas into liquid and transport it in different parts of the country.

TPDC Director General, Mussa Makame said that the signed project will increase availability of natural gas and thus contribute to the country's economic growth.

"There is a total of 1.6 billion cubic feet of natural gas which have been explored and tested and that this year, TPDC in collaboration with the companies that we have signed the agreement with, plans to drill new wells in order to increase the amount of gas produced in the country," he informed.

According to him, the project is expected to produce 60 million cubic feet per day increasing to 140 million feet in the first three years.


He said that implementation of the contract will enable other activities to be carried out, including the drilling of wells to produce gas.

"There will be also construction of infrastructures to collect gas from the wells, construction of a 34-kilometre pipeline to transport gas from Gas collection point to the gas processing plant located in Mtwara region.


Majid Al Shandoudi, the director of ARA Company said that they are well prepared to distribute the gas to customers as they have enough international experience of doing the job.

Mtwara regional commissioner, Ahmed Abas said that they take good care of the project for the people in the drilling areas and the nation in general to benefit.


The natural gas agreement is the fourth to be signed in order to increase accessibility in the domestic market.



THE REVOLUTIONARY GOVERNMENT OF ZANZIBAR
ZANZIBAR ELECTRICITY CORPORATION




60 YEARS OF THE ZANZIBAR REVOLUTION





1964 - 2024




The Board of Directors, Management and Employees of the Zanzibar Electricity Corporation (ZECO) join The President of Zanzibar and Chairman of the Revolutionary Council, Dr. Hussein Ali Mwinyi together with all citizens in commemorating the 60th Anniversary of the Glorious Revolution of Zanzibar.

"WE ARE HERE TO BRIGHTEN YOUR LIFE"


For communication
S.L.P 235 Gulioni Street Zanzibar, Telephone number: +255 2452255 (Headquarters Unguja) +255 2452259 (Pemba)
Customer service: 0772 877 879, Email: info@zeco.co.tz
Website: www.zeco.tz, Facebook, Instagram, Youtube, Twitter: ZECOZanzibar




THE REVOLUTIONARY GOVERNMENT OF ZANZIBAR
ZANZIBAR STATE TRADING CORPORATION - ZSTC



60 ANNIVERSARY OF ZANZIBAR REVOLUTION



years of Revolution



The president of the revolutionary Government of zanzibar.
HE. Dr Hussein Ali Mwinyi

President of the United Republic of Tanzania
H.E. DR. Samia Suluhu Hassan

Board of Directors, management and all staff of the Zanzibar State Trading Corporation - ZSTC join His Excellency Hon. Dr. Hussein Ali Mwinyi the President of Zanzibar and the Chairman of the Revolutionary council and Her Excellency Dr. Samia Suluhu Hassan, the President of the United Republic of Tanzania in Commemorating 60 years of the Zanzibar Revolution

Tel: (+255) 24-2230271, Email: info@zstcznz.org

Victoria Finance

PUBLIC AUCTION ANNOUNCEMENT

VICTORIA FINANCE PLC WISHES TO ANNOUNCE TO THE PUBLIC THAT WITH THE AUTHORISATION IT GIVES TO THE APPOINTED AUCTIONEER INTENDS TO SELL AT PUBLIC AUCTION THE SECURITY OF CHRONIC DEFAULTER AS DESCRIBED BELOW:

S/N	CREDITOR'S NAME	BAIL	TYPE AND PART OF THE GUARANTEE	AUCTIONEER	DATE
1	KHALFAN NASSORO ABEID	HOUSE	RESIDENTIAL LICENSE - HANZESE B- KILOSA DISTRICT	J&J RECOVERIES	24/01/2024
2	RASHID ATHUMAN NGVYA	HOUSE	RESIDENTIAL LICENSE - OAKAWA, MUMBERO	J&J RECOVERIES	24/01/2024
3	PROSES ANDREW YOUNG AS AN ADMINISTRATOR OF THE LATE ANDREW JUMLA GUNGE	HOUSE	TITLE DEED - NAIRO, ARUSHA CITY	J&J RECOVERIES	11/01/2024

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AUCTION TERMS:

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- Failing to do so will result in the auction being repeated and the money paid will not be returned.
- The costs of transferring the owner and changing ownership will be done by the buyer.
- The guarantee will be sold as it is.

FRIDAY 12 JANUARY 2024

Taking A New Look
At The News
ESTABLISHED IN 1995

The Guardian Limited Key Contacts

Managing Editor: WALLACE MAUGGO
Circulation Manager: DENNIS NTAITA

Newsdesk

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

Advertising

Mobile: 0677020701
E-mails: advertise@guardian.co.tz
Website: www.ippmedia.com
epaper.ippmedia.comPact on Z'bar port building
pointing to changing times

ZANZIBAR had a pleasantly rare time at midweek, with the signing of an agreement involving the government and foreign firm ZF Devco for the construction of Maruhubi Port.

The pact was not signed at the Finance ministry, as would normally be the case, but right at the Zanzibar State House.

Zanzibar President Hussein Ali Mwinyi witnessed the event meanwhile as Union President Samia Suluhu Hassan wasn't far from the scene as she has spent a number of days in the Zanzibar Revolution Anniversary Week engaged in mobilisation work.

This was a sort of a surprise package from Zanzibar in a way serving to make people get used to private public partnership in a direct manner: in building a port within three years without large budgets.

The project is set in two phases for a total construction cost of US\$250m, but the proper breakdown or the financing arrangements were not explicitly put across during the signing ceremony.

Yet there are modalities that are fairly well known, one being that a private firm builds a facility, operates it and then transfers it to the public authorities.

Alternatively, a company is formed where the state boasts equal or less shareholding than the builder, with the generated income first focused on returning the construction costs with interest.

Of course, there would be allowance for some 'interlude' of sorts, where the state obtains low amounts of revenue. In later years, the revenues are systematic as the private firm is then just a shareholder.

There are two ways in which this

event sends out a strong message, namely, that PPP arrangements work and can be applied, particularly on costly projects like infrastructure.

As details on the deal remain rather scant, it is not easy to say for sure if the modality adopted will leave no questions open with regard to the eagle-eyed critics of PPP.

These would, as expected, remain ready to dig into any such arrangement or loopholes juts like would apply with any such arrangement.

There is also another situation where an operational concession is handed for a range of strategic considerations, though experience showed that it is a little harder to garner support for that kind of arrangement.

If it starts with building using the investors' own cash and then it is repaid as stipulated in the respective contracts, it is easier to sell at the level of public opinion, as people see it as a net gain for public authorities.

The other aspect that may be of crucial food for thought is that major projects don't have to be glued to what is in public coffers.

So long as the projects are productive and add value to economic activity, like necessarily repairing roads and bridges or building ports, it can be expected that the repayment burden won't be too heavy.

And it is altogether a different matter if it is a private sector loan where public authorities have options about how the debt can be settled.

That might include transferring some fixed property to the firms involved as, in the final analysis, they are investors.

But that sort of option isn't available in most loans involving direct transactions in US dollars, as they don't involve investors setting foot in the country.

It will certainly pay more handsomely
doing more and better in horticulture

THE swiftness with which Tanzanians have come to realise and appreciate the health, economic and other benefits of engaging in gardening and horticulture is heartening indeed.

Even the most patriotic among us will admit that, until relatively recently, the really serious horticultural business in this part of Africa was the virtual monopoly of Kenyans - and they were reaping windfalls chiefly by selling their produce in Europe and the United States.

Yet anyone who knows about Kenya and the particular spots where most commercial gardening and horticulture are conducted knows that there are numerous areas in Tanzania that could be equally important players in the lucrative business.

After all, with the advances in technology made possible in part thanks to the ingenuity, turning desert land into a model vegetable and fruit garden is no longer that much of a big deal.

While this could run as big enough news, there has often been even more heartwarming news for Tanzanian farmers in the form of promises of a 'ready and waiting' foreign market for their fruit and vegetable - including from Turkey.

A number of banks and other financial institutions have also expressed readiness to extend financial and other support to small and medium enterprises engaged in the cultivation and processing of vegetables, flowers, fruits and other crops both for the domestic market and for export.

For instance, a specialty foods consultant from a US-based company serving as a critical link between manufacturers, importers, distributors and retailers once visited food processors in Dar es Salaam.

This was at the invitation of

Tanzania's very own Small Industries Development Organisation (SIDO).

The consultant revealed during talks with representatives of SMEs dealing with food processing that the popularity of African specialty foods in the US market - the world's largest - was increasing dramatically.

He warned though that, while African specialty foods were "well supported" in the US, there were "straightforward" challenges in entering that highly competitive market.

The main obstacles were with regard to meeting quality and basic labelling and packaging requirements, he noted.

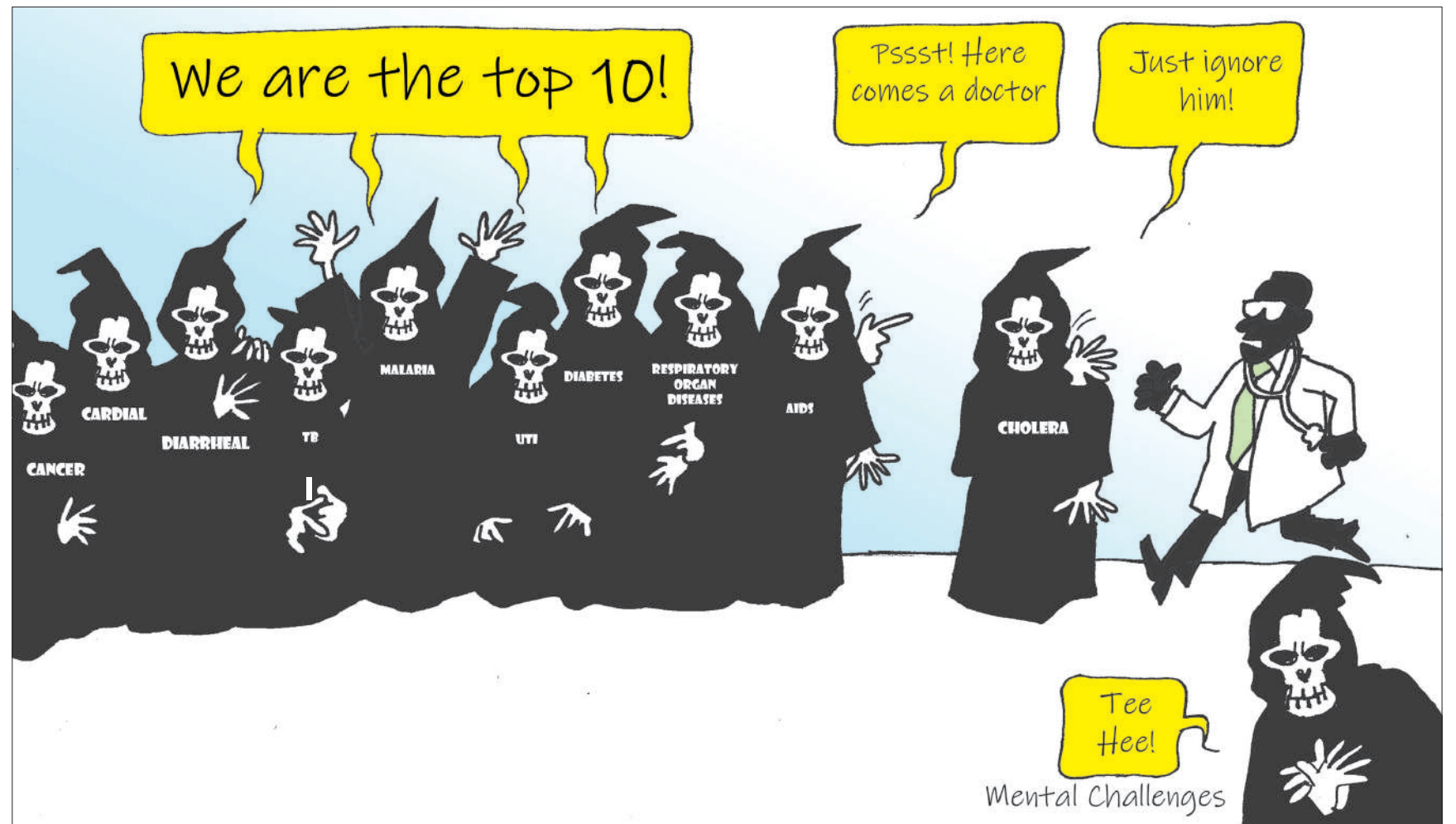
SIDO meanwhile said that the US government, NGOs and private enterprises were working alongside African manufacturers towards meeting world market demands, further embracing African development and showing the world what Africa was really worth.

Tanzania farmers and entrepreneurs badly need to continue seizing such opportunities, particularly in that ever rising numbers of local and international agencies keep coming up with promises of assistance to those of our people who are engaged in all manner of businesses, including horticulture.

Serious gardening leads to economic, physical and mental health benefits as well as the peace of mind of knowing exactly where one's food comes from and having a surplus for sale.

Massive numbers of our people now know that gardening and horticulture can handsomely pay back economically and in various other ways.

Many are dying to see even faster growth in the sub-sector push the country into increased support for modern agriculture. The desire should grow into a dream we need to ensure comes true.

Illegal gold mining threatening water,
biodiversity in Pakistan's Indus River

By Sabir Hussain

ILLEGAL placer gold mining along the scenic Indus River in Nizampur, a town in Pakistan's Nowshera District, has escalated to alarming levels. And it is posing a dual threat to national assets and the delicate biodiversity of the region.

Despite the presence of local authorities, these activities persist largely courtesy of the influence of a powerful mafia operating with impunity.

The illicit mining activities, spearheaded by the well-connected and influential mafia, involve the deployment of an extensive fleet of more than 1,200 heavy machines along the riverbanks.

This machinery is causing irreparable damage to, and depletion of, valuable national assets - and severe disruption of aquatic life.

The nation is already grappling with a severe financial crisis and soaring inflation rates, and the illicit placer gold mining activities only help to compound economic woes.

In a situation where every resource is crucial in alleviating financial strains, the failure to promptly address this issue promptly signifies a missed opportunity to put a valuable resource to the best use possible a valuable natural, non-renewable resource for the country's benefit.

Instead of contributing to the national treasury, the illegally extracted placer gold further deepens the economic crisis. Many citizens express frustration over the dual impact of economic challenges and environmental concerns resulting from the unregulated mining.

Despite efforts by the Mineral Regional Office in Nowshera, which has filed over 370 cases against law violators engaged in these activities, the habitual violators' persistent reluctance to vacate the areas of illegal mining remains a significant challenge.

These regions - particularly Kahi village near Askari Cement Factory and Jabbi Kuch - have been identified as highly sensitive for the security of the field staff involved in enforcing legal measures.

The confrontations have escalated to a point where the enforcement team faces serious threats, including being at the wrong end of incidents of shooting and stoning by the violators during raids.

Such hostile reactions further underscore the gravity of the situation, necessitating not only legal action but also heightened security measures



Unregulated gold miners employ an estimated 1,200 heavy machines on the Indus River in Nowshera District, Pakistan. File photo

to ensure the safety of those tasked with upholding the law and protecting national assets from ongoing exploitation.

Nowshera deputy commissioner Khalid Khattak recently informed the BBC of this extensive illegal gold mining operation in the district, and how this practice has escalated since 2022 with the advent and deployment of more advanced equipment.

Khattak reported that 858 cases leading to 825 arrests and the collection of 70 million rupees in fines have been registered. Law enforcement agents have also confiscated 12 excavators, seven vehicles, and 20 motorcycles.

However, the enforcement of these laws is challenging, the explanation chiefly being the remoteness of mining locations and the increased strain on police resources amid a rise in polio cases and the upcoming General Election.

In a troubling turn of events, Pakistan's Tehreek-e-Insaf Parliamentarians (PTI-P) chair Pervez Khattak meanwhile recently sparked off controversy by allegedly endorsing the illegal gold mining at a political gathering.

Khattak's speech not only acknowledged the presence of illicit mining activities but shockingly encouraged attendees to participate, asserting that no legal action could be taken against them in his presence.

This startling endorsement by a prominent political figure has not only raised serious concerns about the rule of law and environmental conservation, but also suggests potential political backing for illegal mining operations.

Environmental experts have highlighted the immediate and long-

term consequences of these activities.

The use of heavy machinery not only disturbs the riverbed but also releases harmful pollutants into the water. And this affects the quality of food for the fish, threatening the delicate balance of the aquatic ecosystem and even more unnervingly disrupting the life cycle of turtles.

Undisturbed, these proverbially gentle creatures lay their eggs in the sand, carefully covering the nests for protection from predators.

With placer gold mining on the rise, though, turtle breeding grounds are at great risk. This is especially so along the Indus River.

The consequences of the illegal mining extend beyond environmental damage. The Indus River serves as a crucial water source for agriculture and other domestic purposes, making its protection vital for the well-being of local communities.

It is widely feared that the continued failure to address this issue as comprehensively as the situation demands could result in threatening the livelihoods of those dependent on the river.

Furthermore, there is the looming possibility of diverting the course of the Indus River in Nowshera, an area already susceptible to flooding.

Repeated instances of severe flooding in the district have inflicted substantial human casualties, harmed animals and caused damage to residences.

The ongoing disregard for this matter presents an imminent threat to the safety and long-term possibility of the communities residing along the Indus River.

It is crucial to the development for the region's economy and

environmental preservation efforts to regulate placer gold blocks along the Indus River.

The move is chiefly meant to streamline and formalise the extraction of placer gold, ensuring that the resource contributes as handsomely as practicable to the government exchequer.

By introducing more effective regulations and enhanced oversight, the government seeks to enhance revenue generation from this valuable resource while concurrently maintaining the delicate biodiversity of the Indus River.

The need to strike a balance between economic interests and environmental conservation is at the forefront of this initiative, reflecting a commitment to supporting sustainable practices in resource management.

Unregulated gold miners employ an estimated 1,200 heavy machines on the Indus River in Nowshera District, Pakistan. The regularisation process is anticipated to bring transparency and accountability to placer gold extraction, fostering a win-win situation for both economic growth and ecological preservation.

The call for urgency is not just an administrative necessity but a resounding demand from a public seeking both economic relief and responsible resource management.

Plans are growing for immediate and decisive action from both the local and national governments to dismantle the illegal mining operations along the Indus River.

Both the environmentalists and local residents are demanding a thorough investigation into the alleged collusion between the mafia and local authorities, emphasizing the need for accountability to prevent further degradation of the region's natural resources.

As the situation intensifies, concerned citizens hope that the government will take swift action to put an end to the illegal placer gold mining and protect the Indus River from further harm.

The fate of the region's biodiversity and the well-being of its residents hang in the balance, which underscores the urgency of addressing this critical issue.

