



National Pg 3 Enrolment drive targets over 100,000 school children



National Pg 5 HIV infection rate in Ruvuma declines to 4.9pc



National Pg 6 Farmers face tax hitches amid informal setups



Accept poll results, Samia appeals after casting ballot

By Polycarp Machira, Dodoma

PRESIDENT Samia Suluhu Hassan has appealed to people to accept the outcome of the civic elections as they will show the kind of leaders they willingly chose.

The president yesterday led Tanzanians in voting for local government leaders as she participated in the democratic exercise at Sokoine ward, Chamwino area in the capital, where Chamwino DC Janeth Mayanja acknowledged the president's participation in the mainly rural area.

"As the first citizen of Chamwino, the president has shown the way in electing civic leaders, let us follow suit," she said in an interview before midday.

Chamwino MP Deogratius Ndejemi, also a cabinet minister with the Lands portfolio, observed that the polling was undertaken in a peaceful environment, "thus members of the public should come out in large numbers and vote."

Mohamed Mchengherwa, the Regional Administration and Local Governments state minister in the President's Office had announced in the

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President Dr Samia Suluhu Hassan in a queue alongside other citizens as they line up to vote for local government leaders in the Sokoine hamlet, Chamwino District in the capital, yesterday. Photo: Correspondent Ibrahim Joseph

Civic polls witness high voter turnout

Violence, missing names of voters, candidates cast doubt on fairness

By Guardian Reporters

VOTING in the civic elections saw high voter turnout along with significant confusion and irregularities, a countrywide survey has indicated.

Several regions faced challenges, such as the absence of opposition party agents at polling stations, missing names on voter lists, and delays in the delivery of election materials. In Arusha city, particularly at Unga

Ltd ward, polling stations were disrupted due to the absence of opposition party agents, notably from Chadema, as the party faced internal disagreements.

While 12 of 13 political parties had confirmed their agents, Chadema failed to appoint and swear in agents timely, leading to their absence from polling stations.

Despite this, local leaders remained confident that the voting would proceed smoothly, citing the positive response from voters, especially the youth, who had been to extensive voter education.

At Sokoni One ward, hundreds of residents were unable to vote because their names were missing from the voter list, whereas some expectant voters discovered

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Chadema national chairman Freeman Mbowe stands in a queue waiting to cast his vote at Mfoni, Muro hamlet at Nshara village in Hai District, Kilimanjaro Region yesterday. Photo: Guardian Correspondent

Nation mourns Ndugulile

Incoming WHO regional head dies suddenly in India

By Guardian Reporter

PRESIDENT Samia Suluhu Hassan has expressed her deep sorrow following the untimely passing of Dr Faustine Ndugulile, the Kigamboni MP and incoming regional director for the World Health Organization (WHO).

Dr Ndugulile passed away in the early hours of yesterday, in India, urgently flown there for medical treatment.

In a post on her X account the president conveyed her condolences to his family, the Speaker of the National Assembly Dr Tulia Ackson, members of Parliament, the people of Kigamboni, his relatives, friends and the entire public.

She said that his death is a significant loss not only to the people of Kigamboni but to all Tanzanians, in the wake of an announcement by the Speaker of the untimely death of Dr Ndugulile.

The president hailed the deceased as a distinguished MP, who was preparing to take a high profile engagement as the WHO regional director for Africa.

The Speaker said in her statement that the parliamentary secretariat extends its condolences to Dr Ndugulile's family, pledging its support in finalizing funeral arrangements, with further details expected to be provided in due course.

Dr Ndugulile, born in 1969, was a sea-

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Zanzibar pacts with ex-CAG think tank

By Guardian Reporter

WAJIBU Institute, initiated by former Controller and Auditor General (CAG) Ludovick Utouh, has been tasked to assist the Zanzibar version of the same office to improve performance and promote accountability.

Dr Othman Abbas Ali, the current Zanzibar CAG, yesterday signed a memorandum of understanding (MoU) with the now established initiative to enhance the public understanding of CAG reports and support the work of that office in auditing large-scale government projects.

He talked of long-standing collaboration with the institute, as the top civil servant worked with its initiator during his tenure as Union CAG, noting that the cooperation took a while to delve into audits of development projects.

The collaboration has during this period included audits of embassies, which the Zanzibar CAG worked with the former CAG when he was still in office, and he saw an opportunity to formalize their cooperation with an MoU upon his nomination as CAG, he explained.

The collaboration is intended to make reports issued by the CAG more accessible to the

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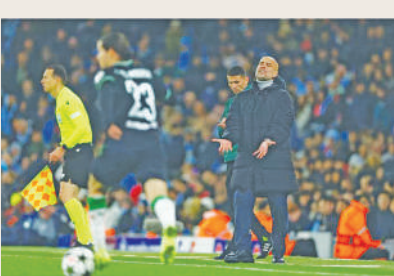
SPORTS

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Simba edge Bravos Do Maquis in narrow CAF Confederation Cup win

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City's Guardiola refuses to criticise players despite latest woeful display



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Accept poll results, Samia appeals after casting ballot

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run up to the polling that a total of 31,282,331 eligible voters were on the roll.

President Samia, speaking briefly after casting her votes, reiterated the significance of local governments for nation building and enhancing democratic space.

Voting indicates exercising political rights and democratic participation, thus all those who registered and are eligible to vote needed to come out and vote, she said, airing the view that the exercise would be smooth throughout the country.

President Samia who cast her vote at about 11:15 am called for peaceful voting, insisting that people should vote in peace, not tamper with our peace "and let the ballot boxes give us the results."

The night before the president had appealed in a televised message that the election reminded the public that through the leaders

they elect, "they establish a foundation for accountability, quality service delivery to citizens and proper management of public resources.

"This is an opportunity to ensure we build a society characterised by stability, unity and progress," she said in remarks delivered from the Chamwino State House in the capital.

She described the voting as an opportunity to ensure that decisions affecting communities are based on the real needs of the people.

"The country heads to the polls that is widely considered free and fair due to a combination of legal frameworks, transparency in the process, voter education and judicial oversight.

"Indeed, the commitment of the government, electoral bodies and civil society to uphold democratic values ensures that the electoral process remains credible, inclusive and accountable."

Zanzibar pacts with ex-CAG think tank

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public, by simplifying those reports using plain language and visual aids such as cartoons, he stated.

The MoU allows for capacity building with personnel exchanges and the creation of project channels, drawing on experience of Wajibu staff, he said, underlining that the Zanzibar CAG office has introduced specialized audits.

These include forensic audits for money laundering and plans to use this partnership to access the necessary expertise, he said, pointing at infrastructure projects like roads, schools, hospitals and ports.

Zanzibar has recently begun exploring oil extraction and the blue economy concept, developments that require skilled auditors capable of being furnished by Wajibu Institute.

This provision reduces the need for hiring expensive foreign experts, he said, while the Wajibu director highlighted the importance of educating the public on understanding public finances.

He stressed the need to protect public property, pointing out that

when citizens do not recognize the value of public assets, they are less likely to protect them.

The institute, which was established mid past decade, is designed to simplify annual reports of the CAG and help government institutions implement its numerous recommendations.

Proper management of public funds leads to development achievements and poverty reduction, he said, pointing at Wajibu Institute partnership with the Policy Forum, securing funding from the European Union to implement initiatives in both parts of the union.