* Sabir Hussain is a senior journalist at Sunrise Today, a publication based in Islamabad covering science, technology, climate change, environmental issues, energy, public health, education, Afghan refugees and international affairs.

By Andrew Bomani

Mzee Mwinyi: The 'father of free media'

At the very outset, I must be categorical that I'm a firm proponent of media freedom anywhere on this planet. For this, it profoundly pains me thinking how Tanzania so carelessly fell into the hands of one unfettered John Pombe Magufuli. Not a single red flag was raised by the media!

How I so wish and this tied to Magufuli's rapport on matters infrastructure with the then-country director of the World Bank in Dar es Salaam, Bella Bird, that a media practitioner should have brought to the attention of Magufuli and his lackeys, even by way of Kiswahili translation, a landmark address to the World Press Freedom Committee in November 1999 titled 'Poor Countries Must Have a Free Press' by former World Bank President, James Wolfenshon.

Wolfenshon once said: "A free press is not a luxury. A free press is at the absolute core of equitable development, because if you cannot enfranchise poor people, if they do not have a right to expression, if there is no searchlight on corruption and inequitable practices, you cannot build the public consensus needed to bring about change".

"This might sound like a strong statement from the President of the World Bank, an international institution governed by 181 member governments and constrained in terms of our Articles of Agreement from any involvement in political matters".

When I came to the bank nearly five years ago, I was told we did not talk about corruption. Corruption was political. It was the "C-word," and if you could not use the C-word, you surely could not talk about press freedom. What could be more intrusive on political than a free press? What is it that could enfranchise people than a free press?

But it soon became clear to me that corruption and the issue of press freedom, while they may have political impact, are essentially economic and social issues, both key to development. So we redefined corruption, not as a political issue but as an economic and social issue.

Corruption is the largest single inhibitor of equitable economic development, and in redefining the issue in this way our shareholder countries reacted very favourably. Indeed, six months later at a meeting of our development committee, ministers all made speeches about corruption and asserted that it was at the core of the problems that affect development.

"So, too, is press freedom. Studies at the bank show that the more press freedom a country has, the more it can control corruption. Studies show, too, that there is a strong positive correlation between voice and accountability and measures such as per capita income, infant mortality and adult literacy. And yet we know from Freedom House that just 1.2 billion people live in countries with



access to a free press, that 2.4 billion live without a free press and 2.4 billion have access to a partially free press," said Wolfenshon.

He concludes: "And each country needs to ensure this right from within. It needs to listen to its own voices to get the ideas moving that can change society. Where we are welcome, the bank can help. So, too, can the international press and such organisations as the World Press Freedom Committee."

It is instructive that the estimable Wolfenshon would in his memoirs recount that 'he was throwing a grenade into an entrenched culture'.

I must add that Wolfenshon was someone who had intimate working relations with the late President Benjamin Mkapa. By coincidence, both would assume and end their highest roles in the same year. Wolfenshon would also pay glowing tribute to our father of the nation, Julius Nyerere, upon his passing.

It is unfortunate that the erudite Mkapa, an erstwhile pressman acted more often than not in a manner that was quite at odds with Wolfenshon's beautiful words. Few will likely remember the moment when Big

Ben basically asked a Chinese contractor in a public event to confirm if he had come across any corruption in his government. What kind of answer did he expect if not an easy one? It was an apparent snide at a section of the press, who he would accuse of being lazy in the application of their thinking.

The arrival of Mkapa could have been a key moment indeed for Tanzania's media landscape. He would portray himself as an ardent believer in public opinion for purposes of good governance.

In an interview with a foreign journalist David Martin, at the time of his election in 1995, Big Ben noted that, 'you must have a relatively efficient formal and, perhaps, informal reporting system about the performance of government, a way in which you can gauge the public's perception of your government's performance...'

Mkapa was the classic rhetorician in this regard.

Amid the gloom, there is an individual who distinguished himself and deserves to be celebrated by all Tanzanians in one particular domain. I'm referring to Mkapa's predecessor, Mzee Ali Hassan Mwinyi.

To begin to appreciate him, one must read the autobiography of the late business leader, Reginald Mengi, in which he gives a picture of the newspaper industry of a past era.

"In 1988, the government opened up the print media industry to private ownership. The first private company to take the plunge was Business Times Limited, which began publishing a weekly newspaper called 'Business Times.' I was hesitant to follow suit at the time for two reasons.

"First, it was obvious to me that the media business was a relatively unprofitable business compared to

other commercial investments opportunities. One reason was that private media business was being born following a long period when media business had been totally state owned and controlled. For decades, Tanzania had closed out free and independent media. Although the people never publicly showed their disapproval of such a situation, one always sensed a centrifugal mood for change.

"Tanzania had been a political oligarchic state in which the only media available was owned and controlled by the state. That was the government newspaper, the 'Tanganyika Standard,' later on the 'Daily News,' and the 'Sunday News,' newspaper and Radio Tanzania. The media in those years had been every inch the tool of state thinking and policy direction.

"I thus correctly predicted that start-up investment costs would be high and it would take a long time before any reasonable return on investment was realised. Accordingly, during the initial stages the media business would have to be financially shored up by my other businesses..."

Mengi would only enter the media business upon the restoration of multi-party politics. What goes through my mind is how 'private ownership' was allowed just a few years after Nyerere had stepped down from the highest office and whilst Tanzania was still a single-party state. This was a major development for the country that must be noted for posterity.

Precious few will be aware that it was the same Business Times that was in the forefront of organising a historic presidential debate in 1995. Surely was this a testament to a flourishing media landscape in the country. Never has such an event been even considered seriously.

The fact of the matter is that the subsequent re-

gimes were a stumbling block to the entertaining of any such ideas. Tanzania should have long gotten to a stage where within CCM itself, presidential aspirants can sit around a table.

I recall that after the contentious presidential nomination of Mkapa, Nyerere wasn't spared criticism of his manipulative hand. It is unimaginable today!

In addition, things that happened under Mwinyi that has long been done away with the weekly press meetings with the State House press secretary. In Mwinyi's autobiography, he writes how he would send Patrick Chokala once a week to explain or expound to journalists on various matters of government.

When Mkapa became head of state he said he would sit in the seat himself, then he went back to the press secretary and then finally he introduced an elevated position of director of communications. That is obtaining until today. No Q & A sessions though. Just one-way traffic!

On a light but serious note, cartoons had their place in the press. My own late uncle, Paul Bomani, was lampooned for the numerous public appointments that landed his way. Nobody took issue in some government office. If ever one could talk about halcyon days those were indeed.

In the final analysis, I feel compelled to borrow from a former colonial minister in Kenya who also played an influential role in their transition to majority rule, Micheal Blundell, when he spoke to the KANU Review Committee in 1990. Blundell made the observation that, "the very essence of democracy is a free press and it is extremely dangerous to tamper with it, as it enables voters to express their views, make suggestions, and criticise public action."

I couldn't agree more with Blundell. It is for this reason, I contend that Mzee Mwinyi deserves hands down the title of 'father of free media' in Tanzania. I sincerely urge the Media Council of Tanzania (MCT) to handsomely award the man on World Press Freedom Day. Couldn't get any better.

Andrew Bomani is a political scientist and the co-founder of the yet to be registered Independent People's Party: a.bomani@yahoo.com

Derivative title: A viable means for acquisition of investment land

As we had alluded in our previous article, among the means for a foreigner to own land in Tanzania is through a derivative title. However, in Tanzania investment is not only limited to foreigners, this article is also useful to local investors who wish to process derivative titles for their land for investment purposes.

The Land Act of Tanzania, (Cap113 R.E 2018) defines derivative title as a right to occupy and use land created out of a right of occupancy and includes a lease, a sub-lease, a license, a usufructuary right and any interest analogous to those interests.

As the definition reflects, derivative title can be processed from an already existing title which can be unsurveyed land, or granted right of occupancy. This article focuses on processing of derivative under granted

right of occupancy.

Management of the company which qualifies as an investor as per the Tanzanian laws, can identify the land registered under granted right of occupancy which they intend to purchase. In this respect all the due diligence procedures prior to purchasing land will be applicable, this includes verification of ownership, physical site visitations, ensure the land use plan for the land to be purchased aligns with the investors objectives etc.

Thereafter the normal transfer procedures will apply commencing at the Municipal Council where the land is located, Tanzania Revenue Authority (TRA) and finally the office of the Registrar of Titles.

Once the office of the registrar of titles finalizes transfer process, if the applicant is Tanzanian citizen, certificate of right of

occupancy will be issued to him but the applicant is a foreigner, he will be advised to comply with the provisions of Section 20 of the Land Act which stipulates that non-citizens shall not be allocated or granted land unless it is for investment purposes under the Tanzania Investment Act.

Procedures for processing derivative title

At this stage the investor will be required to write to the office of the commissioner for lands giving details of the purchased land and express his wishes of processing derivative certificate for investment. The office of the commissioner for lands will then prepare land form No. 36 for surrender of such right of occupancy and preparation of land form No. 1 for designation of such land for investment purposes.

Notice through land form No 1 should be published in the government gazette for 28 days and in case there is no any objection, the application will be presented before the National Land Allocation Committee for their final approval.

Once the publication and approval are granted, assessments for payment of various payments like processing fees, land rents,

and premium will be made by the investor to pave way for the registrar of titles to prepare certificate of title in the name of the Tanzania Investment Centre (TIC).

Once the title is ready it will be handed over to TIC who will issue an invoice for facilitation fee amounting to 0.5 percent of the value of the land and upon payment of the same, they will prepare leasehold agreements which will be signed between TIC and the respective investor.

The duly executed leasehold agreements will then be delivered to the office of the registrar of titles to finalize preparations of derivative title in the name of the investor.

Challenges in processing derivative titles

Among the challenges which investors and lawyers processing derivative titles should brace themselves for is double payment of items like land rent and premium while processing derivative titles. These payments are regulated by the land (Fees) Regulations Government Notice No.83 of 2001 which was amended in the year 2021 by Government Notice No. 469 which amended item 1&14 of the schedule which provides that payment

of the premium for derivative title to be 0.5 percent of the land value and its regulation No. 3 provides that prescribed fees for any service shall be paid before such service is rendered.

Another issue is the delay of the whole process due to the same requiring prior approval and involving various departments in different sectorial authorities.

Advantages of derivative titles

One look at the above procedures and challenges is surely to cause one to be apprehensive as to the string of payments for processing derivative title and the time frame which will be taken to finalize such process and one might be questioning whether the outcome is really worth the effort.

To answer this, we wish to point out that apart from derivative title for investment purposes being the most viable form of ownership of land for investors in Tanzania, it also comes with a lot of advantages like, the land designated for investment purposes will be accorded protection from disputes and land acquisitions to ensure the investor is able to undertake his projects without any disturbances.

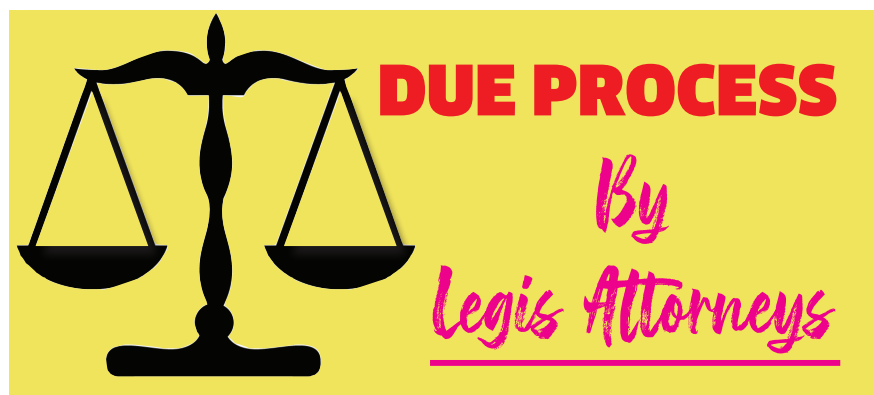
The derivative title right of oc-

cupancy is normally granted for 99 years from the date of registration which is more than sufficient time to enable the investor to carry out his projects effectively.

To sum it up, in addition to one being in possession of legal skills one will also need to be equipped with good communication and persuasive skills, project management and business mind to ensure that he is able to communicate and resolve all the hurdles involved in the process and ensure that there is no unnecessary delays while processing derivative titles.

Note: the material and information contained in this article are for general information purposes only. They only provide either elementary or basic legal knowledge on the above subject. Anyone considering legal action should consult an experienced lawyer to understand current laws and how they may affect a case in question.

You can send questions or comments to our email info@legisattorneys.co.tz or postal address Managing Partner, Legis Attorneys, P. O. Box 3750, DSM. You can visit our website www.legisattorneys.co.tz





ZANZIBAR REVOLUTION DAY

The Boards of Director, Management and Staff of **Tanzania Commercial Bank (TCB)** join His Excellency **Hon. Dr. Hussein Ali Mwinyi** the President of Zanzibar and the Chairman of the Revolutionary Council and **Her Excellency Dr. Samia Suluhu Hassan**, the President of the United Republic of Tanzania in Commemorating 60 years of the Zanzibar Revolution **1964-2024**

Hon. Dr. Hussein Ali Mwinyi
The President of Zanzibar and the Chairman of the Revolutionary Council

Head office. PSSSF Millenium Towers 2, Bagamoyo Road, P.O.Box 9300, Dar es salaam Tanzania

Calls Center :
+255 787 669 977
+255 788 767 683
+255 658 767 683

Email Us:
info@tcbbank.co.tz,
callcentre@tcbbank.co.tz
Website:www.tcbbank.co.tz

Data equity plays a key role in creating trust in technology

By A Special Correspondent

IN our fast-paced data-driven world, the role of trust, ethics and responsible data practices have become ever more important. Yet, they are ever more debated as organizations struggle with the pressing need to innovate while protecting human rights; the importance of integrating data equity into this process becomes paramount.

All people deserve and are owed universal, indivisible and inalienable human rights in our digital age. We concur and advocate for embedding data equity as a fundamental principle to protect these rights. We believe by addressing data equity in the innovation process, we safeguard the rights and establish trust among all stakeholders.

Ways to address data inequity

As methods, such as artificial intelligence and generative AI, use data to draw conclusions and create new insights, we must, as a society, create robust methods to address inequity. Data equity is an imperative that requires a series of actions to respond to the historical and current harms that have been caused by our data, analytic methods and carelessness in applying outputs to populations that have not always been reflected correctly in our data sets or analyses.

Many of the resultant harms have been inadvertent; the data may have been collected for unrelated purposes or with outdated or unreliable collection methods and fail to reflect that our societies have grown and changed over time. Unfortunately, the data used to perform analytics and innovation has not always caught up. This mismatch requires attention from data professionals and social scientists to create outcomes that are fair, just and consistent for all in our society.

To ensure trust and limit harm, two sets of actions are required. First, to achieve the desired outcomes that positively benefit and impact all populations well, social impacts must be understood as innovation goals are designed. With guidance from recipient populations, and an understanding of social norms in tandem with an appreciation of how different aspects of analytics will impact or ignore a specific population, a given innovation project can be designed to ensure equitable outcomes in the problems it is attempting to solve.

Coupling social information with a data-driven review of inputs, including the quality, consistency, completeness and representation of data sets, as well as how data analytics and algorithms are structured, will then allow for better outputs of analytics, machine learning and artificial intelligence. Such a comprehensive approach will improve equity in outcomes.

We know, for example, that individuals with disabilities may have been historically ignored in product design. With the right societal input from a given community, a product can be designed to meet the needs of those individuals who are differently abled. Once those product goals are understood, data professionals can ensure that adequate information is available to perform the analysis - both in the input information and the quality of that information and also in the analytic methods used. This will allow for more informative testing and more inclusive outcomes in the results.

Creating new frameworks

Achieving this vision requires changes from everyone involved in digital innovation. It requires the creation of new frameworks for digital design that ask the right questions upfront to ensure a more comprehensive design for the diverse individuals and communities that compose a given population that will be impacted by a potential product, solution or service.

These frameworks will help define the types of data that are needed to ensure equity in the digital and technical design process. They, in turn, require methods to collect that data, while honouring individual privacy and the cultural values of various communities and providing requisite security for sensitive information.

While challenging, this endeavour is crucial. It will, however, be valuable in changing the outcomes that individuals and marginalized communities experience today. It will mitigate the issues related to bias in machine learning and artificial intelligence and it will make all of us more mindful in the design process.

By incorporating data equity into all design efforts, we enhance community trust in technology and ensure that diverse voices are represented as our digital landscape evolves so that communities and individuals will further trust the technical design process, thereby embedding trust in the application of technologies within society. They will be able to ensure that they are represented and understood as our digital world continues to evolve and change.

Without proactive data equity, our world will continue to design for those that are already represented and foster misunderstanding, distrust and division as touted innovations fail to meet the needs of many.

We will squander the chance to fully realize the benefits of technological progress for all and will continue on a path of creating greater division, less trust and a world that drives more misunderstanding and distrust. In a world that increasingly relies on technology, trusted technical design is fundamental. We believe that trust starts with data equity.

THE REVOLUTIONARY GOVERNMENT OF ZANZIBAR
ZANZIBAR FISHING COMPANY (ZAFICO)

60 YEARS OF THE ZANZIBAR REVOLUTION

years of Revolution

THE LATE SHEIKH ABEID AMANI KARUME,
THE FIRST PRESIDENT OF ZANZIBAR

The Board of Directors, Management and Employees of the Zanzibar Fishing Company congratulate the President of Zanzibar and the Chairman of the Revolutionary Council Hon. Dr. Hussein Ali Mwinyi for fulfilling 60 years of the Glorious Revolution today 12 January 2024.

In commemorating the 60th anniversary of the Zanzibar Revolution, the Fishing Company is very proud of the results of the Revolution seen from that period.

For the Best Quality Fish and Seafood come to ZAFICO.

*The president of the revolutionary Government of zanzibar.
HE.Dr Hussein Ali Mwinyi*

60 ANNIVERSARY OF ZANZIBAR REVOLUTION

years of Revolution

For contact **ZANZIBAR FISHERIES COMPANY LIMITED**
MICHENZANI MALL
P.O.BOX 1680, DARAJANI, ZANZIBAR Email: info@zafico.co.tz.
Phone: (+255) 24-2231101, Fax: 024-2231103

*The president of the revolutionary Government of zanzibar.
HE.Dr Hussein Ali Mwinyi*

THE REVOLUTIONARY GOVERNMENT OF ZANZIBAR
OFFICE OF THE ATTORNEY GENERAL OF ZANZIBAR

60 ANNIVERSARY OF ZANZIBAR REVOLUTION

years of Revolution

The management and the employees of the Attorney General's Chambers conveys sincere congratulations to the President of Zanzibar and Chairman of the Revolutionary Council Hon. Dr. Hussein Ali Mwinyi, and to all Zanzibaris on the 60th Anniversary of the Revolution of Zanzibar.

*The president of the revolutionary Government of zanzibar.
HE.Dr Hussein Ali Mwinyi*

60 ANNIVERSARY OF ZANZIBAR REVOLUTION

years of Revolution

Office of the Attorney General Zanzibar P.O.BOX 259 Mazizini – Zanzibar.

*The president of the revolutionary Government of zanzibar.
HE.Dr Hussein Ali Mwinyi*

\$10m company in Zambia proves small farms can be big business

By Jaco Maritz, Lusaka

AGRICULTURE in Africa is dominated by millions of small-scale farmers who cultivate modest parcels of land. Smallholder farming on the continent is often synonymous with low yields, limited use of quality seeds and fertilisers, minimal mechanisation, and general hardship and poverty. Yet, one company, Good Nature Agro (GNA), has tapped into the latent potential of Africa's smallholder sector, establishing a business with \$10 million in revenue by collaborating with farmers in Zambia.

At its core, GNA contracts over 20,000 small-scale farmers to grow legume seeds and commodities – such as cowpea, soya bean, and groundnuts – and then purchases these products from the farmers to sell at a profit. However, GNA's integrated business model extends far beyond simple trade. It provides farmers with loans to buy high-quality seeds and other agricultural inputs, offers continuous farming support through private extension agents, and delivers financial and digital literacy training. GNA is also involved in financing assets for farmers, ranging from agricultural equipment to mobile phones.

The smallholders are both the company's suppliers and customers. "We knew that farmers needed quality inputs [and] they needed financing in order to be able to access those inputs. They needed technical support throughout the year in order to maximise what came out. And then they needed a guaranteed market – they needed sureties, like farmers anywhere in the world. And so we built a business model around fulfilling all of those needs," explains GNA's co-founder and CEO Carl Jensen.

Besides making money for itself, GNA has significantly increased the earnings of the farmers it works with. Before GNA's involvement, they earned an average net income of \$113 per hectare. GNA's aim has always been to raise this to \$600 per hectare, which, considering the average farm size of 3.3 hectares, amounts to about \$2,000 per farmer family. Last season, for the first time, GNA surpassed an \$600 average for the farmers in its network.

"We've had farmers who have succeeded to the point that they've quit farming, which I think is a fantastic thing – farmers that have gotten enough to purchase a shop in Chipata, like they've always wanted to do," says Jensen.

From America to Zambia

American-born Jensen, who grew up on a large wheat farm in Idaho, began working from a young age. Like many farm kids, his early tasks included driving a tractor and truck and picking rocks from the fields, responsibilities he undertook even before his teenage years.

After completing high school, he pursued architecture at university but ultimately graduated with a degree in agricultural economics. Uncertain about his career path, Jensen spent a year in Cambodia volunteering with rice farmers, an experience which sparked his interest in working with smallholders. Upon returning to the US, he worked on various farms, extending his knowledge beyond his family's farming practices. In 2012, he enrolled in a master's programme at the University of California, Davis, to study soil science and international agricultural development.

During the summer break of 2013, Jensen participated in the International Development Design Summit (IDDS) in Zambia. This six-week programme assembled individuals from diverse backgrounds to develop technologies and enterprises aiding those in poverty. The programme entailed extensive interaction with farmers in rural communities. It was here that Jensen encountered many of the farmers he would later collaborate with through GNA.

He also met his future Zambian co-founder, Sunday Silungwe, who was his roommate throughout the programme. At that time, Silungwe worked for the non-profit organisation Heifer International. The pair immediately hit it off, spending countless hours discussing issues related to smallholder farming. One key insight from the programme was

the interconnectedness of farmers' challenges which formed the basis of their business idea.

After the summit, Jensen returned to the US to complete his graduate studies, while Silungwe continued with Heifer and began laying the groundwork for their business in Zambia. Kellan Hays, a fellow UC Davis student, joined as the third co-founder. Their proposed venture won two business plan competitions – one at MIT and one at UC Davis – securing a total of \$25,000, which, along with founder investments of \$50,000, funded the launch of the business in 2014.

Once Jensen completed his year at UC Davis, he relocated to Zambia to start the business full-time with Silungwe. Hays, initially working part-time while employed elsewhere, joined the team full-time in 2018.

Jensen and his co-founders started small, largely because they had limited money and were still fine-tuning their business plan. Initially, the business had two main components.

The first involved contracting smallholders to grow crops, which GNA would then purchase and sell at a profit margin. To kickstart this, the company gathered a group of 40 smallholder farmer families located about 90 minutes from the city of Chipata, near the Malawi border, and enlisted them to grow maize and cowpea. GNA actively assisted these farmers in improving their production.

The second component centred on agricultural equipment and tools. This range included special bags to prevent crop mould during storage, manual groundnut and maize shellers, and a new type of treadle pump. But the initial stages were fraught with challenges. The team found that maize was not a suitable crop for the farmers they were collaborating with. The depleted soils required substantial investment, especially in fertiliser, to yield good maize crops. However, the cowpeas showed more promise.

And while there was demand for GNA's tools, many farmers lacked the savings for even a \$50 purchase on assets. Consequently, GNA discontinued the equipment arm of the business after about a year.

"We definitely lost money," says Jensen, speaking about the early days of business. "Barely paying yourself and cutting costs wherever you can. You'd be renting a beat up old minivan instead of buying a car. Forty farmers – it's not a lot. And as we were figuring different things out we had a lot of school fees to pay along the way."

As GNA approached its first harvest, an NGO inquired if the company could produce high-quality legume seed. Legumes, including beans, peas, and lentils, are valued for their edible seeds in pods. Facing a scarcity of good legume seed, the NGO turned to GNA, which accepted the challenge. Consequently, GNA shifted its focus, encouraging the smallholders it partnered with to cultivate seeds. Legume seeds are produced by allowing plants to fully mature and form dry pods.

Jensen says producing seeds was a good fit with the company's operations. "Contrary to what many people think ... working on small plots, and working with smallholder farmers, you can actually get really exceptional quality produce ... And so once that opportunity came along to do a seed sale ... we realised that it was a pretty good fit with ... the capacities we've developed in just a year ... Seed requires traceability, seed requires attention to detail, it requires being able to move through your entire field and pull out anything while it's growing that's of the wrong variety. Essentially, it requires commitment to a really high-quality, final product. And that's where we felt we could carve out a niche."

In addition to the original NGO which sparked the idea to become a seed company, GNA soon started adding other seed clients as well.

Jensen notes that although most of the global seed companies are present in Zambia, none were focused on legume seeds. "We saw that the market was big enough ... to start growing pretty aggressively as a legume seed company."

The company subsequently expanded its network from 40 to 400 farmers, diversifying into soya bean



One of the soya beans farmers in Zanzibar

and groundnut seeds alongside cowpea.

GNA sold its seeds to various clients, including white-labeling for other seed companies. American commodities trading giant Cargill, which had a soya bean oil processing business in Lusaka, became a big customer. Cargill supplied GNA's seeds to smallholders, who then sold the harvested crops back to it for oil processing.

GNA's private extension agents, or PEAs as the company calls them, have been crucial to its success so far. Each PEA works with a group of 40 smallholder farmers, teaching them about the best farming practices and providing training in financial and digital literacy. These services are offered free of charge. PEAs have the potential to earn significant income, which is why their positions are coveted in their communities. PEAs receive a fixed salary plus 2% of the revenue generated from the produce grown by the 40 farmers they oversee. They are, therefore, incentivised to maximise the farmers' output.

Becoming a PEA is not easy. Candidates are meticulously selected by dividing each group of 40 smallholder farmers into smaller units of 10. Each group nominates a potential PEA, ensuring that candidates already have the community's trust. The four shortlisted candidates undergo a thorough interview process to evaluate their farming skills, leadership abilities, capacity to engage with other farmers, and a passion for improving their communities. "A lot of smallholder farmers are farming because it is the only thing available ... we wanted people who loved farming and wanted to continue farming and grow their operations," Jensen explains. Ultimately, the company selects one candidate.

Jensen believes the personal relationships the company has with smallholder farmers has been a key difference maker.

Expanding into food crops and beyond

After several years focused exclusively on seed, the GNA team realised there was a limit to the number of clients it could reach in this market. In 2018, to secure future growth, the company began contracting with new smallholder farmers to supply it with legume commodities for consumption. GNA then sells the commodities to

a variety of buyers. These farmers receive the same support as GNA provides to those producing seed.

Securing buyers for these food crops initially posed a challenge, as the company needed to establish itself as a reliable supplier. Jensen explains that many buyers were wary due to "trust exhaustion" from past experiences with suppliers who delivered poor-quality produce. He reveals that food crops now account for 30% of the company's farming revenues, with the rest coming from seed sales.

The company has three commodity processing facilities in Zambia.

The company has three commodity processing facilities in Zambia.

GNA has also started basic processing of the commodities it sells, operating three factories across Zambia. "We don't do fast-moving consumer goods – we don't turn peanuts into peanut butter. We take the products that come from farm gate, and we process it to where we can send it to a peanut butter company ... And they just go ahead and roast it right away ... We process for international trading spec," Jensen notes.

A new line of business for GNA is the financing of assets, from agricultural equipment to mobile phones, capitalising on its close relationships with farmers. This side of the business is still relatively small, accounting for \$400,000 of its \$10 million turnover.

"We want to work with these farmers and provide whatever is necessary to grow their operations ... to make them more profitable at any scale. And ultimately to get farmers well out of ... the cycle of poverty and into the middle class where they have savings, where they can invest in long-term goals. And where a single year shock is not going to throw them all the way off track," Jensen adds.

Over the years, GNA has attracted considerable international investment to fuel its growth. In November 2023, the company announced a \$8.5 million Series B equity round, with contributions from Goodwell Investments, Oikocredit International, and Global Partner-

ships.

Reflecting on the company's trajectory, Jensen admits he would have tempered the growth ambitions if he were to start over. Particularly in its early years, GNA aimed to expand too rapidly. "We had big ambitions, we wanted to reach as many farmers as possible, we had huge numbers on our financial projections and pitch decks. But the longer we've been operating, the more we're kind of leaning into the importance of engaging really deeply with farmers, even if it means you're working with less of them..."

"Especially in those years when we didn't have consistent customers and we didn't have consistent financiers, we could have made our lives a lot easier if we had put a little more realism in our financial planning and made sure that the customer base was strong and the investor base was strong ... we should have done more not to put ourselves in those positions of needing money and needing it now," he adds.

Weathering Zambia's macro-economic headwinds

Jensen identifies macro-economic issues, particularly those related to currency, as the main challenges the company has faced. He says he has been surprised by how much the company's direction has been impacted by forex-related matters. Over the past decade, the Zambian kwacha has lost over 300% of its value against the US dollar. Additionally, a scarcity of US dollars in neighbouring countries has also impacted GNA. A case in point is Malawi, where GNA was developing a strong customer base until a US dollar shortage in the country led to a significant decrease in imports.

Zambia's heavy debt burden has been a pressing issue over the past few years. In November 2020, the country was the first in Africa to default on its debt repayments amidst the Covid-19 pandemic, as the nation's external debt climbed from \$4.8 billion in 2014 to \$11.2 billion in 2019. Three years later, Zambia is still negotiating with its creditors.

Jensen says it has been a "rough ride" but says he has confidence in the country's current trajectory. "We're still riding a depreciating kwacha but in large part it's because some of the tough points are being addressed. The kind of out of control borrowing that took place years prior has left the country in a really rough spot ... The government is working hard to restructure all of those and progress has been good. They've been cutting back on several programmes that were just kind of bleeding money ... So even though it's a little painful right now – with quite a bit of inflation, continued depreciation, higher costs where subsidies have been removed on things like fuel – I think it is all for the good."



By Zipporah Musau

Thriving societies need social cohesion, justice and inclusion

THRIVING societies begin with social cohesion, justice, inclusion, and participation.

For sustainable development to happen, people have to be able to listen to one another, trust one another enough to come together and work together and collaborate towards their common aims, and for everyone's voice and participation to count in that process. This is how we are approaching our work.

The priority has been to support people and communities to be able to address what divides them so they can find what unites them, and together, work towards transformational change.

Since the biggest challenges facing the world today are poverty, disease and climate change and are not going to be solved by individualism. They will not be solved by opposing factions, or by prioritizing one group to the exclusion of another. Problems have to be addressed collectively.

It is important to prioritize integrating a social cohesion and a justice perspective across all the programmes.

Running humanitarian and development, as well as peace building programming in such an integrated way is an approach that gets transformational results across all sectors. It is operationalizing, and seeing the benefits, of working across the humanitarian development and peace nexus.

The importance of equity, inclusion and cohesion in the society

The issues are foundational to the ability of people and communities to thrive and to pursue their common development goals. Let us look at issues of equity and inclusion systematically in our work in terms of participation in decision-making, allocation of resources and use of resources. And trying to do so intentionally.

One of the strengths the Catholic Relief Services (CRS) has is the extent and reach of its presence, as well as the longevity of its programmes. For example, it has just celebrated 65 years in Ghana. This means it has a long-term partnerships with local organizations on the ground, some affiliated with the Catholic Church, some not.

All are well-known, highly respected and trusted by the communities where they live and serve. These relationships have been rooted in joint vision and a joint commitment over a long period of time to shared principles such as the dignity of all people, solidarity, the common good, and serving the most vulnerable regardless of religion, race, or nationality.

With the partnerships, CRS has been able to strengthen local leadership and as an agency it is going much farther with that in recent years to really commit to and prioritize having local partners and their voices and their priorities be in the lead. This is something that is not new for CRS, it is not a flavour of the month, it is really coming out of a sustained and long-term commitment. And it is showing up in some exciting new innovations and collaborations to catalyze change at scale.

Another advantage that CRS have is that it can easily pivot when crises occur between humanitarian development and peace work.

Democratic Republic of Congo (DRC)

In 2022 CRS did a youth development project in eastern DRC, focusing on the economic strengthening component of the project through savings and internal lending communities, we



call them SILC Groups. [Savings and Internal Lending Communities (SILCs) are a type of community-based savings groups that promote informal microfinance mechanism].

With the SILC intervention it has set up a treatment and control group as a quasi-experimental study. Over half of the groups added social cohesion strengthening workshops, and conflict management skills training. This was the treatment, and then the other control groups just did the SILC intervention.

What was really striking is that better economic outcomes for the treatment groups had social cohesion strengthening. The group experienced gains of about 7 percent in terms of perceptions of their economic wellbeing improving gains of about 7 percent in their investment in economic activities, and then really striking results at 25 percent increase in their joint economic development activities, whereas the treatment group actually saw regression in that area.

Darfur, Sudan

One of CRS project in the Darfur region, Sudan, implemented before the current crisis in Sudan, it worked with pastoralist and farmers who had previously been in conflict over natural resources of land and water. The Resil-

ience Program worked with both populations. At the end, both groups benefited from conflict management and social cohesion strengthening to the point that both groups actually increased and attained year-round access to land and water.

Both groups were able to come together through management committees who have the skills to work out how they would manage those resources, deal with conflict and having the stronger relationships, they actually experienced increased year-round access to both land and water.

South Sudan

South Sudan is from a Resilience and Food Security program. In earlier phases of this work, the team realized that the staff themselves had experienced so much violence that some trauma awareness interventions would be beneficial.

The project staff found the approach so powerful in equipping them to process their own experiences of

conflict, violence and fear, that they proposed extending the interventions to project participants. The component of trauma awareness and resilience together with a social cohesion strengthening methodology was added to the program.

CRS is interested in building on people's strengths, assets, and capacities. So, the workshops are designed to help people discover what they can contribute, what their groups can contribute to the common good into a better future.

Field agents and community members alike have reported so many changes as a result of this simple approach. People have more peaceful relationships both with those they are close to, and those from other ethnic groups. They have the skills to deal with disputes and competition that block progress.

For example, one youth farm group leader reported that his cooperative of 50 people from different clans

would have dissolved had they not gained the skills to resolve their issues through dialogue. Instead, they are going strong after two years.

Communities have found new ways to resolve boundary disputes and other land conflicts, and to collaborate on building new roads and waterpoints. And they have a greater ability to cope with shocks and stressors, which is core to the very definition of resilience.

Africa is the youngest continent with about 70 percent of its populations being under 40 years. These young people are the agents of peace.

CRS programs in countries as diverse as Ghana, Togo, Egypt, Ethiopia, and elsewhere, outside of Africa in Bosnia Herzegovina, Iraq, and others, working with young people to capitalize on their strengths and energy, and to mobilize them as youth peace ambassadors.

Youth are equipped with skills and knowledge in managing complex issues and

promoting peace, as well as analysing their own communities and where they can make a difference, connect with local mentors and then they go forth.

The approach is effective in Ghana and Liberia in the lead up to elections, trying to keep elections more powerful, and more peaceful. In Togo, it has been able to respond to post-conflict, work together effectively across religious lines and mitigate tensions between both different political groups and different identity groups.

In Ethiopia in the wake of inter-communal conflict, in being able to mobilize their fellow residents to come together and do some of the reconstruction of destroyed roads and community facilities and houses that are needed.

All this speaks to the powerful impact that young people can have when they can come together around their positive vision for themselves and for their community.



RATIBA YA VIPINDI

JUMATATU - JUMAPILI

MONDAY TIME PROGRAMME	TUESDAY TIME PROGRAMME	WEDNESDAY TIME PROGRAMME	THURSDAY TIME PROGRAMME	FRIDAY TIME PROGRAMME	SATURDAY TIME PROGRAMME	SUNDAY TIME PROGRAMME
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STUDY UNVEILS WAYS TO ENHANCE HOUSING FINANCE METHODS

By Guardian Reporter

Tanzania needs to use multisectoral policy approach that can help to provide for effective housing finance methods, enhance housing affordability and tackle housing expenditure.

This is according to the findings of the Doctoral Thesis in Real Estate and Construction Management by Egino Millanzi, of the School of Earth Science, Real Estate, Business and Informatics, Ardhi University and KTH Royal Institute of Technology Stockholm, Sweden.

According to the study, the policies need to ensure effective housing delivery system, stability of the interest rates, inclusive and affordable financial services; effective land registration systems; strong banking industry and capital markets and better follow up of housing expenditures.

The study recommends that a policy approach which includes the socio-economic status of all income groups in the country has to be formulated and instituted.

The policies should focus on promoting emerging methods that fit in the existing socio-economic, economic and institutional settings in addressing the constraints of long-term housing finance methods by creating friendly interactions between the housing finance components.