These initiatives are meant to improve public finance management and accountability, where Semkae Kilonzo, the Policy Forum executive director, praised the MoU, as making CAG reports easier to understand will empower citizens to hold the government accountable.

The institute also conducts seminars and workshops to build the capacity of MPs, journalists, government officials and the general public, fostering greater citizen participation in the accountability process, he added.

Nation mourns Ndugulile

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soned figure in the legislature and in the cabinet, where he served as deputy minister for Health and proper minister in the Information portfolio.

"The nation joins his family, friends, and colleagues in mourning the loss of a man whose legacy will be cherished for years to come," the

top legislator intoned. Dr Tedros Adhanom Ghebreyesus, the WHO director general, expressed his sorrow, saying his death has come as a shock to WHO.

"Shocked and deeply saddened to learn about the sudden passing of Dr Faustine Ndugulile, my heartfelt condolences to his family and friends," he said in his condolence message.

Risk of floods in Ghana capital Accra blamed on city planning

ACCRA
ENVIRONMENTAL groups in Ghana have sounded the alarm over the capital city Accra's vulnerability to flooding. They urge the government to prioritise flood defences and come up with other preventative measures.

Almost 3 million people live in Accra, which has seen tens of thousands of residents forced to move to high-risk flood zones due to overcrowding. The issue has been magnified by the increasing frequency and intensity of rainstorms driven by climate change.

Adiza Abdul Mumin, a resident of Adabraka - a flood-prone slum in Accra - has witnessed the devastating impact of flooding over the last 15 years.

"During the rainy season, things get really bad. I barely sleep well at night because the flood fills up my room. Any time that happens, my blood pressure goes up," she said.

Many fear that a surge in deadly diseases and other illnesses could be triggered by these flood conditions.

Malik Mino Ereira, an environmentalist for the organisation Planet Waves attributes the situation to poor urban planning, as well as a lack of enforcement of existing regulations.

"It is because of poor planning, as a result of city authorities not enforcing the laws. The second one has to do with urbanization, because people come, and they need a place to stay. So, they will clear the vegetation and get a place to stay," he said.

Many homes in Accra are situated in low-lying areas, increasing their susceptibility to flooding. Ereira points to clogged drains filled with silt and plastic as a prime example of the city's inadequate infrastructure. These hinder proper water flow and exacerbate flooding.

"When we build, we will create spaces where water will pass so that the flooding will not occur. And secondly, we should address the sanitation situation, so that people will not use the gutters as a conduit to dump their waste. And then those who are rich, please, if you are building, create spaces for the greenery, revive the green culture so that the trees will absorb the water," he said.



Former president Jakaya Kikwete in a queue ready to vote for local government leaders at Msoga in Bagamoyo District, Coast Region yesterday. Photo: Guardian Correspondent

Civic polls witness high voter turnout

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that their names had been replaced by others.

Other aspirants, like Chadema candidate Damiano Mollé at Sinoni ward, were devastated to find their names missing entirely, eyewitnesses affirmed.

In Muriet ward, delays in receiving ballot boxes disrupted the voting process, with local officials expressing concern over widespread obliteration of voter names, urging election officials to "verify the lists

thoroughly."

Regional Commissioner Paul Makonda, after voting at the AICC Hospital polling station, urged voters to leave polling stations immediately after voting, leaving ballot security to party agents as per election regulations.

Kilimanjaro and Tanga regional commissioners Nurdin Babu and Zainab Abdallah Issa emphasized the need to maintain peace and ensure the election process proceeds smoothly.

Further complications arose

in Songwe, where regional police commander Augustino Senga reported the killing of a young man, Stephano Mwambeje, by unknown assailants.

Similar tensions were noticed in Singida, where Chadema regional secretary Khamis Nkua was stabbed, while party leaders George Mohamed and Steven Chalamila, were killed in violent attacks.

Police are investigating these incidents, while local observers said that political violence had emerged as a serious concern.

In Dar es Salaam, there were complaints about missing names on voter lists, with some voters being disenfranchised, while confusion over ballot papers raised suspicions of electoral fraud.

Overall, while voter turnout was high, the election process was marred by logistical issues, including missing names on voter rolls, delays in election materials and violent incidents, which cast a shadow over the civic elections' credibility and fairness, preliminary impressions suggested.



Vice President Dr Philip Mpango stands in the line with other citizens while participating in the local government elections at Kihanga hamlet of Buhigwe District, Kigoma Region yesterday. Photo: VPO

Five found alive, seven missing in Red Sea tourist boat accident

CAIRO
EGYPTIAN rescuers found four bodies and five survivors on Tuesday during a Red Sea search operation after a tourist boat carrying 44 people sank on Monday.

A total of 33 people have been rescued so far but seven were still missing as of Tuesday evening.

The victims' identities have not yet been disclosed by authorities. The BBC understands two of the missing are British nationals.

The four-deck modern vessel had been carrying 31 passengers and 13 crew when it is understood to have been hit by a large wave near Marsa Alam, causing it to capsize.

The boat sent distress calls at 05:30 local time (03:30 GMT), local authorities said.

The vessel sank within five to seven minutes, according to Red Sea governor Maj-Gen Amr Hanafi. He said some people had been unable to escape from their cabins.

A total of 28 people were rescued by military personnel and a passing tourist boat in the hours after the vessel capsized.

The governor had earlier said other survivors were found in the Wadi el-Gemal area, south of Marsa Alam.

The 44m (144ft) Sea Story yacht had departed a port near Marsa Alam on Sunday for a five-day diving trip that was supposed to finish further north at the town of Hurghada.

It is believed to have been hit by rough winds overnight on Sunday. The Egyptian Meteorological Authority warned of high waves on the Red Sea and advised against

maritime activity on Sunday and Monday.

Wind speeds were between 37-43 mph (60-70 kmph) and wave heights were three to four metres (10-13ft) high.

According to the local council in Marsa Alam, the crew of the Sea Story were Egyptian while the tourists on board were from Belgium, Britain, China, Finland, Germany, Ireland, Poland, Slovakia, Spain, Switzerland and the US.

Among the missing are two Polish tourists and one from Finland, according to those nations' foreign ministries.

A UK Foreign Office spokesperson said they were providing "support to a number of British nationals and their families following an incident in Egypt".

The Chinese embassy in Egypt said two of its nationals were "in good health" after being rescued.

Marsa Alam is a popular destination for tourists on Egypt's southern Red Sea coast. It is surrounded by diving spots, including renowned coral reefs.

The Red Sea governorate said the boat was owned by an Egyptian national, and had received a one-year validity certificate in March 2024 when it was inspected by maritime safety.

Hanafi said there were no technical faults at the time of the incident.

He also visited Marsa Alam to see the people rescued, and said they were all in good health, and no-one had needed admission to hospital. The passengers are being taken to a tourist hotel in the area, he added.

Enrolment crusade targets over 100,000 out-of-school children

By Guardian Reporter

THE government in collaboration with the United Nations Children's Fund (UNICEF) and Education Above All (EAA) Foundation has launched an ambitious campaign to enrol and retain more than 100,000 out-of-school children (OOSC).

The initiative dubbed 'Kila Mtoto ana Ndoto ya Kesho Bora. Chukua Hatua. Rudi Shule!' (Every Child has a Dream for a Better Tomorrow. Take Action. Return to School), is part of the five-year programme Equitable Access to Quality Primary Education for Out-of-School Children in Tanzania. Launched in 2022, the programme focuses on Kigoma, Tabora and Songwe regions which have the country's highest rates of out-of-school children.

Despite an increase in primary school enrolment from 10.3 million to 11.4 million between 2019 and 2023, the enrolment rate for school-age children dropped from 95.3 percent to 86 percent during the same period.

Tabora leads with 44 percent of school-age children out of school followed by Kigoma at 25 percent and Songwe at 15 percent.

The campaign seeks to address barriers to education, including long distances to school, corporal punishment, outdated cultural practices, poverty, inadequate school supplies, family conflicts and the need for children to assist with farm work.

Speaking during the launch of the campaign yesterday Kigoma Regional Commissioner Thobias Andengeny said: "Our nation's progress depends on education of our young people. The strength of our economy is rooted in their potential."

"The government is committed to ensuring every child has access to education. This campaign is critical in bringing out-of-school children back to classrooms, enabling them to build brighter future and contribute to national development."

Efforts include renovating classrooms and water, sanitation, and hygiene (WASH) facilities, establishing education satellite centres in remote areas without schools and providing essential supplies such as school bags, exercise books, pens and pencils.

Special support is extended to adolescent girls through menstrual hygiene products and to children with disabilities through assistive devices. Teachers are also trained in inclusive pedagogy, guidance, counselling and life skills to support the efforts.

The campaign places strong emphasis on community engagement to address cultural and social barriers that prevent children from accessing education. Communities are involved in dialogue sessions, interactive radio programmes, and digital campaigns designed to promote positive behaviour and create supportive environments for education.

"Education is a right for every child. This campaign is a vital step towards ensuring that all children, regardless of their circumstances, can return to school and pursue their dreams," said Elke Wisch, UNICEF Representative to Tanzania.

Mary Joy Pigozzi, Executive Director of EAA's Educate A Child programme said: "Every child deserves the opportunity to learn, grow and thrive. This campaign is a strong step forward in removing barriers to education and ensuring children can enrol, succeed, and contribute to their communities and Tanzania's future."

The renewed collaboration between the government, UNICEF and EAA reflects a shared commitment to leave no child behind by ensuring education remains a cornerstone of development and a path to brighter futures.



Education is a right for every child. This campaign is a vital step towards ensuring that all children, regardless of their circumstances, can return to school and pursue their dreams



Suleiman Khalfan Rajab, a currency department assistant manager at the Zanzibar office of the Bank of Tanzania (BoT), briefing journalists about the process of exchanging old banknotes from 1985 to 2003, an exercise now billed for January to April 2025. Photo: Rahma Suleiman

By Correspondent Idda Mushi, Morogoro

Polls largely smooth, material delivery delays affect districts

THE local government elections in various parts of Morogoro Region took place successfully while there were delays in delivery of materials that affected the start of voting in Kilosa, Kilombero and Mvomero districts.

In certain areas, particularly Morogoro town, voter turnout was low both in the morning and afternoon, resulting in no queues at polling stations.

Juma Hassan, a resident of Mgaza Street in Mindu Ward of Morogoro Municipality where more than three parties contested, suggested that the government, through its various departments, should prioritize civic education to help

members of the public understand their rights and responsibilities.

He emphasized the importance of participating in local government elections without undue influence.

"A better system should be implemented to ensure that registered voters are verified before casting their ballots," said Mzee Juma.

Residents of Bigwa Sokoni Street in Bigwa Ward, including Maria Zenobi, Fatuma Mnape, and Mohamed Mkwama, praised the peaceful and calm nature of the election process.

They highlighted the significance of citizens exercising their constitutional right to vote by showing up in large numbers.

Commenting on the delayed delivery of materials in certain areas, Morogoro Regional Commissioner Adam Malima acknowledged the challenges but maintained that efforts were underway to resolve them.

"Morogoro is an expansive region and such challenges are inevitable but I have instructed that the issues be resolved promptly," he said.

"I have received reports from Kilosa and Kilombero district

councils and I assure you that together with the supervisors in these areas, all challenges will be addressed to prevent any panic."

Morogoro Regional Election Coordinator Jackson Kahange, while promising to address the issues, stated that the election process was largely smooth.

Kahange reported that 1,857,302 people had registered to vote in Morogoro, with 3,949 polling stations established. He also noted that 17 political parties participated in this year's local government elections, with 19,583 candidates approved to contest.

Africa's internally displaced people triple in 15yrs-report

By Guardian Reporter

THE number of internally displaced persons (IDPs) in Africa tripled to 35 million by 2023 since the adoption of a landmark treaty 15 years ago to address the issue, according to a new report by the Internal Displacement Monitoring Centre (IDMC).

Released yesterday, the report noted that the figure accounts for nearly half of the world's total IDPs.

IDMC Director Alexandra Bilak said the displacement situation in Africa is absolutely critical, but not hopeless. "There are many good examples on the continent of governments working to address its root causes. It's important for them to keep ownership of this issue and the international community to support their efforts."

The report, titled 'Internal Displacement in Africa: An Overview of Trends and Developments (2009-2023)', acknowledges progress by African governments but concludes that the efforts remain insufficient. Rising conflict and violence continue to drive the majority of displacement, with disasters also contributing to an increasing number of forced displacements.

According to the report, out of Africa's 35 million IDPs, 32.5 million were displaced by conflict and violence, with 80 percent concentrated in just five countries: the Democratic Republic of the Congo, Ethiopia, Nigeria, Somalia and Sudan.

The IDMC said the adoption of the African Union Convention for the Protection and Assistance of Internally Displaced Persons in Africa, or the Kampala Convention in 2009 marked a milestone in

addressing internal displacement. When it entered into force on Dec. 6, 2012, it became the first and only legally binding regional treaty addressing all causes and phases of internal displacement.

Bilak said addressing displacement and helping people rebuild their lives require not only short-term relief but also long-term investments. "To reverse the trends and keep the promise of the Kampala Convention alive for the next 15 years, governments must redouble commitments to addressing displacement's underlying drivers through peace-building, climate action, and sustainable development," he said.

While some African countries have developed national policies and invested significantly in protecting and assisting IDPs under the convention, the report pointed out that escalating conflicts and a changing climate have made it difficult for governments to keep pace.

"Helping them find solutions to their displacement is part and parcel of reaching a country's development goals," added Bilak.



...It's important for them to keep ownership of this issue and the international community to support their efforts



An operator for an Italian excavator levelling debris at the Passionist Fathers Missionary Church in Zeneth village in Muheza District, Tanga Region. The site was partially vacated to create space for works on the East African Crude Oil Pipeline (EACOP), where some buildings were demolished. Photo: Cheji Bakari

By Correspondent Nebart Msokwa, Mbeya

Mbeya embarks on tree planting to control runaway deforestation

MBEYA has been identified as one of the regions with high charcoal consumption for cooking, significantly contributing to environmental degradation, particularly deforestation in areas like Chunya, Songwe and surrounding regions.

Prof. Dos Santos Silayo, Conservation Commissioner at Tanzania Forest Services Agency (TFS), made the remarks yesterday during the launch of a tree

planting campaign in various parts of Mbeya, including water sources and educational institutions.

Prof Silayo urged residents to switch to clean cooking energy such as gas to reduce environmental damage and protect their health.

"Transitioning to clean cooking energy as emphasized by our government will help mitigate

the environmental destruction caused by charcoal production and safeguard your health," he said.