Published on the KTH Royal Institute of Technology portal, the study focused on understanding the applicable housing finance methods, housing-related expenditures and affordability in Kinondoni, Dar es Salaam.

A total of 92 months were spent on this research work from April 2016 to June 2023.

Statistical evidence from the study indicates that poor housing expenditures are

determined by larger family size, poor housing conditions, ineffective property collateral system, higher interest rates, and low, uncertain and fluctuating income.

"These constraints limit the purchasing power, construction ability, and loan repayment ability and increase the ratio between house prices and average income," the study findings say.

The study has therefore recommended that housing expenditures can be stimulated through enhancing income-generating activities through self-employment and employment as well as family planning and control.

Others will be enhancing a clear and effective property collateral system with low transaction costs; improving housing conditions, and optimum and stable interest rates which increase borrowing and repayment ability.

The study has recommended for the strengthening of informal housing finance methods currently applicable not only in developing countries but also the system is common in countries that demand high down payments like Germany as well as in countries with tradition of self-building wooden single-family houses such as Canada and Finland.

It has been revealed that informal finance methods in Tanzania involve the use of personal income, remittances, pensions and gratuity, microcredits from friends and family, personal income such as savings salaries, income from petty businesses, consultancies, sale of an asset and windfalls to finance housing.

Therefore, enhancements of informal institutions, rules, skills and competencies, standards and social networks are more likely to improve housing finance and quality, the study rec-



ommends.

The study has also recommended for the strengthening of community-based finance schemes such as SACCOS, VICOBA, ROSCAs and Housing cooperatives use cooperative-based models to mobilize grassroots-level financing for low and middle-income urban households.

These schemes can be used in land acquisition, housing development infrastructure and service provision.

These community-based finance schemes can be established based on geographic location, age, sex, community, ethnic background or place of work and they cover a much broader mixture of schemes and linkage with banks.

However, according to the study, the success of these schemes depends on the strength of the network and trustworthiness of the members; the existence of peer pressure in a community that encourages participants to pay on time; small loans or short-term loans nature; use of member shares and deposits as collateral; social principles of transparency and democracy among members.

The study also recommends for the promotion of unconventional collateral to enhance affordability, ac-

cessibility and flexibility in repayment.

The unconventional collateral includes social capital (trust and commitment), residential licences, members' shares and savings and employer guarantees.

Borrowers use these securities to access personal loans from commercial banks, microfinance and community-based finance schemes.

Promote incremental housing finance strategies is among of the recommendations as statistical evidence from the study indicates that the majority of households in Tanzania construct their housing on an incremental basis for a period ranging from 6 to 20 years.

If promoted, the study says, incremental housing strategies are more likely to deliver housing to all income groups as well a range of housing categories from bungalows, double storeys and apartments.

Statistical evidence indicates that household characteristics as a key determinant of financing decisions in Tanzania.

Urban households experience a lack of stable employment, large family sizes, low, uncertain and fluctuating income and housing affordability problems.

"Employment contributes

to the choice of housing finance methods," it says. "Employment contracts and proof of income are mandatory criteria when underwriting housing mortgage loans."

This implies that an employment policy is required which creates a society engaged in decent gainful employment that generates adequate and stable income among households in both formal and informal employment sectors.

However, statistics indicate that as of 2015, the majority of paid employees earned a mean monthly income of less than 500,000/-(US\$220).

Evidence from the study indicates that large family size or households' structure is an important factor driving housing expenditures since the increase in household size increases the size of the dwelling required as well as the expenses on utilities, energy costs, maintenance and other operating costs

Statistical evidence from the study also indicates that affordability problems among households are influenced by employment status, house types, property collateral and interest rates.

Housing affordability in Tanzania is based on the ability to construct and

finance housing on an incremental basis, finance housing through personal income and repay short-term and intermediate loans.

Housing affordability mirrors the challenges each household faces in balancing between the cost of housing and non-housing expenditures within the constraints of income.

The study has also recommended for enhancement of intermediate housing loans (micro-mortgages) which are smaller than regular mortgages, but larger than microcredits.

These loans are more likely provide viable alternatives for low and middle-income households who cannot afford the long-term housing mortgage finance.

"The provision of intermediate housing loans and personal loans among low and middle-income households will more likely enhance loan affordability since it spreads the repayment period over a much longer period," the study says.

Employed households and individuals with proof of income are more likely to benefit from these loans.

Evidence from the study has indicated that higher interest rates decrease the choice of housing mortgage finance methods and volume in African countries

including Tanzania, which indicate the ineffectiveness of capital markets.

Evidence from this study also indicates that an effective property collateral system contributes to housing affordability as well as housing expenditures among households.

The effective property collateral system facilitates long-term housing mortgages which makes housing cheaper and affordable by spreading payment over a long period.

However, there are 163 impediments to land registration systems such as long bureaucratic procedures in the granting of title, incomplete information, asymmetric information, illegal transfers and the absence of surveyed plots in Tanzania.

Further, evidence from this study has pointed that house types contribute to housing affordability.

However, there are controversies about the affordability of incrementally built housing units and developer-built housing units.

Mortgage finance of developer-built housing is considered affordable and efficient since it spreads payment over a long period, while incrementally built housing is considered affordable since it spreads the construction cost for a long time and violates bureaucratic and costly building codes and regulations.

Statistical evidence from this study has helped confirming that affordability problems among households are influenced by employment status, house types, property collateral and interest rates.

Statistical evidence from this study indicates that poor housing expenditures are determined by larger

family size, poor housing conditions, ineffective property collateral system, higher interest rates, and low, uncertain and fluctuating

income. These constraints limit the purchasing power, construction ability, and loan repayment ability and increase the ratio between house prices and average income.

The study was conducted in an area with substantial housing development, accessible and ideal representative of the rest of urban areas in Tanzania.

Specifically, the study focused on understanding the housing finance methods used by homeowners who own housing units such as bungalows, condominiums, developer-built housing units, double or multiple-storey housing and housing in progress built on an incremental basis.

It excluded rental housing units, public housing and social housing built by the government or charitable institutions.

Its objectives were to assess the available methods of housing finance and to analyse the factors considered by households when choosing among the main available housing finance methods.

Other objectives were to analyse the factors that influence housing expenditures as well as determine the factors that influence housing affordability.

According to the African Development Bank (AfDB), only three per cent of the entire African population can afford housing mortgage finance.

Likewise, the price of a developer-built housing unit in Africa is around US\$8,536 to US\$200,000 which is relatively higher than the average annual household income which ranges from US\$800 - to US\$23,000.

The mismatch between housing finance costs and a households' income contribute to purchasing, repayment, construction and income affordability.

NEW YORK/LONDON

Retailers worldwide are stocking up on goods before China's Lunar New Year holiday and seeking air or rail alternatives to transportation via the Red Sea in a scramble to avoid empty shelves this spring, executives and experts told Reuters.

One European retailer said it was delaying marketing campaigns for some specific goods until stocks were secured.

Major container ship operators like Maersk and Hapag-Lloyd are re-routing vessels away from the Suez Canal - the shortest route from Asia to Europe - after militant attacks on vessels in the Red Sea.

The diversions have raised fears of another prolonged disruption to global trade just as supply chains unspool after the COVID pandemic. Going around southern Africa instead adds \$1 million in fuel costs and about 10 days to the journey.

Interviews with five retailers selling everything from furniture to mechanical components, and with analysts, show the unusual steps companies are taking to adapt.

US-based BDI Furniture



Retailers rush to avoid delays to spring collections because of Red Sea attacks

is front-loading orders and relying more on factories in Turkey and Vietnam. It is also asking freight brokers to bypass the Panama and Suez canals and ship goods across the Pacific Ocean to California, where they can be transported by rail to its east coast U.S. warehouse.

Hanna Hajjar, vice president of operations at BDI Furniture said it has low stocks of some media cabinets, bedroom and office furniture that are already on ships.

"We just did not expect all

these recent delays," he said, adding that the disruptions have lengthened transit times from Vietnam by 10-15 days.

Companies transporting goods from China to Europe and the United States are considering alternatives like rail and air, but high prices mean they have to be strategic about which products to prioritise.

Hajjar says BDI is using the California route as a solution on a case-by-case basis because rates are now double the normal cost of shipping

through Suez or Panama.

Even though Asia-to-Europe trade is most exposed to the Suez disruptions, as much as 30% of shipments to the U.S. East Coast move via the canal.

Retailers are also in a race against time: on Feb. 10 factories in China close for anywhere from two weeks to a month for the Lunar New Year holiday, so companies typically try to export as much as possible beforehand.

But with vessels rerouted, fewer ships will be back in

China in time to load cargo before the holiday. That means likely delays to products meant to land on Western shelves in April or May. Logistics experts are already reporting a container shortage at Ningbo port in China.

"The worst thing to happen to a retailer is having a significant delay on a product that they won't be able to market because of seasonality," said Rob Shaw, general manager for EMEA at inventory software company Fluent Commerce.

Europe's Aldi Nord said it may receive items like household goods, toys and decorations later than planned, and is postponing the advertising of specific products as a result. Britain's Next said the delays were manageable compared to those during the pandemic. But the retailer, which sources most of its products from Asia, could mitigate this through earlier ordering and using more air freight.

"The lessons (from COVID) are on stock being delayed - order a little bit earlier and allow for a little bit more air freight," CEO Simon Wolfson told Reuters.

One option is a rail route from western China to eastern Europe.

Global property management market to reach \$17bn by 2029

BANGALORE

The global Property Management market size is expected to reach US\$17,040 million by 2029, growing at a CAGR of 5.0 percent from 2023 to 2029.

A confluence of technical developments, such as the broad use of cutting-edge software solutions, the incorporation of IoT in smart cities, and the rising need for cloud-based platforms, is driving the expansion of the property management market.

Property managers are looking for scalable and effective solutions to manage growing portfolios as real estate investments and projects soar on a global scale, which is propelling the market's progress.

The market is also being driven by a focus on improving the tenant experience, regulatory compliance, and the integration of AI and analytics.

Technological developments and the broad use of creative software solutions are major drivers of the property management market's expansion. Property managers may operate more efficiently, with less human labor and real-time insights into property performance thanks to property management platforms that come with features like automated processes, online payment systems, and data analytics.

The integration of Internet of Things (IoT) devices and the growing trend to-

wards smart cities are major factors driving the growth of the property management market.

Real-time property condition monitoring is made possible by IoT-enabled sensors and devices.

This allows property managers to optimize energy use, improve security, and swiftly handle maintenance issues, all of which contribute to an overall increase in the efficiency of property management.

One major factor propelling the market's expansion is the need for cloud-based property management systems. Large volumes of data can be safely stored and managed by property managers because of the scalability, flexibility, and accessibility of cloud platforms. For real estate professionals looking for centralized and effective management solutions, this trend is especially advantageous.

The property management market is expanding due in part to the world's increasing real estate investments, population growth, and rapid urbanization.

Property owners and managers are looking for more sophisticated tools to manage their expanding portfolios as the real estate industry grows.

This has led to a rise in the use of property management software for efficient tenant screening, lease monitoring, and financial administration.

NOLA CHAMPIONS HOUSING AND FOOD SECURITY IN AFRICA

LAGOS

Adetola Nola CEO of Veritasi Homes & Properties (pictured) is a dynamic and forward-thinking entrepreneur who has played a pivotal role in reshaping the landscape of business success in Nigeria.

As the Chief Executive Officer of Veritasi Homes and Properties, a prominent player in the real estate sector, he achieved a remarkable milestone by successfully registering a N30.00 Billion CP Programme on FMDQ in 2022.

In addition to his leadership at Veritasi Homes, Nola holds influential board positions in a diverse array of both domestic and international companies, including A.R.N Farms and Commodities Limited, which he founded and signed off to build one of the largest rice milling plants in West Africa; Asteric Asset Management, and Baraka Energy Lithium Processing Limited.

Nola is not only a dynamic entrepreneur but also a young African leader in the realms of real estate

and hospitality. The CEO of Veritasi Homes & Properties, expressed his vision for the future, saying, "We are dedicated to providing world-class homes and shaping the real estate sector in Nigeria." He has emerged as a driving force in tackling some of the most pressing issues facing the continent - housing and food security. His commitment to addressing these critical challenges highlights his dedication to improving the lives of people across Africa.

Nola's educational journey reflects his unwavering dedication to growth and excellence. With a degree in Chemical Engineering from Obafemi Awolowo University, he expanded his expertise with Real Estate Design, Finance, and Management studies at Harvard Business School in 2022.

In 2020, he specialized in Project and Infrastructure Finance at London Business School. He further sharpened his financial and managerial skills at the London School of Business and Finance in 2019 and delved into Strategic Management and Leadership at the Metropolitan

School of Business & Management from 2018 to 2019.

In 2018, he enhanced his grasp of Strategy and Innovation at Lagos Business School. He has recently completed an exclusive Global CEO program, engaging with prominent African CEOs, as part of prestigious institutions like Yale School of Management, Strathmore Business School, and Lagos Business School.

Nola's commitment to mentorship and nurturing emerging talent is exemplified by his establishment of the Adetola Business Incubator, a platform dedicated to mentoring and funding startup ventures in Nigeria.

Speaking about his commitment to mentorship, Nola emphasized, "Supporting and nurturing emerging talent is a crucial part of my journey. The Adetola Business Incubator is our way of giving back and fostering innovation in Nigeria." His outstanding contributions to entrepreneurship earned him recognition as a Forbes Magazine "30 Under 30" founder.

Beyond his impressive educa-



tional and entrepreneurial endeavors, Nola is renowned for his thought leadership. He has earned a distinguished reputation as a speaker at prestigious global forums within the real estate and finance sectors. His presence has graced prominent stages worldwide, including renowned events such as The Financial Times in London and Yale Business Innovation.

Drawing upon his solid academic foundation and entrepreneurial vision, Nola has consistently demonstrated his ability to lead innovatively, driving growth and creating enduring value for stakehold-

ers in Nigeria's dynamic business landscape. His recognition by Financial Times in the annual ranking of Africa's fastest-growing companies of 2023 further underscores his impact, having catered to over 1000 clients with world-class homes. Nola shared his thoughts on the African real estate industry, stating, "Africa has immense potential for growth, and we are determined to play a significant role in solving housing challenges on the continent." Nola is not just a CEO; he is a visionary leader redefining success in Nigeria and beyond.

Chinese cities cut mortgage rates this year

YICAI

Nanjing in China's eastern Jiangsu province and four other cities have lowered their mortgage rates since the start of this year, with the loan rates in most cities in the country reaching a record low.

Many commercial banks in Nanjing cut the mortgage rate for first-time home buyers by 10 base points to 3.9 percent from Jan. 9, down 30 bps from the loan prime rate, National Business Daily reported on the same day. The loan rate for second-time home buyers was unchanged at 4.5 percent, up 30 bps from the LPR.

Beijing and Shanghai, two Chinese first-tier cities, lowered their down payment ratio and mortgage rates for home buyers on Dec. 14 to stimulate the real estate market.

Foshan and Dongguan in Guangdong province temporarily canceled the lower limit for the mortgage rates for first-time home buyers from Jan. 1, and commercial banks in the cities will decide the loan rates by themselves based on the market.

Hohhot in Inner Mongolia Autonomous Region and Jiujiang in Jiangxi province cut their mortgage rates for first-time buyersto 3.8 percent on the first day of the new year.

The above loan rates are calculated based on the LPR issued by the People's Bank of China, which is 4.2 percent now.

The cities made changes according to the mortgage rate dynamic adjustment mechanism launched by the People's Bank of China at the end of 2022. The mechanism says that local governments can cut the loan rates for first-time home buyers after a decline in new home prices for three straight months but must restore the rates if the prices pick up for three months in a row after the cut.

The mortgage rates for first-time home buyers in at least 37 of China's 70 major cities are lower than 4 percent, with 3.6 percent at the lowest. Rates in first-tier cities remain above 4 percent, including 4.2 percent in Beijing and 4.1 percent in Shanghai.

The average mortgage rate for first-time home buyers in major Chinese cities dropped 24 bps to 3.86 percent last year, and the average loan rate for second-time home buyers fell 50 bps to 4.41 percent, the lowest since January 2019, according to data from Ke Research Institute.



LONDON

Barclays and Santander have announced cuts to their mortgage rates, adding to momentum for cheaper UK home loan deals after HSBC and Halifax reduced rates last week.

Santander led its announcement with a sub-4 per cent deal available to new and existing customers with a deposit of at least 40 per cent on a five-year fixed rate mortgage. It said its residential fixed rates would fall by up to 0.82 percentage points from Wednesday.

Barclays will from Wednesday offer a two-year fix at 4.17 per cent, down from 4.62 per cent, for borrowers with a 40 per cent deposit. Its rates

will fall by up to 0.5 percentage points across its residential range, and it will offer those with a smaller 25 per cent deposit a two-year rate of 4.2 per cent, down from 4.7 per cent.

The Co-operative Bank slashed rates on Tuesday by more than one percentage point for some deals. Existing customers looking to remortgage can now access a two-year fix starting from 3.85 per cent, while five-year deals start at 3.74 per cent. For new customers the equivalent rates are 4.22 per cent and 3.84 per cent respectively.

The changes follow rate cuts announced last week by HSBC, Halifax and Leeds Building Society across their residential ranges.

Mortgage rates have been falling for several weeks as competition between lenders intensifies. The latest cuts follow a drop in market swap rates in December, after investors predicted a quickening pace of falls in inflation and Bank of England interest rates over the coming year. Lenders use swap rates to guide their pricing of fixed-rate mortgages.

Adrian Anderson, director at broker Anderson Harris, said: "The market is predicting that the base rate might come down quicker than the Bank of England is suggesting... Over the short term, I think we're going to continue to see a reduction in fixed-term pricing from lenders."

Barclays, Santander announce cuts to UK mortgage rates

Two clients called him last week to discuss remortgaging temporarily to a variable rate deal in the expectation they could lock in to a lower fixed rate later. But on seeing the higher rates on variable deals, they demurred.

"A lot of people last year took variable trackers in the hope that fixed rates will start to come down and now they have," Anderson said. "So I do think we're at that point where it could be the time to switch from tracker margin to a fixed rate. The fix is so much cheaper than variables."

Mortgage rates may have fallen in recent weeks, but they remain well above the levels on offer before the "mini" Budget of September 2022. Average two-year fixed rates are currently 5.81 per cent, down from a high of 6.86

per cent last summer, according to finance site Moneyfacts, but were at 4.7 per cent on the eve of the "mini" Budget.

Aaron Strutt, a director at broker Trinity Financial, said one factor behind the rate cuts was the falling cost of funding mortgages for banks and building societies, as indicated by swap rates. "The lenders know the only way to get the markets moving again and to boost some of the low lending figures they had last year is to issue cheaper rates," he said.