He praised the Tulia Trust, led by Speaker of the National Assembly Dr Tulia Ackson, for donating trees to be planted across various areas to protect the environment.

Dr Tulia highlighted her organization's efforts over the past

two years to distribute fruit trees for free and announced plans to plant over 2 million trees, with 2,000 trees slated for planting this year, focusing on water sources, schools and health facilities.

"Patients visiting hospitals need shaded areas to rest. It's our responsibility to act, not just wait for leaders to direct us," said Dr Tulia.



Sokoine Street residents in Chamwino Ikulu area in Dodoma queue to vote in the local government polls held yesterday. Photo: Correspondent Ibrahim Joseph



Helen Malecela of Sokoine village at Chamwino Ikulu in Dodoma casts her vote.



Judge Jacobs Mwambelege, chairman of the Independent National Electoral Commission (INEC), casts his vote in Dar es Salaam yesterday. Photo: INEC



Thomas Mamasita, a resident of Alaika hamlet, Landanai village of Naberera ward, Simanjiro District in Manyara Region, casts his vote for the election of the hamlet and village chairman, plus council members, yesterday. Photo: Correspondent Gift Thadey



Queen Sendiga, the Manyara regional commissioner, casts her vote. Photo: Correspondent Gift Thadey



Dr Mwigulu Nchemba, the Finance minister, casts his vote in Iramba District, Singida Region yesterday.



Goba-Tegeta residents in Dar es Salaam wait to cast their votes yesterday. Photo: Correspondent Miraji Msala



Speaker Dr Tulia Ackson (R) shows ink mark after casting her vote at Umoja Primary School in Mbeya yesterday. Photo: Correspondent Nebart Msokwa

Norway, SAGCOT sign three-year agreement to transform agriculture

By Gwamaka Alipipi

TANZANIA and Norway have signed a three-year funding agreement (2025-2027) aimed at driving agriculture transformation in Tanzania.

The agreement was formalized recently during a ceremony organized by the Royal Norwegian Embassy and the Southern Agricultural Growth Corridor of Tanzania (SAGCOT).

Norwegian Ambassador to Tanzania, Tone Tinnes, highlighted the significance of the long-standing partnership and cooperation between the two countries.

Ambassador Tinnes connected the agreement to President Samia Suluhu Hassan's upcoming visit to Norway in February 2024, emphasizing that it aligns with Norway's priorities in climate action, food security and sustainable agriculture.

"This partnership builds on the momentum of President Samia's visit and the signing of a Memorandum of Understanding to deepen agricultural cooperation, reflecting 60 years of collaboration between our countries," she said.

Dr Ally Laay, Chairperson of the SAGCOT Centre Board, reinforced the Ambassador's remarks, underscoring the importance of the agreement in driving Tanzania's agricultural transformation.

He explained that the funding would enable SAGCOT Centre Limited to strengthen its initiatives focused on innovation, sustainability and economic growth within Tanzania's agriculture sector. Ambassador Tinnes also praised SAGCOT Centre's progress, noting the shift from a corridor-focused initiative to one aiming to expand sustainable agricultural practices across other regions of Tanzania by 2030.

Reflecting on her visits to Iringa and Morogoro, Ambassador Tinnes emphasized the tangible impact of SAGCOT's work. "Reading about achievements in reports is one thing but seeing the real transformation in the field and meeting farmers and

communities it impacts is entirely different," she said.

She also acknowledged SAGCOT's growing regional influence and its potential to share successful practices across Africa. By focusing on increasing productivity, value addition and strengthening value chains, SAGCOT not only contributes to Tanzania's development but also serves as a model for agricultural transformation across the continent, she noted.

"This is exactly what we want to see: our partners working together, building on each other's strengths and delivering even greater results for Tanzania's agriculture sector," she added.

Dr Laay emphasized that the funds would be strategically allocated in alignment with SAGCOT Centre's 2025-2027 strategic plan, ensuring measurable impact.

He pointed to significant changes in Tanzania's agriculture landscape, stating that over 859,298 hectares were under profitable production, benefiting nearly 900,000 farmers. Farm revenues have surged to \$254 million while private investments in the SAGCOT Corridor have reached \$1.3 billion alongside \$2.2 billion in public investments.

Dr Laay also revealed plans for SAGCOT to scale up its successful model beyond the corridor to other regions of Tanzania. The expansion will adopt the Commodity Compact Approach to identify high-potential agricultural clusters and priority crops.

“Reading about achievements in reports is one thing but seeing the real transformation in the field and meeting farmers and communities it impacts is entirely different”

HIV infection rate in Ruvuma declines to 4.9pc, official says

By Correspondent Gideon

Mwakanosya, Songea

HIV infection rate in Ruvuma Region has decreased from 5.6 percent in 2016/2017 to 4.9 percent in 2023, reflecting a 0.7 percent reduction.

Ruvuma Regional Commissioner, Col. Ahmed Abbas, said this yesterday during the launch of commemoration events ahead of the World AIDS Day at Majimaji Grounds in Songea which hosts this year's national event.

Col. Abbas noted that Vice President Dr Philip Mpango is expected to officiate as the guest of how World AIDS Day or at the celebrations on December 1.

Speaking about the state of HIV in Ruvuma, Abbas shared statistics indicating that there are currently 68,237 people living with HIV in the region, including 24,959 men (37percent), 43,000 women (63percent), 2,382 children under the age of 15 (3.5percent) and 65,855 adults aged 15 and above (96.5percent).

"Leading municipalities in terms of infection rates are Songea, Tunduru and Mbinga. I urge all citizens to adhere to treatment protocols and continue using antiretroviral drugs," he said.

Dr Catherine Joachim, a representative from the Ministry of Health, commended Ruvuma's leadership and residents for their progress in combating HIV.

Dr Joachim also highlighted Ruvuma's leadership in HIV testing, with the region making significant strides toward achieving the global 95-95-95 targets. In 2023, 82 percent of residents knew their HIV status, 97 percent of those infected were on antiretroviral treatment and

99 percent of those on treatment achieved viral suppression.

"However, the region is still slightly behind the national average for the 95-95-95 targets whereby nationally, 83 percent know their status, 98 percent are on treatment and 94 percent have suppressed the virus," she added.

She further explained that Ruvuma's economic growth—driven by agriculture, coal mining, transportation and fishing—has created inequalities that put some groups at high risk of HIV infection.

Dr Joachim pointed out that young women aged 15 to 24 remain particularly vulnerable, especially in urban and roadside kiosks that are frequented by coal transport trucks and small-scale fishers.

Letisia Moris, a representative from the National Council of People Living with HIV (NACOPHA), emphasized the ongoing challenge of stigma and discrimination which hamper efforts to eradicate HIV/AIDS.

"Let us all adopt this year's theme which calls for behavioural change: 'Choose the Right Path, End AIDS.' Leaders in government, religious institutions and traditional communities must take a stand against discrimination and abuse," she said.

“...I urge all citizens to adhere to treatment protocols and continue using antiretroviral drugs”



Beatrice Banzi (C), the Tanzania Tea Board acting director general, shows samples of locally blended tea to the Sudanese resident envoy, Dr Mohamed Abdulhamid (L), during a recent visit to the embassy in Dar es Salaam, seeking to open markets and promote investment in the crop. Right is the marketing manager, Selemani Chillo. Photo: Correspondent Halfani Chusi

Ireland avails 8bn/- to back gender equality in Dodoma

By Correspondent Valentine Oforo,

Dodoma

THE Embassy of Ireland has allocated a total of 8bn/- to support a project aimed at promoting gender equality across communities in Dodoma Region.