The fall in swap rates since December - with two-year rates running at about 4.2 per cent - has opened up an unusual gap with the Bank of England base rate of 5.25 per cent. This is a sign of the extent to which investors expect base rates to fall over the

coming years.

With swap rates so far out of kilter with the base rate, though, some brokers questioned how long swaps would continue to decline - and alongside them, mortgage interest rates. Anderson said: "The Bank of England is potentially not going to start reducing base rates until the spring."

Chris Sykes, technical director at mortgage broker Private Finance, said a number of lenders had yet to reduce rates, so there were likely to be further cuts, though these were unlikely to be "dramatic".

He added that some rates offered in the latest round of cuts were below the relevant swap rate, a highly unusual position for lenders to be in. "This is very rare, so we don't expect these rates to be around for long."

Samsung C&T completes world's 2nd tallest tower

By Lee Mi-ho,

Korean construction and engineering company Samsung C&T announced on Jan. 11 that it completed the construction of the 679-meter-high Merdeka 118 building in the center of Kuala Lumpur, the capital of Malaysia, and held a grand opening ceremony on Jan. 10.

The ceremony was attended by Malaysian King Abdullah Sultan Ahmad, Raja Arshad, chairman of the Malaysian state

investment fund, and Samsung C&T CEO Oh Se-chul.

In particular, King Abdullah delivered a congratulatory speech and signed the building's commemorative plaque.

Merdeka 118 is a skyscraper with 118 floors above ground (5 floors below ground) and a height of 679 meters, making it the second tallest skyscraper in the world just behind Burj Khalifa (also built by Samsung C&T), the world's tallest building.

With a gross floor area of 673,862 square meters, it is a massive complex that includes offices, a luxury hotel, and a shopping mall. On the top floor of the building is an observation deck that offers a bird's eye view of the city center.

In addition to its innovative design, Merdeka 118 features a 160-meter pinnacle, high-pressure concrete pumping, and other challenging technologies.

Samsung C&T installed the spire 500 meters above the

ground using the "lift-up method," in which a hydraulic jack pushes the spire up without a tower crane, and measured it in real time using GPS.

This is not the first time Samsung C&T has built a skyscraper in the Malaysian market. In 1998, the company built the Petronas Twin Towers, the tallest building in Malaysia at that time (452 meters), followed by a number of other high-rise landmark projects, including Star Residences and a luxury residential com-

plex of the Sapura group.

"It is significant that the world's first and second tallest buildings were constructed by Samsung C&T," said Kim Sung-yeom, site director of Merdeka 118. "Although there were various challenges during the construction process, including the unexpected pandemic, Samsung C&T's top-notch construction technology and know-how enabled us to complete the world's landmark buildings successfully."



CONSTRUCTION

By Paul Stevens

While the economic outlook remains cautious, there are promising signs for both buyers and investors. Let's take a comprehensive look at South Africa's property landscape and predict the trends for 2024:

Our Property market is inextricably linked to the economic picture, and the outlook for next year will align with the economic outlook, so let's start there.

South Africa's economic growth in 2023 has been slow due to impact from factors like load shedding, high unemployment and a challenging external international environment.

The consumer has been under immense pressure due to rising inflation, which fortunately seems to be under control for now. Consumer price inflation dropped from a high of 6.9 percent in January to 5.4 percent in September, which is within the South African Reserve Bank's targeted range of 3 to 6 percent.

In line with the Reserve Bank's inflation targeting policy, interest rates climbed to a high of 11.75 percent. This, unfortunately, had a negative impact on the property market as bond repayments increased.

I am hoping that we have now reached the ceiling for interest-rate hikes, and that 2024 will see the current rate hold 'till mid-year. Thereafter we could be fortunate enough to see marginal decreases in the third and fourth quarters. This will certainly cultivate optimism in the property sector, and we could start to see house prices gaining some momentum later in the coming year.

This past year has seen national house price inflation fall to 3.17 percent (year-on-year) and a contraction

CHALLENGES AND OPPORTUNITIES IN A SHIFTING LANDSCAPE IN SA



in the number of properties being sold. The most active segment this past year has been the R250,000 to R1,5m band, which

constituted almost 67 percent of the market. The R3m and above range saw the lowest portion of properties transferred,

followed by the R1,5m to R3m band (Lightstone).

I expect that we will see this trend continuing in the com-

ing year, but with activity increasing in the R500,000 to R2m price range. I also expect to see an increase in the volume of properties being sold.

For those in the market to buy a house, the timing is good. It's a buyer's market, and there are opportunities for those prepared to do their homework or find an agent who can assist with this.

The semigration trend will persist, with people relocating to areas along the coast, in particular, the Western Cape, due to the province's good track record for service delivery. As a result, sale prices for properties in the coastal provinces will continue to rise, with good capital growth being recorded by owners and investors.

A factor to consider in the coming year is our elections and the lead-up to these. There is a possibility that prospective buyers/investors will decide to sit on the fence and wait for the outcome of the election before making decisions.

Looking ahead, this is a crucial and pivotal time for our country. I feel optimistic that the electoral outcome will be a positive one for all South Africans, paving the way for opportunities to flourish, not only within the property sector but across a number of other industries, too.

The rental market has been very active, with the past two years seeing positive rental growth after the slump caused by the pandemic, according to PayProp statistics. This has been driven by increased demand for rental properties, in part due to potential buyers putting purchase plans on hold due to the high interest-rate environment. This trend could start to weaken if we see interest-rate reductions in the

later part of 2024.

The Western Cape remains the most expensive rental area in the country, with the average monthly rental being R9,946, according to the PayProp Rental Index; while prices in the North West are rising faster than anywhere else (breaking the R6,000 barrier for the first time in the second quarter), this province still boasts the cheapest rents in South Africa.

Rental demand will continue to surge in 2024, particularly in the R3,000 to R12,000 price range, as affordability remains an issue. According to rental arrears records, this is also a better band of paying tenants, a point of importance to all investors.

At Just Property, we have very strict vetting procedures in place to protect our landlords. We are sadly finding that more than 50 percent of tenant applications are being declined due to credit impairments. Rental arrears is going to be something we will continue to keep an eye on due to enduring consumer strain. The rental market has become extremely competitive, and landlords must insist that their managing agents do adequate screening in order to place good tenants.

In conclusion, 2024 will balance economic challenges with market opportunities. The key to success will lie in astute market understanding, strategic planning and an unerring focus on the evolving needs of both buyers and renters. All in all, I am optimistic, and my advice is to proceed confidently but with due caution and the guidance of a trusted property professional.

Paul Stevens (pictured) is the CEO of Just Property Group Holding (Pty) Ltd which controls an international group of property franchises specialising in residential sales, rentals and management.

MOSCOW

Russia was on pace for a second year of record oil drilling in 2023, further evidence of the nation's resilience to Western sanctions.

The boom in activity came alongside a recovery in both the volume and value of Russia's oil exports, a stark illustration of how the country's fossil fuel industry has been a crucial source of funds for President Vladimir Putin's war in Ukraine, which is about to enter its third year.

"Russia is substantially more independent in its oil-field services than generally appreciated," said Ronald Smith, an oil and gas analyst at Moscow-based BCS Global Markets.

In the first 11 months of 2023, Russia drilled oil production wells with a total depth of 28,100 kilometers, according to industry data seen by Bloomberg. That's on track to beat the previous year's post-Soviet record.

The frenetic pace of drilling – amid fairly static production – also offers an indication of some long-term problems that may be building up for Russia's oil sector as a result of Moscow's international isolation. The industry is working harder to maintain output from its oldest wells, while new projects

Oil drilling boom proves Moscow's solid resilience to western sanctions

that would sustain production in the coming decades must adapt to the country's changed circumstances.

For 2023 as a whole, Russia's production drilling is set to top 30,000 kilometers, according to analysts at intelligence firm Kpler and Moscow-based consultant Yakov & Partners. The increase comes despite Western countries' pressure on the country's energy industry, which is a key source of funds for the Kremlin's war in Ukraine. The sector has been the target of sanctions ranging from import bans and price caps, to prohibitions on the export of technology.

Last year, the US sanctioned dozens of companies that produce drilling equipment and develop new production techniques, aiming "to limit Russia's future extractive capabilities." The European Union in 2022 imposed "comprehensive exports



restriction on equipment, technology and services for the energy industry in Russia."

Two of the world's largest oil-service providers – Halliburton Co. and Baker Hughes Co. – sold their Russian units and withdrew. Two more giants, SLB and Weatherford International Plc, have

said they continue operations in the country in compliance with sanctions.

The data indicate that these restrictive measures have largely failed.

"Only some 15percent of the nation's domestic drilling market depends on technologies from

so-called unfriendly nations," said Daria Melnik, vice-president for exploration and production at Oslo-based research firm Rystad Energy A/S.

The withdrawal of major Western oil-service companies from Russia had minimal impact because it largely left intact their local subsidiaries. These operations "were mostly sold to management, retaining the know-how built up over the years," said Viktor Katona, lead crude analyst at Kpler.

Russia's exploration drilling rates have also resumed growth after dipping in the wake of the pandemic, industry data show, although they remain below the 2019 peak.

"In crisis times, when companies have to optimize their investment budgets, high-risk projects, including exploration, are slashed," Rystad Energy's Melnik said.

Still, for the full-year 2023, Russia is set to drill exploration oil wells with a total depth of just over 1,000

kilometers, according to Dmitry Kasatkin, a partner at Kasatkin Consulting, formerly Deloitte's research center in the region.

The drilling boom is a sign of Russia's resilience to Western energy sanctions, but the pace of activity also carries a warning.

Over the years, the rise and fall of the nation's drilling has moved largely in sync with changes in output, historic data show. Yet in 2023, the drilling boom came alongside production cuts that Moscow is implementing in tandem with the Organization of Petroleum Exporting Countries. That suggests the high level of activity is necessary simply to maintain output.

"The main reason for the growth in Russia's drilling is the need to launch new wells," said Gennadii Masakov, director of the research and insights center at Yakov & Partners. "New wells have to be launched as the currently producing fields are depleting."

As of 2022, fields that had been in operation for more than five years accounted for nearly 96% of Russia's total liquids production, according to a research paper from the Oxford Institute for Energy Studies. Many of those upstream projects are long past their peak output levels, the paper said.

"Natural decline is a routine factor" for the nation's industry, said Sergey Vakulenko, an industry veteran who spent ten years of his 25-year career as an executive at a Russian oil producer.

Doha

Qatar's real estate sector has witnessed surge as the number of properties sold increased in November last year. The total number of properties sold totalled 321 in the country in November 2023 registering a yearly increase of 54.3 percent according to figures released by the Planning and Statistics Authority (PSA).

Of the total number of sold properties by municipality, Al Wakra constituted 43 properties showing a rise of 126 percent on year on year basis, followed by Al Sheehaniya (100 percent), Al Daayen 41 (64 percent), Doha 83 (59.6 percent), Umm Slal 38 (52 percent), Al Rayyan 89 (48.3 percent), Al Shamal 12 (9.1 percent) in November 2023.

Qatar saw a total of QR1,460.9m worth of properties sold in November 2023 showing a monthly and yearly rise of 9.9 percent and 7 percent respectively.

The real estate sector is one of the fastest growing sectors in Qatar, as it

Qatar sees surge in sale of properties



ranks second after the energy sector by attracting investments. The country's realty market has continued its upward trajectory growth and following the success of the FIFA World Cup and the sector is thriving with numerous investment projects.

On a yearly basis, the total properties sold by municipality in Al Sheehaniya reported a 114.3 percent jump, Al Rayyan 77.5 percent, Al Wakra 62.7 percent, Umm Slal 14.5 percent, Al Daayen 5.4 percent. While Doha, Al Shamal, Al Khor and Al Thakira municipalities saw decline on yearly basis.

Qatar saw as many as 748 building permits issued in November 2023 recording an increase of 16 percent

year-on-year basis in the review period, according to the data.

The new building permits (residential and non-residential) constituted 265 permits or 15.3 percent of the total building permits issued; additions 457 (5.5 percent) and fencing 26 (13 percent) in November 2023.

The building permits data is of particular importance as it is considered an indicator for the performance of the construction sector which in turn occupies a significant position in the national economy.

With infrastructure in place to cope with a substantially increased population, government initiatives in place, such as residency

through real estate, to attract investors, and financial instruments being offered by local banks to fund purchases, Qatar is poised to compete in the international arena.

The real estate market is poised to benefit in the long-term, driven by several infrastructure projects and developments, expansion of the industry across the country, and investment-friendly initiatives implemented by the government.

Qatar carried out infrastructure developments in preparation for the mega sporting event and has already been enhancing accessibility within and outside the country's capital city - Doha.

WORLD



Ukraine's Deputy Minister of Economy Volodymyr Kuzyo

'Hope India, Ukraine will continue strengthening economic cooperation'

GANDHINAGAR

UKRAINE'S Deputy Minister of Economy Volodymyr Kuzyo on Wednesday said that it is the first time that the official delegation of Ukraine is participating in the Vibrant Gujarat Summit. Kuzyo said he hoped that Ukraine and India will continue to strengthen economic cooperation.

In an interview with ANI, he thanked the Gujarat government for hosting Ukraine in the Vibrant Gujarat Summit. Prime Minister Narendra Modi inaugurated the 10th edition of Vibrant Gujarat Global Summit 2024 at Mahatma Mandir in Gandhinagar on Wednesday.

Asked about Ukraine's participation in the Vibrant Gujarat Summit, Volodymyr Kuzyo said, "The first time, the official delegation in Gujarat and participating in the Vibrant Gujarat Forum? So we are especially thankful for the government of the state for hosting us and it's our honor. I hope that we will continue the strengthening of the economic cooperation between our countries and this is Gujarat especially."

He noted that Ukraine's economy's growth in 2023 was about five per cent in comparison to 2022, when the economy of the country was shrinking down around 30 per cent. He acknowledged that Ukraine still has constraints and limitations due to the ongoing war with Russia.

Responding to Ukraine's economy amid the ongoing war with Russia, he said, "Comparing to 2022, when the Ukrainian economy was shrinking down around 30 percent, this year 2023, Of course we have the economic growth which is about five percent growth, especially we have this stable industrial output and the agriculture output as well."

But, anyway we still have the constraints and limitations because of the aggression of the war against Ukraine. So, taking these limitations, we should be like unique and to have the support from all our partners, countries."

He emphasised that the Ukrainian government has prioritised the Ukraine plan, which includes focus agri food and processing sector, ICT, logistics and transport sectors.

On being asked about Ukraine's focus areas in recovery amid the conflict, he said, "I would focus on the sectors as the Government of Ukraine prioritised under the Ukraine plan, which is in fact energy sector, agri food and processing sector, than ICT and innovations, than logistics and transport and the So those sectors would be under a special

focus of the Government of Ukraine and will be working for having the economic grows at directing investments both local and international."

Speaking about the negative effects of the war, he said, "the war itself has negative impact overall on the global economy right."

Starting from the grain and cereals export from Ukraine, which impact the global food security, we on the Ukrainian side do everything to keep the grain corridor and you know to export cereals and to grain from Ukraine.

So we have launched the insurance mechanism for vessels, you know. And that's, that's what we are doing on our side. But, anyway we encourage our partners to support on this and to keep to cover and reduce the risks of having this food insecurity."

Meanwhile, Norway's Ambassador to India May-Elin Stener expressed happiness on Norway being partner country of the Vibrant Gujarat Summit. She said that a few of the Norwegian companies are here at the Norwegian Pavilion of the Summit.

In an interview with ANI, Stener said, "I would begin by saying that Norway is very happy to be a partner country of the Vibrant Gujarat Global Summit."

It's great to be here and we have about 130 Norwegian companies in India now and quite a few of them are here at the Norwegian pavilion of the summit.

So it's great to be here. It's great to be part of this and the main focus of the Norwegian companies being here is circular economy and it's also energy and particularly renewable energy. And then we have a few companies focusing on different aspects of the maritime cooperation."

May-Elin Stener underscored that India is now the fifth-biggest economy in the world and one of the fastest growing economies. She said that there are vast opportunities for Norwegian companies in India. She stated that Norway is negotiating a Free Trade Agreement (FTA) with India within the framework of European Free Trade Association (EFTA) and expressed hope that it will conclude soon.

She said, "Well, India is now the 5th biggest economy in the world and one of the fastest growing economies. So of course there are vast opportunities for Norwegian companies in India. We are currently negotiating a free trade agreement with India within the framework of EFTA and we hope to conclude that soon and that will create confidence so that even more Norwegian businesses will look to India and explore the opportunities here." ANI

New UNDP representative pledges support for Ethiopia's sustainable development

ADDISABABA

NEW United Nations Development Program (UNDP) representative to Ethiopia, Samuel Gbaydee Doe, has pledged to support Ethiopia's efforts toward the realization of sustainable development ambitions.

Doe, who was assigned UNDP's new resident representative to Ethiopia, said on Wednesday that "I am honored to lead UNDP Ethiopia at this critical juncture in the country's history and sustain-

able development journey." "We will do our utmost to build upon the strong and enduring partnership between UNDP and the government and people of Ethiopia to accelerate the achievements of sustainable development aspirations as articulated in the Ten-Year Development Plan of Ethiopia (2021-2030) and the Homegrown Economic Reform Program," he added. Doe, in particular, singled out UNDP's resolve to promote ongoing efforts in consolidating democratic institutions in the country, raising

climate ambitions and protecting the environment, advancing peace support, pursuing the gender equality agenda as well as inclusive economic growth in the country. According to the UNDP, the UN development agency will strive to uphold core UN principles by enhancing collaboration and partnerships, promoting gender and social inclusion, and fostering inclusive empowerment aligned with context-specific development efforts that prioritize local ownership and leadership.

Xinhua

Wang calls for enhancing China-Russia strategic coordination

BEIJING

AS two responsible major countries, China and Russia should strengthen strategic communication, build more strategic consensus and carry out more strategic cooperation on the future of mankind and the world, Chinese Foreign Minister Wang Yi said here on Wednesday.