Gender equality ensures that the rights, responsibilities and opportunities of individuals are not determined by factors such as gender, disability, age, race, or rural-urban status.

The three-year project dubbed Tuinuke Pamoja will be implemented in collaboration with two partners: the Tanzania Gender Networking Programme (TGNP)

and the Aga Khan Foundation (AKF).

In an exclusive interview with this publication yesterday, Tuinuke Pamoja Project Manager Nestory Mhando explained that the initiative will provide financial support to empower registered community groups focused on gender issues.

"Apart from offering financial assistance, the project will equip the groups with the necessary skills and awareness, enabling them to implement their projects more effectively, especially in advancing gender equality in the targeted communities," he said.

Mhando also noted that the project would facilitate various

activities to connect the beneficiary groups with reputable organizations specializing in gender networking, women's and children's rights.

"The goal is to create a platform where the groups can gain valuable experience and exchange knowledge with the prominent organizations which will, in turn, enhance their operations and help eliminate gender inequalities," he added.

With the allocated funds, the project aims to establish fora for public dialogues, bringing together relevant government officials, development partners and community members to discuss practical solutions to gender inequality in their areas

Regarding the project's implementation, Mhando explained that the first year of the project will see the expenditure of 2bn/- with 50 percent of this amount directed towards supporting gender-related initiatives in the targeted communities.

The remaining 6bn/- will be distributed among the beneficiary groups in the second and third years of the project.

Monica John, Project Coordinator at TGNP, said that they are committed to working closely with the Aga Khan Foundation (AKF) to ensure that the project is executed efficiently and delivers value for money and achieves the desired outcomes.



A cross-section of 103 newly recruited civil servants for Korogwe Town Council, comprising various professional cadres, attentively listen during a one-day capacity-building seminar. Council executive director Mwashabani Mrope (not pictured) led the session before the recruits were deployed to their respective duty stations. Photo: Correspondent Cheji Bakari

Dakar becomes cultural hub for contemporary African art

DAKAR

DAKAR has become a grand palace of culture since November 7 as the Senegalese capital plays host to the Biennale of Contemporary African Art.

The prestigious event is a highlight of the global art calendar, drawing established masters and emerging talents alike to showcase their creativity and connect with the world.

For many artists, Dak'Art is more than just an exhibition, it is a Launchpad for international

recognition. Among them is Alioune Diagne, a young Senegalese painter who views the Biennale as a vital step in his career.

"This Biennale means a lot," said Diagne. "In 2022, I was selected, and it brought me many opportunities. That's when I truly launched myself on the international scene. The Dakar Biennale is very important and well-known. It greatly helps artists."

The Biennale also offers rising stars like Semedoo a chance to shine. A self-taught painter and part of a new generation of artists

leveraging social media to reach global audiences, Semedoo is known for his inverted portraits and captivating style.

While his art is enchanting, making a living from it remains a challenge. For now, Semedoo continues to invest in his craft, believing in a brighter future.

"Right now, I'm the one nurturing the tree," Semedoo explained. "I think in two or three years, the tree will nurture me. For now, I'm in the struggling phase of an artist, making sacrifices. But I believe one day, it will pay off."

Despite the financial struggles, Semedoo benefits from the support of a few patrons and relishes the moment of glory the Biennale offers. The event allows him to temporarily escape the hardship that often lies beneath the beauty of art, while dreaming of a future where his work sustains him fully.

As Dak'Art continues to celebrate the diversity and richness of African contemporary art, it remains a beacon of hope and opportunity for artists seeking to leave their mark on the global stage.

Smallholder farmers face tax hitches amid informal setups

By Correspondent Idda Mushi, Morogoro

MANY smallholder farmers struggle to pay taxes due to their informal operational structures despite agriculture being a key contributor to the national economy.

Anna Marwa, Programme Officer at Pelum Tanzania, made the remarks yesterday during the official launch of Tax Justice for Farmers Project which focuses on engaging women and youth in Morogoro District Council.

She said the project aims to raise awareness of tax payments by demonstrating how farmers can engage in tax-related matters while receiving education that can benefit women and youth on a daily basis.

"Although farmers make up a significant portion of those contributing to the national income, many lack understanding of taxes and levies. As a result, they struggle to engage in tax payments. This project aims to raise their awareness," she said.

The project also seeks to empower women to participate in policy-making, guidance, and legislative processes, helping them contribute to decision-making at both community and national levels.

Marwa emphasized the importance of self-motivation among women and youth regarding tax payments, highlighting

how it can improve their lives. Despite being key contributors to development, the groups face numerous challenges.

She also noted that various levies such as those on crops and raw materials, are introduced to improve various aspects of life but many farmers only encounter them after harvesting.

Tax expert Samuel Mkwatwa advised the government to prioritize the needs of smallholder farmers in its development plans.

"Agriculture in many parts of Tanzania is dominated by small-scale farmers who face many challenges, including access to inputs. They need consistent support. Several studies show that women are often the ones paying taxes in many areas," he said.

Morogoro District Council Chairperson Lucas Lemomo said that empowering women and youth would foster greater development in their areas, build awareness and help lift them out of poverty. He also emphasized the importance of helping the groups understand their rights to own assets, particularly land.

"Assets include land which can be used in various ways such as loan collateral but many people do not recognize land value," he said.

The two-year Tax Justice for Farmers Project is being implemented at Kikundi, Kungwe, Lukonde, and Vuleni villages in Tomondo Ward, Morogoro District and targets women and youth.

Tarime DC commends NGOs for collaborative against GBV

By Guardian Correspondent, Tarime

TARIME District Commissioner Maj. Edward Gowele has commended non-governmental organizations for intensifying efforts to combat gender-based violence (GBV) in the area.

Speaking at the inauguration of the 16 Days of Activism Against Gender-Based Violence recently alongside clean energy initiatives aimed at empowering women, Maj. Gowele highlighted the collaborative efforts between NGOs and the government.

"We've seen several NGOs working with the government to devise strategies to reduce GBV in the district. This is a commendable step in tackling the challenges," he stated.

Key GBV issues prevalent in the district include female genital mutilation (FGM), child marriage and teenage pregnancies.

Jumanne Mkwama, Community Policing Officer for Tarime-Rorya Special Zone, urged traditional leaders and elders to refrain from adjudicating GBV cases but instead collaborate with law enforcement agencies.

"Their cooperation is crucial in ending the human rights violations," he said, applauding the involvement of stakeholders in the fight against GBV.

Georgia Mutagahywa, Barrick Communications and Country Liaison Manager, emphasized the importance of a united front in addressing GBV. She noted that

women, often the primary victims, would benefit from education on the issue while also gaining knowledge about clean and safe household energy.

"It is our collective responsibility to support the government in transforming the domestic energy. This will not only help combat GBV but also reduce environmental damage caused by charcoal and firewood use which exacerbate carbon emissions and climate change," she said.

Partners that took part in the campaign include Police Force, Tarime District Council and NGOs such as Voluntary Service Overseas (VSO), Local Cooperation Fund (LCF), Jadra, Hope for the Girls and Women (HGWT), Bowman Law Firm and Taifa Gas.

The initiative also promotes clean and safe household energy to alleviate the burdens faced by rural women who are disproportionately affected by GBV.

The campaign provides legal and gender training, raises awareness about GBV and advocates for clean energy adoption. Gas cylinders were distributed to encourage the shift to sustainable energy sources.

Participants in the 16 Days of Activism Against GBV expressed enthusiasm about contributing their expertise to create positive change. Discussions and community meetings during the campaign created awareness about the effects of GBV and the benefits of clean energy.



A special device for collecting empty water bottles is placed at the Mbezi bus terminal in Dar es Salaam to help improve cleanliness in the area. Photo: Correspondent Jumanne Juma

By Correspondent Nebart Msakwa,

Mbeya

POLICE in Mbeya Region have arrested a couple for allegedly killing their 4-year-old child after beating him with sticks for defecating in his clothes.

The suspects Ramadhan Mwakilasa (28) and Mariamu Mwashambwa (28) were arrested following the tragic incident that allegedly took place on November

Police hold couple over death of 4-year-old boy

25 at 2:00 am at TEKU industrial area.

The deceased, Cloy Ramadhan, was Mwakilasa's stepson from a previous relationship.

Preliminary investigations revealed that the child's death

resulted from severe physical assault and neglect.

Mbeya Regional Police Commander SACP Benjamin Kuzaga urged parents and guardians to avoid resorting to violence and use safe and

appropriate methods to discipline children.

"This tragic incident occurred during the 16 Days of Activism Against Gender-Based Violence, emphasizing the urgent need for increased awareness," he said.



Ng'wasi Kamani (with glasses), a Youth Seats MP, feeding a zebra just after launching the education, business and tourism programme at Luchele Stadium in Mwanza yesterday. Photo: Correspondent

Accidents account for 6pc of disabilities in Dodoma

By Polycarp Machira, Dodoma

AT LEAST 12.3 percent of the 3.8 million residents of Dodoma Region are people with disabilities (PWDs) with 6.5 percent of the disabilities caused by accidents, it has been revealed.

Dodoma Regional Commissioner Rosemary Senyamule made the statement here yesterday, commending the government for providing loans to PWDs which has so far transformed many lives.

She spoke during a luncheon for over 1,000 PWDs which was hosted

by the Tanzania Foundation for Excellence in Disabilities (TFED) in collaboration with the Prime Minister's Office.

"I wish to remind you to seize this opportunity so as to improve your livelihoods," she said.

Officiating at the event, Deputy Minister in the Prime Minister's Office (Policy, Parliament and Coordination), Umyy Nderiananga, called on PWDs to trust themselves in whatever they do as disability cannot deter them from realising their dreams.

Nderiananga noted that with

full determination, discipline and education, PWDs can be "anyone" in this world.

"Despite the different kinds of disabilities we have, still we can do anything because this is not the end of life and disability has never been a source of inability," she said. Nderiananga pledged full support in resolving challenges and hurdles facing PWDs.

"I promise you that I will continue serving diligently. I reiterate that I love you and I will not let you down," she said.

She said that TFED in

collaboration with other development partners had donated several equipment to PWDs, including 400 gas cylinders, 20 tricycles, 10 wheel chairs, 100 walking sticks and 60 hearing devices among others.

Chairperson of Tanzania Federation of Disabled People's Organisations (SHIVYAWATA) in Dodoma Region Omary Lubuva said PWDs are happy with the government's efforts to address their needs, especially the loans that have helped them to transform their lives.



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Kenyan company takes over Arusha-based internet outfit

By Special Correspondent

KENYAN internet service provider which focuses on rural and peri-urban areas Mawingu has announced its acquisition of Arusha-based internet service provider Habari which operates in seven regions of Tanzania.

The acquisition marks a significant milestone in Mawingu's quest to expand its footprint across East Africa.

The acquisition, supported by \$15 million in debt and equity financing, will enable Mawingu to scale its internet services to underserved communities and achieve its target of reaching one million East Africans by 2028.

"Mawingu and Habari share a commitment to enhance digital connectivity in areas that have traditionally been underserved due to high capital costs and logistical challenges," said Mawingu Chief Executive Officer Farouk Ramji.

"This acquisition brings Habari's 25 years of experience in delivering internet and ICT solutions to rural households and businesses in Tanzania, significantly accelerating our mission," he said.

The funding comprises \$11 million in long-term debt from the Africa Go Green Fund (AGG) managed by Cygnum Capital and an additional \$4 million investment from InfraCo Africa—part of the Private Infrastructure Development Group (PIDG)—and the Dutch Entrepreneurial Development Bank (FMO).

The acquisition will allow Mawingu to replicate its success in Kenya while entering the Tanzanian market.

The company plans to use a 'buy-and-build' strategy to acquire and grow internet services across East Africa, focusing on extending affordable home internet services to areas where only a fraction of households currently have access.

"This is a pivotal moment for the African telecommunications sector," said Ramji.

"With only 300,000 out of 14 million households in Tanzania connected to the internet, this acquisition—combined with the \$15 million financing—will enable us to bring affordable internet connectivity to underserved communities, creating a more

inclusive digital economy," he said.

Mawingu's success in Kenya, where it has grown from a startup to an established telecom provider, provides a strong foundation for its regional expansion.

Ramji added: "We are excited to bring our model to Tanzania and beyond, taking us one step closer to positively impacting one million East Africans by 2028."

Access to the internet is critical for education, employment and economic growth. Yet, rural areas in Kenya and Tanzania remain underserved due to high costs and infrastructure challenges.

Mawingu's approach involves building and operating sustainable networks that address barriers, ensuring reliable and affordable connectivity in even the most challenging environments.

Laurène Aigrain, Africa Go Green Fund Managing Director praised Mawingu's sustainable approach: "We are thrilled to support an internet service provider expanding access to remote communities while maintaining sustainability at its core. This investment aligns with our mission to back climate-friendly solutions that drive real change."

Claire Jarratt, Chief Investment Officer at InfraCo Africa, highlighted the initiative's development potential: "Mawingu's growth demonstrates how innovative businesses can scale in rural markets, attract private sector investment and contribute to climate change mitigation."



This acquisition brings Habari's 25 years of experience in delivering internet and ICT solutions to rural households and businesses in Tanzania, significantly accelerating our mission

Kenya inks deal with global vaccine institute to enhance vaccine research

NAIROBI

KENYA and the International Vaccine Institute (IVI) signed a memorandum of understanding (MoU) on Tuesday to strengthen vaccine research and production capabilities.

Deborah Barasa, cabinet secretary in the Ministry of Health, said the signing marks a significant milestone in Kenya's commitment to advancing public health and achieving universal health coverage.

"This MoU symbolizes our shared commitment to building a robust vaccine ecosystem that ensures equitable access for all while enhancing health security in Kenya and beyond," Barasa said in a statement issued in Nairobi, the capital of Kenya.

She also announced that Kenya has been selected to host the IVI Country Office and the Advancing Vaccine End-to-End Capabilities (AVEC) Project Office, highlighting the country's growing role in health innovation and vaccine production on the continent.

"Through our collaboration with the IVI and the establishment of the AVEC Africa Project Office in Kenya, we are taking a bold step toward strengthening our local vaccine manufacturing capacity, improving health outcomes, and safeguarding our nation against future health crises," Barasa said.

The AVEC Africa project focuses on accelerating vaccine research and development and manufacturing across the continent by linking and enhancing existing African institutions and expertise across the vaccine value chain.