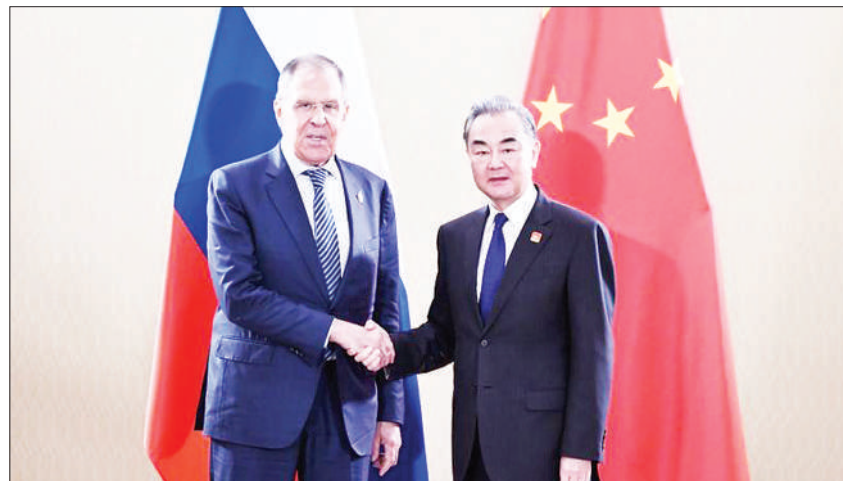
Wang made the remarks in a phone conversation with Russian Foreign Minister Sergey Lavrov, during which they exchanged New Year greetings.

In the past year, under the strategic guidance of Chinese President Xi Jinping and Russian President Vladimir Putin, the China-Russia comprehensive strategic partnership of coordination for a new era has been running on high gear, said Wang, also a member of the Political Bureau of the Communist Party of China Central Committee.

Through high-quality strategic coordination, the two sides have not only well managed the affairs of their respective countries, but also played mainstay roles in the international arena and maintained global strategic stability, Wang said.

Noting that this year marks the 75th anniversary of the establishment of diplomatic relations between China and Russia and the commencement of the China-Russia Years of Culture, Wang said the two sides should, in accordance with the consensus reached by the two heads of state, hold celebration activities, intensify high-level exchanges, promote the in-depth development of bilateral practical cooperation, advance people-to-people exchanges in various fields, and further consolidate the public support and social foundation for bilateral relations.

China firmly believes that Russia will be able to successfully complete its important domestic po-



In this file photo dated Nov 15, 2022, Chinese Foreign Minister Wang Yi (right) meets with Russian Foreign Minister Sergey Lavrov on the sidelines of the 17th G20 Summit in Bali, Indonesia. (PHOTO / FMPRC.GOV.CN)

litical agenda, and maintain national stability and development, Wang said.

At the recent Central Conference on Work Relating to Foreign Affairs, President Xi comprehensively reviewed China's major-country diplomacy with Chinese characteristics in the new era, made strategic plans for the next steps, particularly elucidating the profound connotations of the scientific system of building a community with a shared future for mankind, and advocated an equal and orderly multipolar world, as well as an inclusive economic globalization that benefits all, which conforms to the trend of development and progress of the times and resonates with the common aspirations of most countries, Wang said.

Noting that Russia-China relations have yielded fruitful results in 2023, Lavrov said that in the new year, Russia stands ready to work with China to maintain high-level exchanges, strengthen bilateral cooperation in such areas as economy, trade, and investment, deepen people-to-people exchanges in the fields of sports and culture, hold successful China-Russia Year of Culture, advance communication and coordination in international affairs, and join hands to push for new

achievements in bilateral relations.

Russia firmly adheres to the one-China principle, he added.

The two sides also exchanged views on BRICS cooperation and the Palestinian-Israeli conflict.

Lavrov said Russia is willing to work with China to promote BRICS cooperation to achieve greater results, and strengthen communication and coordination on the Palestinian-Israeli conflict to safeguard peace and stability in the Middle East.

Wang said China fully supports Russia, which assumes BRICS chairmanship this year, in hosting a successful BRICS summit, and stands ready to make joint efforts with Russia to enhance the international influence of BRICS and lift BRICS cooperation to a new level.

Both China and Russia should continue to beef up communication and coordination, and urge for an immediate ceasefire and cessation of hostilities in the Palestinian-Israeli conflict, ensure smooth delivery of humanitarian relief, and make joint efforts for restarting the two-state solution.

They also discussed other international and regional issues of common concern.

Xinhua

'West tries to talk Global South, East countries into taking Ukraine's side'

MOSCOW



THE Davos meeting, scheduled for January 14, will be used by the West to trick the Global South and Global East countries through deception and blackmail into taking Ukraine's side, Russian Foreign Ministry Spokeswoman Maria Zakharova said in a statement.

"The Davos meeting will be used by them [Western countries] to once again attempt to lure the Global South and Global East countries with deception and blackmail into taking their side. We are convinced that our partners in Asia, Africa and Latin America will comprehend the real state of affairs and will not allow being drawn into explicitly anti-Russian initiatives," said the statement published on the Russian Foreign Ministry's website.

According to Zakharova (pictured), Moscow has repeatedly explained "lameless, hypocrisy and detachment" from reality of the Zelensky 'formula' and the Copenhagen meetings aimed at promoting it.

"Firstly, the Zelensky 'formula' in essence is a set of ultimatums to Russia. They are trying to compel us to retreat from the liberated areas and to leave the Russian people who voted for reunification with their homeland behind at the mercy of Ukrainian Nazis. They seek to take our country to a tribunal and to seize its legitimate assets in Western banks. Such ultimatums cannot lay the foundation for the start of negotiations," she said.

"The remaining items of the Zelensky 'formula' - concerning nuclear, food, energy and environmental security - were invented by Kiev to mislead the target audience," she added.

"Secondly, the legal ban on negotiations with the Russian leadership is in effect in Ukraine. Until it is lifted, discussions on any proposals have no practical sense," the diplomat recalled. "In April 2022, Kiev terminated negotiations with Russia at the behest of the West. For its part, our country has never refused from political and diplomatic means to resolve the Ukraine crisis."

Hypocrisy and categories of war

Furthermore, the Russian Foreign Ministry spokeswoman noted, any talks about a solution to the Ukraine crisis without Russia's participation make no sense, and while promoting the West-backed Zelensky 'formula' of ultimatums as having no alternative, Kiev along with its handlers "usurps the very right to put forward peace initiatives" and blocks all rational ideas of other countries, first and foremost, of the Global South and Global East.

Agencies

DeSantis, Haley face off in debate with Trump absent

DES MOINES, IOWA

FLORIDA Governor Ron DeSantis and former UN Ambassador Nikki Haley repeatedly accused each other of lying in an acrimonious debate that mixed policy with insults as the two candidates battled to emerge as the top alternative to Donald Trump days before the campaign's first votes are cast.

But with the former president absent once again from the debate stage, the rivals aimed most of their ammunition at each other, rather than the clear frontrunner in the race.

"We don't need another mealy-mouthed politician who just tells you what she thinks you want to hear just to try to get your vote, then to get an office and to do her donors' bidding," DeSantis said.

Haley touted a website her cam-



Nikki Haley (R) and Ron DeSantis

paign has created to document what she said were dozens of DeSantis falsehoods and at one point called him "so desperate".

The two rivals have engaged in an increasingly rancorous battle ahead of Monday's first-in-the-nation Iowa caucuses, with little time left to halt Trump's march toward the nomination.

The former president had the support of 49 percent of Republicans in

a nationwide Reuters/Ipsos poll released on Wednesday, far ahead of Haley in second place at 12 percent.

For the fifth time, Trump skipped the debate and instead was holding a Fox News town hall nearby in Des Moines, giving him a prime-time platform with a friendly television audience.

The debate took place just hours after former New Jersey governor Chris Christie, a fierce Trump critic, announced an end to his own presidential campaign after drawing little support from Republican voters.

"I would rather lose by telling the truth than lie in order to win," Christie told the audience at a town hall in Windham, excoriating his rivals for failing to confront Trump more directly.

Haley and DeSantis both offered muted criticism of Trump when asked whether the volatile former

president has the "character" to be president.

"I agree with a lot of his policies, but his way is not my way," Haley said. "I don't have vengeance, I don't have vendettas, I don't take things personally."

DeSantis listed several examples of campaign promises that he said Trump did not keep: having Mexico pay for a southern border wall, reducing corruption in Washington and lowering the federal debt. He also faulted Trump for not deporting more migrants who crossed the border illegally.

Later, Haley criticized Trump for calling Jan 6, 2021 - when a pro-Trump mob stormed the US Capitol - a "beautiful day" and said unequivocally that he lost the 2020 election, despite his continued false claims of voter fraud.

Agencies

Building community with shared future for mankind: A glorious banner leading progress of times

THE Communist Party of China (CPC) has remained true to its original aspiration and mission of seeking happiness for the Chinese people and rejuvenation for the Chinese nation. It has also contributed to human progress and world harmony.

The Central Conference on Work Relating to Foreign Affairs was recently held. It was pointed out at the conference that building a community with a shared future for mankind is the core tenet of Xi Jinping Thought on Diplomacy. It is how China proposes to solve the

questions of what kind of world to build and how to build it based on the deepening understanding of the laws governing the development of human society.

It reflects the Chinese Communists' worldview, perception of order, and values, accords with the common aspiration of people in all countries, and points the direction for the progress of world civilizations. It is also the noble goal pursued by China in conducting major-country diplomacy with Chinese characteristics for the new era.

Since the vision of building a

community with a shared future for mankind was proposed in 2013, Chinese President Xi Jinping has systematically expounded on it multiple times.

In summary, in building a community with a shared future for mankind, the goal is to build an open, inclusive, clean and beautiful world of lasting peace, universal security and shared prosperity, the pathway is promoting global governance that features extensive consultation and joint contribution for shared benefit, the guiding principle is to apply the common values

of humanity, the basic underpinning lies in building a new type of international relations, the strategic guidance comes from the implementation of the Global Development Initiative, the Global Security Initiative and the Global Civilization Initiative, and the platform for action is high-quality Belt and Road cooperation. Since the dawn of this new era, building a community with a shared future for mankind has developed from a Chinese initiative to an international consensus, from a promising vision to substantive actions, and from a conceptual

proposition to a scientific system. It has served as a glorious banner leading the progress of the times.

Countries should build a world of lasting peace through dialogue and consultation. It means beating the swords of war into the plowshares of peace. Upholding peace is the responsibility of every country. Countries should foster partnerships based on dialogue, non-confrontation and non-alliance.

Countries should build a world of common security for all through joint efforts. It means turning absolute security for one into common

security for all. All countries should pursue common, comprehensive, cooperative and sustainable security, and need to take a holistic approach to traditional and non-traditional security threats.

Countries should build a world of common prosperity through win-win cooperation. It means bidding farewell to the winner-takes-all mindset and sharing development achievements. Countries should make economic globalization more open, inclusive, balanced and beneficial to all, so as to bring greater benefits to all peoples in a fairer

manner.

Countries should build an open and inclusive world through exchanges and mutual learning. It means bidding farewell to the mindset that one civilization is superior to another and starting to appreciate the strengths of other civilizations. Diverse civilizations should draw on each other to achieve common progress, and countries should make exchanges among civilizations a source of inspiration for advancing human society and a bond that keeps the world in peace.

People's Daily

Netanyahu says Israel won't continue occupying Gaza

JERUSALEM/RAMALLAH/AMMAN/GAZA/BEIRUT

ISRAELI Prime Minister Benjamin Netanyahu said on Wednesday that Israel "has no intention" of maintaining the occupation of Gaza or displacing civilians.

Netanyahu made the remarks a day before the opening of hearings at the International Court of Justice in The Hague regarding the alleged genocide of Palestinians in the Gaza Strip.

"I want to make a few points absolutely clear - Israel has no intention of permanently occupying Gaza or displacing its civilian population," Netanyahu said.

He said Israel's bombardments in Gaza are aimed at Hamas militants, "not the Palestinian population, and we are doing so in full compliance with international law."

The Israeli army is "doing its utmost to minimize civilian casualties, while Hamas is doing its utmost to maximize them by using Palestinian civilians as human shields," said Netanyahu.

"Our goal is to rid Gaza of Hamas terrorists and free our hostages," he said.

In Ramallah, the West Bank, Palestinian President Mahmoud Abbas on Wednesday stressed that Gaza was an integral part of the Palestinian state, and Israel's plans to separate it or cut off any part of it would not be accepted, the official Palestinian news agency Wafa reported.

Abbas made the remarks when meeting with the visiting US Secretary of State Antony Blinken, warning of the danger of Israeli measures to displace the Palestinians from their land, as revealed by statements from Israeli ministers and officials.

He also told Blinken that Israel must stop its "war of annihilation" against the Palestinians in Gaza and the West Bank, including East Jerusalem, which was a prerequisite for a political solution based on international law.

Abbas and Blinken talked about the need to speed up humanitarian aid to Gaza and to enable shelter centers and hospitals to operate to alleviate the suffering of the locals, Wafa said.

He also called for the immediate release of Palestinian tax funds with-



Israeli Prime Minister Benjamin Netanyahu speaks during the weekly cabinet meeting at the Defence Ministry in Tel Aviv, Israel, Jan 7, 2024. AP

held by Israel, saying their detention violated agreements and international law.

Meanwhile, dozens of Palestinians protested in central Ramallah against Blinken's visit, accusing Washington of siding with Israel and supporting its "crimes" against the Palestinians.

When meeting with Netanyahu in Tel Aviv Tuesday, Blinken reaffirmed Washington's support for Israel's right to defend itself and prevent the attacks of Oct 7 from being repeated, but added that fighting an enemy that hid behind civilian areas, schools and hospitals had a high cost for many.

Blinken has so far visited Türkiye, Greece, Jordan, Qatar, the United Arab Emirates, Saudi Arabia, Israel, the West Bank and Bahrain, and is expected to conclude his trip with a stop in Cairo on Thursday.

Jordan, Palestine, Egypt reject Israel's plans

Also on Wednesday, Jordan, Egypt and Palestine held a trilateral summit in Jordan's Aqaba. The three sides stressed their rejection of any Israeli plans to displace Palestinians in the West Bank and the Gaza Strip.

During the summit, King Abdullah II of Jordan, Egyptian President Abdel-Fattah al-Sisi, and Palestinian President Mahmoud Abbas also called for international condemnation of actions against such plans.

They stressed the need for continuing pressure on Israel to stop its aggression on Gaza and protect the innocent civilians in the strip, according to a statement by Jordan's Royal Hashemite Court.

Meanwhile, the Egyptian president called for "a decisive stance" from the international-

community to push for a ceasefire in the besieged enclave and explained the efforts made by Egypt to open dialogue with all concerned parties to reach a truce agreement in Gaza.

The leaders also expressed complete rejection of any attempts to liquidate the Palestine issue and to separate Gaza and the West Bank, both of which are integral parts of the Palestinian state, the statement added. At the summit, the three leaders reiterated the importance of ensuring sufficient delivery of humanitarian aid to Gaza to alleviate the dire humanitarian situation in the enclave.

King Abdullah II, Sisi and Abbas also voiced "complete rejection of any attempts to reoccupy parts of Gaza," stressing the necessity of "enabling the people of the Gaza Strip to return to their homes."

Noting Israel's hostilities in the West Bank, as well as its violations of Islamic and Christian sanctities in Jerusalem, the leaders warned that such actions could escalate tensions in the region.

The three heads of state agreed to continue working together in coordination with Arab and influential countries to find a political horizon for resolving the Palestine issue to achieve a just and comprehensive peace based on a two-state solution, which entails restoring the legitimate rights of the Palestinian people and ensuring the establishment of their independent and sovereign state on the 1967 border and with East Jerusalem as its capital.

Before the summit, the Jordanian king held separate meetings with the Egyptian and Palestinian presidents to discuss efforts

toward an immediate ceasefire in Gaza.

Israel bombs house near hospital

At least 40 people were killed or wounded on Wednesday in an Israeli bombing that targeted a house adjacent to Al-Aqsa Martyrs Hospital in Deir el-Balah, central Gaza, the media office of Hamas said in a statement. The statement added that a journalist named Ahmed Badir was killed in the attack, calling on the international community to stop the "war waged by the Israeli army against civilians, including children and women."

Meanwhile, at least four members of the Palestine Red Crescent Society (PRCS) ambulance crews were killed after Israeli attacks targeted an ambulance vehicle at the entrance of Deir el-Balah, the PRCS said in a statement.

At least 147 Palestinians were killed in the Israeli attacks across the Gaza Strip in the past 24 hours, raising the death toll in the enclave to 23,357 since the onset of the ongoing conflict on Oct 7, 2023, the Gaza-based Health Ministry said Wednesday.

Israel has been launching a large-scale military offensive in the Palestinian enclave in retaliation for an unprecedented attack by the Hamas movement on southern Israel over three months ago, which claimed the lives of around 1,200 Israelis, according to the Israeli authorities.

Hezbollah official killed

In Lebanon, a Hezbollah official was killed on Wednesday at dawn in the country's southeastern village of Kfarhouba, Lebanese military sources told Xinhua.

The sources, who spoke on condition of anonymity, said that an Israeli drone fired two missiles toward a house in the center of Kfarhouba, killing 50-year-old Hezbollah official Nabegh al-Qadri, and wounding another.

According to the sources, al-Qadri survived an assassination attempt two months ago when his house was targeted with several artillery shells fired from the Israeli Ruweisat al-Alam site, partially destroying his house and forcing him to move to a rented house in the village.

The Lebanon-Israel border witnessed increased tension since Oct 8 after Hezbollah fired dozens of rockets toward Israel in support of the Hamas attacks on Israel the previous day, prompting Israel to respond by firing heavy artillery toward southeastern Lebanon. Xinhua

Deputy PM: Russia sees no prospects for resuming grain deal

MOSCOW

RUSSIAN Deputy Prime Minister Viktoria Abramchenko said that Russia sees no prospects for renewing the Black Sea Grain Initiative, local media reported yesterday.

Part of a package agreement, the second part of the grain initiative, which provides solutions to problems related to maritime logistics, freight, insurance, and connecting the Russian Agricultural Bank to the SWIFT payment system, saw no positive changes, said Abramchenko in an interview with local media.

She said that the Russian diplomatic department has continued to work on the grain deal, but there are few prospects for its resumption.

Russian President Vladimir Putin said that the conditions of the deal with Russia were not met, and the main goal of the deal - the supply of grain to needy countries, including African ones - was not achieved.

The Black Sea Grain Initiative is a part of a package agreement, signed by representatives of Russia, Türkiye, Ukraine, and the United Nations on July 22, 2022, allowing food and fertilizer exports from Russia and Ukraine through the Black Sea.

Moscow suspended its participation in the agreement on July 17, 2023, saying that it would return to the deal as soon as the Russian part of the agreement was fulfilled.



More than 50,000 tons of wheat for commercial use in Kenya and procured under the Black Sea Grain Initiative is offloaded from the Eaubonne bulk carrier ship after it docked in the port of Mombasa, Kenya on Nov 26, 2022.

Balancing ecological conservation with socioeconomic development

THE tide was rising in the Yundang Lake in Xiamen, southeast China's Fujian province. As the floodgate opened, the water flew and fish swam upstream. The egrets descended from the sky and hovered above the lake, ready to dive and catch their prey.

Peng Zhiwei, who was waiting for this scene, immediately pressed the shutter. "The egrets hovering to feed is a distinctive sight of Xiamen," he said.

Peng, who has photographed birds near the Yundang Lake for nearly 30 years, is a witness to the transformation of the lake.

In the 1970s, when the Yundang Lake was surrounded by embankments, untreated sewage was discharged directly from the surrounding area, causing a rapid deterioration in water quality and near extinction of fish and shrimp.

"Your clothes could even become stinky if you walked around the lake at that time," Peng recalled.

Since 1988, Xiamen has carried out law-based governance of the lake. It halted the discharge of untreated sewage, dredged the lake and built embankments, with an aim to revitalize the water and beautify the environment.

Relevant authorities have launched a five-phase treatment project on a large scale. After more than 30 years of relentless efforts, everywhere around the lake makes picturesque scenery today.

Zheng Lei, born in the 1990s, graduated from Xiamen University and works near the Yundang Lake. In August 2020, he became one of the first "citizen lake chiefs" in Xiamen.

The "citizen lake chiefs," recruited by the Xiamen Yundang Lake Conservation Center, are a group of people with expertise in water ecological protection and management, as well as other related professional knowledge. Their main tasks include carrying out routine inspections of the lake area, and collecting and reflecting citizens' opinions and suggestions on lake management.

As one who majored in marine ecology at university, Zheng noted that he hopes to leverage his expertise in this area and help make the Yundang Lake a signature of Xiamen.

In fact, the philosophy of green development runs through all aspects of Xiamen's economic and social development, from the 1.6-square-kilometer Yundang Lake to the 1,699-square-kil-



Photo shows the Yundang Lake in Xiamen, southeast China's Fujian province. (Photo/Zhang Qihui)

ometer Xiamen city.

Xiamen follows a principle that restricts access to mountain areas regularly for better afforestation. It has shut down all sand and gravel plants, and conducted ecological restoration in multiple mining areas, which resulted in a continuous decline in the rate of soil erosion.

"Pocket parks" and "miniature parks" have been built across the city, ensuring that residents can reach a park within a 15-minute walk from any location in the urban area.

The city is also building footpaths to expand the green recreational spaces for citizens. It is estimated that by 2025, the total length of such footpaths in the city will reach 500 kilometers.

Nowadays, Xiamen ranks among the top in China in terms of comprehensive air quality index, greening coverage of built-up areas, and other environmental indicators. The city has been accelerating energy conservation in key sectors such as industry, transportation, construction, and public institutions, with its comprehensive energy consumption per 10,000 yuan GDP surpassing the national level.

From expediting industrial transformation and upgrading to improving the

ecological civilization system, and from optimizing spatial layout to fortifying ecological barriers, the people of Xiamen are carefully preserving the city's appearance and injecting strong momentum into its development through innovation and entrepreneurship.

Yealink Network Tech is a communications equipment developer based in Xiamen, whose technologies and novel products are truly eye-openers.

Thanks to sophisticated algorithms the company has developed for sound collection and noise reduction, a seemingly ordinary video conferencing device manufactured by the company can offer call audio quality as good as CD players.

The company, established in 2001, holds the global leading market share in the SIP phone market. "Yealink's rapid development is attributed to years of continuous innovation in the communication field," said an executive of the company.

According to the executive, R&D staff account for over 60 percent of the total employees at Yealink, and the company spends over 8 percent of its sales revenue on R&D investment each year.

The Xiamen Torch High-tech Indus-

trial Development Zone, where Yealink Network Tech is located, is home to more than 10,000 enterprises of various types, including over 1,000 national-level high-tech companies. With less than 3 percent of Xiamen's land area, the zone contributes 43 percent of the city's industrial output value.

By abandoning extensive industries and focusing on high-end manufacturing and modern services, Xiamen is reshaping its industrial structure during its transition and development.

Accelerating the digitization of industries and digital industrialization, Xiamen has built a new-generation information technology industry system with a concentration of chips, screens, smart terminals, software, intelligence, and new-gen networks. The new economy is growing rapidly.

Xiamen has a high-value invention patent ownership of 20.8 per 10,000 people, which is 2.2 times the national average. In 2022, the digital economy of the city reached 479 billion yuan (\$66.97 billion), accounting for 61.5 percent of its GDP. The city also ranked among the top in China in terms of residents' satisfaction with digital living. People's Daily

Russia becomes Europe's first economy despite 'pressure from all sides,' Putin says

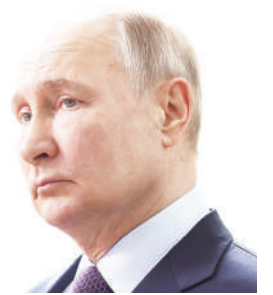
KHABAROVSK

RUSSIA has become Europe's first economy and the world's fifth in terms of purchasing power parity, President Vladimir Putin said.

"It seems that we are being strangled and pressured from every side, but still, we are the largest economy in Europe. We left Germany behind and climbed to fifth in the world [in terms of GDP at purchasing power parity]: China, the US, India, Japan and Russia. We are number one in Europe," the president said at a meeting with entrepreneurs active in Russia's Far East.

"We have left all of Europe behind in terms of purchasing power parity but as for the per capita indicator, we need to work harder. There is still work to be done," the head of state added.

Putin did not agree with Business Russia Chairman Alexey Repik's remark that Japan's economy could be written off. "Like many European economies, Japan is a high-tech economy," the Russian leader pointed out. Agencies



UK PM Rishi Sunak expresses hope ongoing India-UK FTA could be brought to successful conclusion soon

LONDON

UNION Defence Minister Rajnath Singh called on UK Prime Minister Rishi Sunak at 10, Downing Street in London on Wednesday. During the meeting, Sunak expressed hope that the ongoing Free Trade Agreement (FTA) could be brought to a successful conclusion soon.

Rajnath Singh and Rishi Sunak (pictured) agreed on the need for the two nations to work together in trade, defence and technology sectors, Ministry of Defence said in a press release. He expressed the keenness of the UK government to strengthen defence and security pillars of the bilateral partnership.

Notably, India and the UK are negotiating a Free Trade Agreement (FTA). Talks for FTA between India and the UK started in 2022. The thirteenth round of negotiations for the UK-India Free Trade Agreement concluded in December, with both sides resolving that they would continue to negotiate towards a comprehensive and ambitious trade pact.

"Prime Minister Sunak fully agreed with the Raksha Mantri on the need for UK and India to work in the domains of trade, defence and technology. In particular, he expressed hope that the ongoing Free Trade Agreement (FTA) negotiations could be brought to a successful conclusion soon," Ministry of Defence said in a press release.

"He also underlined his keenness, and that of his Government, to strengthen the defence and security pillar of the bilateral relationship, including through Government backing for stronger business and technology partnerships with Indian counterpart entities," it added.

The meeting between the two leaders was "warm and cordial," according to the press release. During the meeting, Rajnath Singh highlighted that both nations have made significant strides in moulding and recrafting the historic ties into a modern, multifaceted and mutually beneficial partnership, under the direction of the leaders of both nations.

Union Defence Minister Rajnath Singh recalled the recent enhancement in bilateral defence engagement, spanning joint exercises, training, capability building, increased interoperability, military-to-military ties especially in the maritime sector.

He emphasised the ongoing efforts to enhance defence industrial cooperation, including in the technology domain. Rajnath briefed Rishi Sunak about his positive interactions with the UK defence industry and the new positive energy in the bilateral defence relationship.

"The Raksha Mantri stated that the UK and other like-minded countries should work with India for strengthening a peaceful and stable global rules-based order, including through partnering India in its inexorable rise, which can be strengthened, reinforced and speeded up with friendly collaboration," Ministry of Defence said in a press release.

During the meeting, Rajnath Singh gifted a Ram Darbar statue to Rishi Sunak. The meeting was also attended by the UK National Security Adviser, Tim Barrow.

ANI

Taifa Stars' players ready for 2023 AFCON showdown

By Guardian Correspondent

TANZANIA's senior national football team 'Taifa Stars' players are adamant they are ready to play their hearts out in the 2023 African Cup of Nations (AFCON) slated to kick off in Abidjan, Ivory Coast tomorrow.

Taifa Stars, placed in Group F of the continental showpiece, will play the first match on January 17, coming up against Morocco and, on January 21, the former will face Zambia and wind up its group stage campaign with a clash against DR Congo

on January 24.

Aishi Manula, Taifa Stars' goalkeeper, said all of the squad's players have great motivation and are ready for the showdown.

The shot-stopper noted: "Our camp in Egypt has been very good because every player is motivated and ready to make sure he convinces the coach to give him a chance in the matches we face."

"The players' spirit shows that anyone who gets a chance will fight for the team and the country to ensure that we do well in the competition," Manula disclosed.

Taifa Stars striker Simon Msuva

said the players are ready for the fight while asking Tanzanians to pray for them.

Msuva said their camp in Egypt was good and the friendly game against Egypt's national squad helped them build up and realize their mistakes.

The forward pointed out they have already addressed the weaknesses and now it is a matter of fighting for their country.

"We are ready, I know that this competition is difficult and every team is prepared but even we have planned to make sure we do well and set new records," the goal-get-

ter said.

"It is important that Tanzanians continue to support us by praying for us and we will fight for the country in any situation so that we do not let them down... every player has a great desire to fully participate in the competition," Msuva insisted.

Taifa Stars will open the tournament by playing against Morocco, a team the former last met in the Africa Zone qualifiers for the 2026 World Cup, which took place at the Benjamin Mkapa Stadium in Dar es Salaam on November 21 last year, ending in 2-0 victory for Morocco.



Airtel Tanzania Head of CSR and Public Relations Jackson Mmbando (C), TECNO Marketing Manager Salma Shafii (L), and Airtel Data Manager James Gua are pictured blowing 'vuvuzelas' to signify the launch of the two firms' campaign, termed 'Upige Mwingi Mpaka AFCON', at a function held in Dar es Salaam yesterday. PHOTO: CORRESPONDENT

PSSSF joins sports stakeholders to back national teams

By Guardian Correspondent

THE Public Service Social Security Fund (PSSSF) has joined sports stakeholders in Tanzania to contribute to national teams that are slated to feature in various international competitions.

The national teams include the senior men's football team 'Taifa Stars', featuring in the 2023 Africa Cup of Nations kicking off in Ivory Coast tomorrow.

Senior national women's football team 'Twiga Stars', which will participate in the 2024 Women's AFCON finals in Morocco, is the other squad.

In the fundraising event for the teams led by Prime Minister Kassim Majaliwa, which took place in Dar es Salaam on Tuesday night, PSF bought, through an auction, the national football team's jersey bearing the name of the late Joel Bendera for 11m/-.

Bendera was the senior national football team head coach as the squad participated in the AFCON finals for the first time in 1980.

The fundraising event involved guests including government leaders, businessmen and women, and sports stakeholders.



Prime Minister Kassim Majaliwa (L) is pictured presenting the senior national football team 'Taifa Stars' jersey to Public Service Social Security Fund (PSSSF) Director General Hosea Kashimba (2nd R), during an occasion for soliciting financial support for national teams in Dar es Salaam on Tuesday. Others are Permanent Secretary in Prime Minister's Office (Labour, Youth, Employment and People with Disability) Cyprian Luhemeja (2nd L), and PSSSF's Public Relations and Member Education Manager, James Mlowe. PHOTO: CORRESPONDENT

Airtel unveils 2023 AFCON promotion in partnership with Tecno

By Guardian Correspondent

TELECOMMUNICATION company, Airtel, yesterday announced the launch of its captivating promotion, termed 'Upige Mwingi Mpaka AFCON', in collaboration with TECNO, the 2023 AFCON proud sponsor.

The 'Upige Mwingi Mpaka AFCON' will run for 90 days and the campaign promises Airtel customers a chance to win fantastic prizes, including tickets to the AFCON semi-finals in Ivory Coast, daily smartphones, bundles, fridges, TVs, and Boda Boda on a daily, weekly, and monthly basis.

Jackson Mmbando, Head of CSR and Public Relations at Airtel, expressed excitement about the promotion, stating that 'Upige Mwingi Mpaka AFCON' not only celebrates the spirit of connectivity but also aligns with the excitement surrounding 2023 AFCON in line with the government agenda to support Tanzania national teams.

The official noted: "We are thrilled to unleash the New Year by introducing 'Upige Mwingi Mpaka AFCON' in collaboration with our esteemed partner TECNO."

"Upige Mwingi Mpaka AFCON' promotion not only celebrates the spirit of connectivity but also aligns with the excitement surrounding Afcon 2024," the official revealed.

"We invite our customers to participate as many times as they can and stand a chance to win fantastic prizes," Mmbando noted.

The official revealed that the 'Upige Mwingi Mpaka AFCON' promotion underscores Airtel's dedication to enhancing the customer experience, fostering connectivity, and providing a platform for Airtel customers to have a reason to imagine and be part of the Afcon games.

Airtel customers, he explained, can join the 'Upige Mwingi Mpaka AFCON' promotion through Air-

tel Money services by either dialing *150*60# or accessing the Airtel Money App.

The official disclosed purchasing Airtel voice or data bundles through USSD code *149*99# also provides opportunities for the firm's customers to win prizes, with lucky winners being announced regularly on Airtel's official channels.

Mmbando emphasized that the partnership's goal is to increase smartphone penetration by offering affordable and quality smartphones such as TECNO Spark 20.

The TECNO Spark 20, he pointed out, will be available in all Airtel shops across Tanzania, adding the TECNO Spark 20 series aims to break boundaries in sports and technology, encouraging customers to have a reason to imagine and reach their full potential.

Salma Shafii, TECNO Marketing Manager, expressed delight in partnering with Airtel, offering more than 17 million Airtel customers a chance to be part of Afcon 2024 celebrations while purchasing the TECNO Spark 20 series.

The 'Upige Mwingi Mpaka AFCON' contributes to giving back to the community, as a percentage of each sale of the Tecno Spark will be dedicated to buying football shoes for children across Tanzania.

"We emphasize that there are no additional costs to the customer when purchasing TECNO Spark 20. We have identified different institutions that promote sports for children to ensure we reach as many children as possible," Salma disclosed.

She pointed out: "We urge Airtel customers to participate as many times as they can in this promotion to win great, available prizes for the next 90 days and stand a chance to go to Ivory Coast to watch the AFCON encounters."



Tanzanian midfielder, Abdallah Hamisi. PHOTO: COURTESY OF SIMBASC

Simba SC parts ways with five local players

By Correspondent Nassir Nchimbi

SIMBA SC has parted ways with five local players as part of the squad revamp ahead of the resumption of the 2023/24 season.

The approach aims to see to it the outfit has room for new signings during the mini-transfer window.

On Tuesday, Simba SC parted ways with the five players and they immediately left the training camp as the squad prepared for the 2024 Mapinduzi Cup semi-final duel against Singida Fountain Gate FC which took place in Zanzibar on Wednesday.

The players are Nassor Kapama, Jimmyson Mwanuke, Shaban Chilunda, Ahmed Feruzi, and Abdallah Hamisi.

Chilunda and Hamisi joined Simba SC this season, Mwanuke has been at

the club for three years, and Kapama was on the last six months of his contract.

Kapama was the only player missing at the 2024 Mapinduzi Cup as he was serving a ban for misconduct at the club alongside midfielder Clatous Chama whose ban is yet to be lifted by the club.

The midfielder, who was on the verge of joining Mtibwa Sugar on loan from Simba SC, said: "It is true the club handed me a release letter and sent me on loan to Mtibwa Sugar."

He noted: "I, however, asked the club to fully terminate my contract so that I can join a team of my choice."

"Leaving Simba SC was obvious because I had limited game time and I wanted to go somewhere else and play football," Kapama revealed.

Kapama pointed out that he has many offers from various NBC Premier League clubs as he and his camp are assessing options of which team he should join.

"On my table, I have offers from JKT Tanzania, Mtibwa Sugar, Namungo FC, Mashujaa FC, Ihefu SC, and Geita Gold FC, totaling six offers," Kapama added.

Other players left by Simba SC will either be joining local outfits as free agents or seek to play outside the country following the termination of their contracts with Simba SC.

Simba SC has completed the signing of midfielder Ladack Chasambi from Mtibwa Sugar, Salehe Karabaka from JKU SC of Zanzibar, and former US Monastir midfielder Babacar Sarr as a free agent.

National basketball team to take part in special training program

By Guardian Correspondent

TANZANIA's men's basketball team 'Tanzanite' coaches have started a special training program for the team slated to take place every month.

The approach gears towards seeing to it the squad performs well in all competitions including the qualifiers for the Afri-

can Men's Basketball Championship, to be held next month.

One of the team's coaches, Mohammed Mbwana, said the goal is to bring awareness, and motivation and bring the players together so they get used to playing together.

The tactician noted: "Poor preparation is, many times, our excuse when we perform

poorly, so, we said let's make a special monthly program so we meet and train either once or twice in three days even if there is no competition ahead of us."

"We are doing this as a procedure because it will help the players, who are called the national team, to stay together for a long time and get used

to each other, so we feel it will bring positive results in the competitions we will participate in," Mbwana revealed.

The tactician explained: "For example, in the second month, there may be qualifying matches for the African Men's Basketball Championship, so the program we have started will give us good training for those

competitions and others." Mbwana said even though they started the program and involved Tanzania Basketball Federation (TBF) leaders, who blessed the move, financing the team is the biggest challenge for them as some people have offered little support.

The coach revealed: "We have already started this monthly

training program. Last Friday, Tanzanite ballers trained at the Don Bosco Oysterbay courts and, on Saturday, we participated in social activities by visiting the Maunga Orphanage located in Kinondoni and providing some needs. In the evening, the players led training for children aged below 12."

Mbwana disclosed: "On Sun-

day we finished the three days of the program by playing a match involving the Tanzanite ballers."

"We have seen that it has been popular and it will be our monthly routine- bringing national team ballers together and practice so that the players don't get tired just waiting for club tournaments," he said.

CAF concludes extensive global TV-Broadcast agreements

ABIDJAN

THE Confédération Africaine de Football ("CAF") on Wednesday announced the conclusion of extensive global broadcast agreements with TV-Broadcasting Rights Holders from Africa, Europe, Asia, South America, North America and the Caribbean ahead of the kick-off of the TotalEnergies CAF Africa Cup of Nations ("AFCON") Côte d'Ivoire 2023.

The tournament will kick off in Côte d'Ivoire on Saturday 13 January 2024.