Barasa said the partnership seeks to bolster the country's efforts

toward self-sufficiency in vaccine production while addressing broader public health challenges across Africa.

She said that by 2025, Kenya aims to not only meet local demand but also enhance vaccine accessibility across the continent. She emphasized the importance of this collaboration in reaching the Africa Centers for Disease Control and Prevention's goal of manufacturing 60 percent of the continent's vaccinations domestically by 2040.

IVI Director General Jerome Kim commended Kenya's proactive approach, saying that the partnership represents a bold step forward in advancing global health security through innovative and sustainable vaccine solutions.

"We aim to expand and strengthen AVEC activities across Africa, including more countries, to enhance vaccine research, production, and health security," Kim said.



This MoU symbolizes our shared commitment to building a robust vaccine ecosystem that ensures equitable access for all while enhancing health security in Kenya and beyond



A telecommunications network technician performing maintenance on a pole at Kitunda area in Dar es Salaam yesterday. Photo: Correspondent Jumanne Juma

NAIROBI

UN partners with Kenya to fight malnutrition, boost child health

THE United Nations agencies under the umbrella of the United Nations Sustainable Development Cooperation Framework has launched a joint nutrition programme with the Kenyan government to tackle malnutrition and improve the livelihoods of children in the country.

The programme being led by the United Nations Children's Fund (UNICEF) will address food insecurity, hygiene and sanitation, safe drinking water, health and education.

Shaheen Nilofer, UNICEF representative to Kenya, said that enhanced governance will ensure the delivery of quality nutrition services and sustainable multi-sectoral nutrition programmes.

"We intend to improve access to

food and nutrition interventions for food insecure populations in Kenya," Nilofer said during the joint program's launch in Kenya's capital of Nairobi.

The UNICEF official noted that the joint program aims to tackle the root causes of the triple burden of malnutrition in Kenya, which is stunting, wasting and obesity, rather than treating the symptoms.

In addition, the UN and Kenya plan to support and improve access to nutrition interventions for people in informal and humanitarian settings, Nilofer said.

Mary Muriuki, principal

secretary of the Ministry of Health, stressed that partnerships are key to eliminating childhood malnutrition in Kenya, where stunting among children below five years of age declined from 40 percent in 1993 to 18 percent in 2022.

Kenya's emergency response systems have been strengthened, enabling the country to avert the death of acutely malnourished children, according to Muriuki.

The collaborative effort, which is also funded by the Food and Agricultural Organization of the United Nations, the World Health Organization, the World Food

Program, and the UN Refugee Agency, has a budget of 52.6 million U.S. dollars and will operate from 2023 to 2026.

It is expected to scale up high-impact, low-cost nutrition interventions, enhance governance and multi-sectoral coordination, strengthen capacity at county and community levels, and build resilience against climate shocks and emergencies.

The project will guarantee equitable access to integrated nutrition services, prioritizing women, children, and marginalized populations in semi-arid regions and informal urban settlements.



A commuter bus driver doing repair work on his vehicle at a bus stop while waiting for passengers at Mbezi terminal in Dar es Salaam recently. Photo: Correspondent Jumanne Juma

Kenya launches surveillance network to curb forest fires

NAIROBI

KENYA has launched a digital telecommunication and video surveillance network to protect the country's forests from fires.

Aden Duale, cabinet secretary in the Ministry of Environment, Climate Change and Forestry, told

journalists in Nairobi yesterday that the digital radio network and early fire video detection first call system will equip fire fighting crews with equipment and tools to respond to fire hazards in real-time.

"The technology will build Kenya's institutional capacity to respond to the threat from forest

fires, thus ultimately contributing to the goal of achieving 30 percent tree cover," Duale said.

He said that the systems will be deployed in the Aberdare, Mau, and Mount Kenya Forest ecosystems, which span 14 counties, and that Kenya's forests are in a higher danger of fire due to climate change, which

has resulted in rising temperatures and frequent droughts.

According to Duale, the technology deploys satellite equipment and cameras that send signals to a command centre that will enable Kenya Forest Service, a government agency, to identify precise coordinates of fires.

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Restoration a higher level to emerging carbon trading

UPDATES are still coming up on what transpired at the conference of the parties to the United Nations framework convention on climate change, both in regard to project suggestions and fine tuning of policy references. One such aspect is to seek high transparency among companies involved in local carbon trading activities, to involve communities more intensively. As this appeal basically refers to project areas, it is possible there is a link between information, awareness and the possible distribution of gains in a particular setting, thus pushing for openness.

What is known as carbon trading is perhaps the more workable aspect of climate change discussions since the early years of this century, while wider appeals for climate finance appear disjointed.

They are calculated more on the basis of potential destruction projected across one year and the income level of a country, as different from eligibility from projects started for instance in planting trees. Carbon 'trading' is being financed to maintain tree cover, where it is unclear who ought to benefit or how they share out, if it is government or local communities.

It is also a puzzle whether it is companies engaged in facilitating conservation of local tree or forest cover who look for such funds and enlist local communities as direct participants, as it appears to be the case. In other situations it appears that it is local communities with a forest patch they decide to preserve, who then seek out a trustee in the form of a conservation or carbon grading firm to take up the project as its own. This intricacies can arise on stakeholder status or benefits, in which case one begins to comprehend when strident transparency calls come in.

Assuming that it is this kind

of contention that basically characterized the COP20 conference and others before it, the issue is how far there is compensation for climate change, inducement to conserve tree cover, and alleviation of climate disasters. There is a profound lack of initiative on the matter as activists and governments consensually mill around the twin subjects of reducing emissions and conserving what remains of global tree cover. There is a profound weakness of design as cash is needed for new projects while regulations would suffice on tree cover, but many countries want less of investments than direct compensation.

The real problem perhaps is at the psychological level, the wish to believe that we are indeed doing carbon trading whereas that is euphemism for not cutting trees, as different from value addition. It implies that the will to conserve for the sake of conservation is still fairly low, so we pay villagers for not cutting trees as they have an inherent right to use that resource. As this becomes the main playground in local environmental thinking, big conservation projects like reforestation are put on the burner; the key interest is to pay communities, not companies, to conserve.

There are vast acreages of dry savanna, even within large national parks or game reserves, which could hugely benefit from tree planting or at least dense shrub depending on conservation preferences, but not poor grass and dust. But then no one lives nearby as communities might have dispersed from the dry area or it has been under conservation as wildlife zone for decades. Global initiative for working on vast conservation that could change carbon dioxide absorption rates and thus cut earth warming are wanting, and this isn't on the global agenda yet.

Gender fraternity begins 16 days of activism with anti-GBV at 'net zero'

PLENTY has been said and done since global activism on gender discrimination, inequality and domestic violence that is habitually described as gender-based violence can't be said to have attained so much. What is visible is that there is plenty of attitude change when it comes to occupations, and that is true of Africa and most others as traditional ideas about women differed just mildly from one cultural stream to another, by race, continent or creeds. The difference isn't what cultures used to think about women but how far they have accepted to change as nothing is done yet; some countries tried to reaffirm traditions but are giving way.

Nearly 30 years since the colossal event in Beijing, there are new appeals to development partners and non-governmental organisations to join forces and combat harassment against women and girls through social media platforms.