The global TV-Broadcast partners include Sky (United Kingdom), BBC (United Kingdom), LaLiga+ (Spain), SportItalia (Italy), Sport Digital (Germany & Switzerland), SportTV (Portugal), Viaplay (Nordics) and Band TV (Brazil).

beIN Sport, CANAL+, New World TV and approximately 45 Free To Air broadcasters have also concluded partnership agreements with CAF and this will result in the TotalEnergies AFCON Côte d'Ivoire 2023 being broadcast in approximately 180 countries.

CAF received approximately 6000 Media applications for accreditation to the TotalEnergies CAF AFCON Côte d'Ivoire 2023 which is an increase of more than 100% from the previous AFCON which took place in Cameroon in 2022.

The significant increase in financial investment by TV-Broadcasting Rights Holders from Africa, Europe, Asia, South America, North America and the Caribbean will result in a substantial global increase in viewership of the TotalEnergies AFCON Côte d'Ivoire 2023.

CAF's Broadcasting revenues will also increase significantly and this will assist with the development and growth of football in Africa.

The TotalEnergies AFCON Côte d'Ivoire 2023 is expected to be the most competitive as all the prominent and successful African Football Nations will be competing in Côte d'Ivoire for the prestigious AFCON Cup.

Football from the African Continent made history at the FIFA World Cup Qatar 2022 when Morocco qualified for the semi-finals and African National Teams are expected to continue achieving greater heights at future World Cup Competitions.

CAF President, Dr Patrice Motsepe said: "African Football and the TotalEnergies AFCON Competition is recognised as being amongst the most competitive and exciting in world football. We are delighted by the extensive global broadcast agreements concluded by CAF with the TV-Broadcasting Rights Holders."

CAF MEDIA

Underachievers South Africa facing immense pressure, admits Tau

JOHANNESBURG

SERIAL Africa Cup of Nations underachievers South Africa are under immense pressure to excel at the 2024 tournament in the Ivory Coast, says star forward Percy Tau.

The 1996 champions face fellow former title-holders Tunisia, and Mali and Namibia in Group E in Korhogo, the northernmost of five host cities.

It is widely considered the most intriguing of the six first-round mini-leagues with pundits uncertain which two teams will automatically qualify for the knockout stage.

The sole area of agreement is that Namibia, without a win from three previous tournament appearances, are likely to finish last and be eliminated.

While Tunisia and Mali have been consistent performers at the marquee African football event, South African fans refuse to accept that Bafana Bafana (The Boys) may be early casualties.

"It is extremely difficult for us to satisfy the public -- we are under immense pressure," Tau told reporters after a training session in the western Cape university town of Stellenbosch.

"We aim to be among the best teams in Africa, but it just has not happened for some time," added the winger from Egyptian and African giants Al Ahly.

"Supporters were furious with us for not even reaching the last Cup of Nations in Cameroon two years ago.

"They are demanding that we bring the trophy back from the Ivory Coast. Obviously, that is the goal of the players too, but it is going to be extremely difficult.

"Getting past the first round will be tough enough, then teams face four knockout matches to win the competition."

- 'We must be realistic' -

Captain and goalkeeper Ronwen Williams echoed the views of Tau, whose dribbling skills regularly unlock even the tightest club and national team defences across Africa.

"While needing to aim high, we must also be realistic. We have not been regular Cup of Nations qualifiers for a long time," said Williams.

"The intensity of the tournament is going to be a real challenge. Every three or four days you are facing top-quality opponents.

"It can drain you mentally and physically. Experience is also crucial and, unfortunately, there are only three survivors from the squad that competed at the 2019 tournament."

After becoming only the third country after Egypt and Ghana to be crowned African champions at the first attempt, South Africa have regressed dramatically.

AFP

Ivory Coast gets ready to host Africa's biggest sporting event

Neil Lewis, CNN

AFRICA'S biggest sporting event, the Africa Cup of Nations (AFCON), kicks off tomorrow in Ivory Coast for the first time in 40 years. The opening game will be played at one of the country's newly built stadiums, the Alassane Ouattara, in the southern port city of Abidjan. But fresh pitches represent just the beginning of the West African country's transformation ahead of the month-long tournament, which will see 24 nations battle it out in 52 matches played across five cities.

Four new stadiums have been built from scratch and two others renovated; roads that connect the cities have been developed, hospitals built or upgraded and airports refurbished. According to Idriss Diallo, president of the Ivorian Football Federation, the country has invested more than \$1 billion in infrastructure related to the competition.

Organizers hope that the developments will leave a lasting legacy and mark a new beginning for the country, which has suffered from civil wars in the last two decades. Ivory Coast already has a soccer pedigree, having won the cup twice before and produced stars like former Chelsea striker Didier



Stade de la Paix in Bouake was originally constructed for the 1984 Africa Cup of Nations. It has been renovated ahead of the 2024 tournament. Agencies

Drogba and ex-Manchester City midfielder Yaya Toure. But Diallo hopes that the new infrastructure will cement the nation's global reputation as a soccer powerhouse.

"The basis of soccer is infrastructure," he tells CNN. "The countries that have succeeded in soccer are the ones that started by setting up basic infrastructure: training pitches, competition pitches, local pitches ... It's an important first step. It's going to give a boost to Ivorian soccer."

Ivory Coast has hosted AFCON once before, in 1984, but back then only eight nations participated and the host country was

eliminated in the group stages. For the 2024 tournament, which was originally scheduled for June 2023 but postponed due to concerns over holding the competition during the country's rainy season, Ivory Coast is one of the favorites.

Even if it doesn't come away with the cup, hosting the event could be a marketing win, says Edem Spio, co-founder and host of the popular Africa Business of Sport podcast. "Countries, especially those in the global north, love to use sports as a vehicle to show their soft power and also the ability to be big in the industry. We saw how Qatar re-

ally went above and beyond in hosting the 2022 World Cup," he says.

"An event like the AFCON, which is the flagship football event here in Africa, really positions any country which is able to host it as a country that understands the importance of having sports there and also wants to be a big name within sports."

"Long-term legacy

The impact of holding the event will also be felt across other industries. According to Diallo, the country is expecting up to 2 million people during the tournament, from neighboring countries that have qualified

such as Burkina Faso and Ghana, as well as those slightly further afield like Nigeria and Senegal. He believes this will trigger a range of economic activity, from transport and small business opportunities to a major boost for the country's hospitality industry.

Lolo Diby, president of the National Federation of the Hotel Industry in Ivory Coast, says that hotel occupancy currently hovers around 40% but during the tournament he expects this to rise to 100%. "This difference could represent the equivalent of at least 15 billion CFA francs per week (\$25 million) ... It's huge potential," he says.

The hope is that visitors will come back for more. Airport renovations, including adding lighting to the runways that enable night landings, will make travel to the country easier and the state has also invested in hospitals, equipping them with state-of-the-art scanners, according to Diallo.

"The investments that have been made by the government are investments that will leave a legacy in this country ... in terms of infrastructure, in terms of technical skills, in terms of training and in terms of revenue in the soccer ecosystem. And that's going to benefit the whole nation," he says.

"Thomas-Diego Badia, Erwan Schiex-Engama and Tom Bouchier Hayes contributed to this report.

World Cup stars Morocco seek end to 48-year African trophy drought

ABIDJAN

MOROCCO coach Walid Regragui was just five months and 20 days old when the country won the Africa Cup of Nations for the only time in 1976.

In the second and last tournament decided by a mini-league, Morocco snatched a late 1-1 draw with Guinea to finish first in Ethiopia.

As Moroccans celebrated conquering Africa then, few could have imagined that 48 years later the Atlas Lions would still be seeking a second title, given the country is a continental football powerhouse.

The closest they have come to a second triumph was in 2004 when Regragui was the right-back in a team beaten 2-1 by hosts Tunisia in the final.

But while the Cup of Nations has been an endless tale of disappointments, Morocco soared to dizzy heights at the 2022 World Cup in Qatar, becoming the first African and Arab semi-finalists.

Given little chance of surviving a group including Belgium and Croatia, they not only did so but eliminated Spain and Portugal before falling to France in the semi-finals.

"What we did at the World Cup was unbelievable. We put Africa on the world map," said the 48-year-old born in a southern Paris suburb.

After the stunning World Cup showing, the pressure on Morocco to achieve further glory has intensified with some pundits labelling them "red-hot favourites" to win the 2024 Cup of Nations.

They will face two former champions, the Democratic Republic of Congo and Zambia, and outsiders Tanzania in Group F in the Ivory Coast, where the tournament kicks off on Saturday.

- 'Curse of African Cup' - Assuming they qualify



Morocco coach Walid Regragui speaks at a press conference in the Ivory Coast. Agencies

for the knockout stage, four more hurdles must be cleared if Morocco are to end what Regragui calls "the curse of the African Cup".

In their last seven Cup of Nations appearances, the Atlas Lions have never got past the quarter-finals, and suffered a stunning last-16 loss to minnows Benin in 2019.

Regragui is not buying the "red-hot favourites" line, telling reporters that "there are at least 10 teams that can win the Cup of Nations."

"We are not the favourites. There are better teams than us on the continent. Since the World Cup in Qatar many countries

have progressed.

"Teams like Algeria, Egypt, the Ivory Coast and Nigeria, none of whom quali-

fied for the World Cup, are among the favourites.

"Any team can beat any other at the

Cup of Nations. There is no such thing as an easy group. To win the African Cup you have to be extremely strong."

DR Congo, a force in the distant past when they qualified for a World Cup and were African champions twice, are back under French coach Sebastien Desabre after missing out in 2022.

Potentially the biggest threat to Morocco in the group, the Leopards boast an outstanding defender in Chancel Mbemba and a Premier League forward in Yoane Wissa from Brentford.

"I am hoping we can at least reach the quarter-finals, while Morocco must be favourites to lift the trophy," says Desabre.

Since a penalty shootout victory over hotly fancied Ivory Coast in the 2012 final, Zambia have slumped and failed to qualify for the last three editions.

"To be part of the group that has taken Zambia back where it belongs is a great achievement," says Leicester City forward Patson Daka, who netted five times in qualifiers.

Tanzania share with fellow qualifiers Guinea-Bissau, Mauritania, Mozambique and Namibia the goal of winning at the tournament for the first time.

AFP

Gwiji by David Chikoko



SPORT

Ivory Coast gets ready to host Africa's biggest sporting event

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Tigo Tanzania's Director for Lake Zone Joseph Mutalemwa (R) is pictured handing over a sample check of 10m/- to the winner of the firm's competition, known as 'Magifti Dabo Dabo', Oliver Pastory of Rushaka, Bukoba District in Kagera at an occasion which took place in the district yesterday. PHOTO: CORRESPONDENT

Dar resident wins telecoms company's competition

By Guardian Correspondent

A Dar es Salaam resident Charles Ngosingosi has emerged as the winner of a 1m/- cash prize in the competition, termed 'Magifti Dabo Dabo', which is run by telecommunication company Tigo Tanzania.

Ngosingosi, a carpenter, is among the 100 winners of the competition so far since it was launched in December last year.

Speaking during the presentation ceremony, Tigo Tanzania's Product Manager Eginga Mohamed urged the company's customers to make various transactions with Tigo Pesa to emerge as winners of the ongoing competition.

The official stated: "In December, Tigo Tanzania sent 15 winners to Dubai, and some went to Zanzibar via the competition, some also won money and some also won Hisense devices."

"So the campaign is still ongoing, customers and other Tanzanians should continue to do transactions with Tigo Pesa as well as buy various packages to be able to win," Mohamed said.

Ngosingosi said he initially did not believe the competition was genuine and, when he received a call informing him that he had won, he still was not sure if it was genuine.

"By the time I was presented with my prize, I believed it was genuine, I have been doing transactions regularly and buying packages and that is the reason I won, I am very grateful to Tigo Tanzania," Ngosingosi noted.

NBC Premier League clubs urged to upgrade stadiums

By Correspondent Seth Mapoli

THE Tanzania Premier League Board (TPLB) has issued a call to action for all clubs competing in the 2023/2024 Premier League.

With the ongoing league suspension, TPLB urges clubs to utilize this time productively by upgrading the stadiums the outfits use for the league's clashes to meet crucial criteria outlined in league regulations, Club Licensing, and football rules.

The improvements requested by TPLB encompass key areas such as the playing field, perimeter fencing, and dressing rooms.

Other structures include spectator platforms (including designated sections for VIPs), public and VIP restrooms, stadium entrances and exits, and any other areas deemed vital.

This rigorous improvement exercise is essential as, according to the board, every stadium will undergo inspection upon the league's resumption.

Failure to meet the required standards will, the board disclosed, result in a stadium being banned from hosting league matches.

Recognizing the importance of home stadiums for clubs and the inconveniences associated with relocation due to stadium closures, TPLB strongly encourages all clubs to prioritize these upgrades.

The board further emphasizes the importance of ongoing technical preparations aimed at strengthening teams and enhancing competition within the Mainland Tanzania Premier League for the remainder of the season.

Clubs can elevate the overall matchday experience for fans and players alike. Improved facilities can contribute to a safer and more professional league environment.

Adherence to regulations ensures fair competition and upholds the integrity of the sport. The TPLB is committed to working collaboratively with clubs throughout this improvement process.

Seven players return to Taifa Stars for 2023 AFCON



Footballers making Tanzania's senior national football team are pictured participating in drills in Egypt recently to shape up for the 2023 Africa Cup of Nations slated for January 13-February 11, 2024, in Ivory Coast. PHOTO: COURTESY OF TANZANIA FOOTBALL FEDERATION

By Correspondent Michael Mwebe

TANZANIA's men's national football team, Taifa Stars, is making a third African Cup of Nations appearance.

Tanzania has been drawn in Group F which will see Taifa Stars come up against Morocco, DR Congo, and Zambia.

Morocco and Zambia are also part of Tanzania's qualifying group for the 2026 World Cup.

Taifa Stars will play their group stage matches in the town of San-Pédro, 350 km from Abidjan.

They will play on the fifth day of the tournament, January 17, at 6:00 pm as they take on 2022 World Cup semi-finalist Morocco, a side they have faced in five previous encounters.

Three days later, they will take on neighbours Zambia on January 21 before concluding their Group stage campaign on January

24 against DR Congo.

Group winners, runners-up, and the best four third-placed teams will advance to the round of 16.

For the tournament, head coach Adel Amrouche has selected 27 players. Mbwana Samatta, who captained the team alongside Himid Mao and John Bocco in 2019, will be back for possibly his final AFCON run.

In total, Amrouche recalled seven players who were on Tanzania's AFCON finals squad

in 2019.

Goalkeeper Aishi Manula is among the returnees and was named in the squad despite being sidelined with an injury for a better part of last year. He suffered an injury with Simba SC in early April and has barely played this season.

Manula, aged 28, was the starting goalkeeper for Taifa Stars in the two opening games at the 2019 AFCON. He made his debut nine years ago in a 7-0 defeat to Algeria.

With 57 caps to his name, he

is expected to retain his place as the first-choice goalkeeper.

Mohamed Hussein, aged 29, plays alongside Manula for Simba SC. He was initially snubbed by Amrouche last year before his surprise inclusion in the final squad.

In AFCON 2019, Hussein played only in the last group stage match with the then head coach Emmanuel Amunike preferring Gadiel Michael on the left-back role.

This time, Hussein faces competition from Ukraine-

based utility player Novatus Dismas Miroshi.

With 66 caps under his belt, Mao is one of the longest-serving members of the Taifa Stars.

He made his debut eleven years ago and has never looked back.

Other returnees are Azam FC attacking midfielder Feisal Salum, Young Africans SC midfielder Mudathir Yahya Abbas, and the only unattached player in the squad Simon Msuva.

Matola lauds Simba SC's resilience in 2024 Mapinduzi Cup tourney

By Correspondent Seth Mapoli

SIMBA SC assistant coach Selemani Matola has congratulated the team's players for their relentless effort, not giving up, and fighting until the last minutes of the 2024 Mapinduzi Cup last-four tie versus Singida Fountain Gate FC.

The Msimbazi Street outfit managed to equalize during the added-on time and secured a 3-2 victory over Singida Fountain Gate FC in the penalty shootout of the dramatic semi-final which took place in Zanzibar on Wednesday.

The intense showdown occurred in the semi-final of the Mapinduzi Cup after the 90 minutes had concluded with a 1-1 draw.

However, Simba SC triumphed in the penalty kicks, winning 3-2 and securing their spot in the final.

Matola acknowledged the anticipated difficulty of the game, citing Singida Fountain Gate FC's formidable lineup of talented players.

The tactician said: "Before the game, I expressed that it wouldn't be an easy match considering the quality of our opponents. We previously



Simba SC's midfielder Sadio Kanoute (R) shoots past Singida Fountain Gate FC's midfielder, Morice Chukwu (C), as the latter's teammate Marouf Tchakei closes in when the teams locked horns in a 2024 Mapinduzi Cup semi-final in Zanzibar on Wednesday. PHOTO: COURTESY OF SIMBA SC

faced them in the red stage."

"However, I congratulate my players for their tremendous efforts, even though they were trailing for a significant period," Matola pointed out.

"It was a challenging match, but the crucial aspect for us is that we emerged victorious and secured a spot in the final," the coach revealed.

"Now, we have two days to

prepare for the championship game against Mlandege FC," Matola stated.

He commended his players for their outstanding efforts, especially for rallying after being behind for a significant portion of the match.

Expressing the challenging nature of the game, Matola emphasizes the significance of the victory and the team's

advancement to the final.

He mentioned having two days to prepare for the ultimate showdown final against defending champion Mlandege FC.

The final is scheduled for tomorrow at the New Amaan Complex, creating heightened anticipation among fans and players alike.

Simba SC's 3-2 victory in the

penalty shootout propelled the outfit to the Mapinduzi Cup final, overcoming Singida Fountain Gate FC in the semi-final, which ended in a 1-1 draw after the regular 90 minutes.

The 90 minutes leading to the shootout were fiercely contested, with Singida Fountain Gate FC taking an early lead after Kennedy Juma's mistakes.

However, Congolese midfielder Fabrice Ngoma's last-minute equalizer for Simba SC sent the game into a penalty shootout. Looking forward, Simba SC is set to face Mlandege FC in the final tomorrow.

With only 90 minutes left, the Msimbazi Street outfit is on the verge of achieving the coveted Mapinduzi Cup top honour.

The dramatic twists and turns in the semi-final match have intensified the excitement surrounding Simba SC's journey in the tournament, creating a buzz among fans and followers.

As the final approaches, Simba SC prepares to showcase its prowess and determination in pursuit of the Mapinduzi Cup silverware.

The stage is set for a thrilling conclusion to this football saga tomorrow.

Flexibles by David Chikoko

THIS IS YOUR WIFE CALLING. OVER. RETURN TO BASE IMMEDIATELY. OVER!

I KNOW DEAR, BUT CONTACTS CAN SOLVE PROBLEMS FASTER THAN FUNDS!