The issue is what there needs to be done, whether it is to curb freedoms as such or invite social media participants not to over-extend their use such liberty, as it is often not a matter of targeted posting but self-exposure. It is seen as normal on account of excessive social competition and a measure of branding, by artistes.

There appears to be a flurry of media and law-based activism as related to internet use, either with regard to social media sites as with the latest appeal, or in relation to the spreading use of artificial intelligence, where activists also

want action. Nor is it evident that technological advancements lead to a troubling rise in online harassment, particularly on social media which disproportionately affects women and girls. Still many women deliberately induce exposure, not attack, routinely, in which case a divergence of views arise as militants see attack; artistes see liberty.

Early this month or thereabouts a lady musician was saying at an FM radio channel that she would not have intimacies with a man who doesn't have at least 50m/- in his account. If someone wrote this as reported speech and allege that there are such young women it would altogether be an instance of negative portrayal of women, and an attack on the musician if her name was actually mentioned. Yet there is no attack whatsoever but a 'Mona Lisa,' self portrayal, where someone is proud showing the social status she has cultivated, in dignity.

What is being avoided at least in a number of areas is combating intimate partner violence as it appears to be on the rise, and activists stridently avoid to talk about it in terms of issuing direct appeals. There is at the same time a measure of 'vibe' in the sense that cases of violence are being reported more frequently due to the welter of radio channels and social media, less by newspapers. At the same time the urban population is increasing, occupational outlets for men harder these days, while exposure by telephone conservation is excessively often. We pay the costs.



Robust negotiations still needed to push rich countries to honour financial commitments

By Aishwarya Bajpai, Baku

THE irony is that whatever the stakes, finance always features as the "crying onion" at each COP.

Hence for the COP29, dubbed the finance COP, no wonder we reach an ocean of tears—especially in view of the current geopolitics, when the world is facing the likelihood of having its historically biggest financial contributor on climate pull out.

Yamide Dagnet, Senior Vice President, International at the Natural Resources Defense Council (NRDC), gave IPS an exclusive interview in which she shared her wisdom on COP29's finance package, which expects a signal on the New Collective Quantified Goal (NCQG), adaptation finance, the Loss and Damage Fund, and to some extent, the carbon market.

Reflecting on her recent experience at COP16, Dagnet recalled, "I attended the Convention on Biological Diversity (CBD) in Cali, Columbia for the first time. While there were breakthroughs for local communities and businesses, the process ultimately ended in disarray, particularly regarding finance."

If lack of accountability from developed countries showed some sort of nonchalance at COP16, they cannot do the same in Baku. They know they cannot sidestep their financial obligations and leave Baku without a decent deal. The world is watching, and civil society is mobilized to hold them accountable.

Addressing the influence of the recent U.S. elections, Dagnet remarked, "The elections overshadowed everything. Many developed countries feel overwhelmed, fearing they'll need to cover for the U.S. Eyes are now turning to the EU and China to broker an agreement. But pressure should remain on other developed countries, especially Japan, Australia, and Canada, who are also expected to lead the way."

She added, "Reaching the USD trillions of investments needed will require enormous efforts not only from governments but scaled-up contributions from multilateral financial institutions (like multilateral development banks, including through the reform of the international financial architecture), the private sector and the mobilization of innovative sources of finance (such as possible levies imposed on the most polluting sectors). What's being proposed now simply doesn't match the scale of the crisis."



Active Citizens, Aid, Biodiversity, Civil Society, Climate Change Finance, Climate Change Justice, COP16, COP29, Development & Aid, Editors' Choice, Environment, Featured, Small Island Developing States, Sustainable Development Goals, TerraViva United Nations

Beyond the question of the quantum, access, quality and transparency also matter. She noted that compared to a year or even a few months ago, many of the most vulnerable countries are also asking for that funding to be allocated fairly. Questions remain about how much will go to the Least Developed Countries (LDCs), small island states, and Africa. There's still a push to mobilize half of the funds toward adaptation efforts. Accessibility and transparency (to make sure that the funding pledge is allocated and reaching those who need it the most) are critical.

And let us be clear. What countries are negotiating "isn't charity," she emphasizes. "It's about investment. The cost of inaction and non-investment far outweighs the investment required to achieve a transition toward a resilient and decarbonized economy equitably and effectively."

On addressing carbon credits, Dagnet acknowledges that "carbon credits can play a role (in driving innovation, providing additional sources of revenue, including a share of proceeds towards adaptation) but shouldn't be overestimated." There may be unrealistic expectations about the carbon market's potential, especially when it comes to its shared benefits.

Dagnet emphasized the importance of environmental integrity and equity. These need to be central in the design of market-based projects and initiatives, stating, "Without robust rules ensuring environmental integrity

and safeguards ensuring equity, there won't be a fair distribution of benefits, especially for marginalized communities and those who need it the most. The risk of double counting would be higher and opportunities for additional emission reductions and ambition would be missed."

Dagnet was asked to reflect on the human cost of climate inaction, like the adverse conditions in Mozambique for instance, year after year, leaving communities in a constant state of crisis. They can't rebuild schools properly and live in tents for years, with their livelihoods repeatedly destroyed. Is this the future we want to accept?"

Dagnet welcomed this example, which reminds us of the importance of viewing finance as a means to an end rather than the end itself.

"What we see in Mozambique is a clear result of the losses and damages incurred by intensifying and increasing climate impacts. Following the breakthrough over the past two years regarding the establishment of a Loss and Damage Fund, the priority now is to ensure it is regularly replenished and the funds' policies are in place to make sure the prompt deployment of these funds. While last year's pledges reached about USD 700 million, it's far from enough to provide adequate support to avert, minimize and address the losses and damage that occur despite mitigation and adaptation efforts—like the deaths triggered by the waves of extreme heat and the millions of people displaced due

to floods, fires, hurricanes and sea level rise."

Some of these losses are tangible, like the relocation expenses; some are not—like the loss of cultural heritage and psychological impacts. Hence the need for—diverse support mechanisms."

Dagnet stressed the need for grant-based solutions designed with input from local communities.

"Solutions must not be purely top-down. Discussions within the Loss and Damage Fund should ensure funds reach frontline communities." However, some countries resist this approach, preferring centralized control, leaving local communities and civil society unable to access these funds and build the resilience they need." Discussion on the use of the "polluters pay principle," especially on fossil fuel companies that rake in billions, so that they pay into the fund to help communities rebuild, adapt, and repair some of the damage they've caused.

Fossil fuel companies rake in billions. They must pay into the fund to help communities rebuild, adapt, and repair some of the damage they've caused.

Countries cannot leave Baku without a deal on finance. While some hopeful signals from countries like the UK and Brazil were sent following the announcement of their 2035 emission targets, most countries are still preparing their national climate and biodiversity plans, and developing countries in particular need assurance that the investment will make these plans a reality.

Creativity crucial in setting a good social studies examination

By Songa wa Songa

TANZANIA has undergone numerous curriculum changes in a relatively short period, leading to debates among education analysts. Some argue for gradual improvements to existing curricula rather than frequent overhauls, which can be costly and disruptive.

These changes are normally said to originate from development of science and technology as well as the growth of new thinking which increases competition in many spheres of human life. There is a belief that if something does not last longer there is a possibility that it was not constructed properly.

The changes in science and technology create competition across various sectors. Critics believe that frequent changes may reflect inadequate foundational planning and advocate for an adaptive approach that evolves existing systems to reduce financial strain.

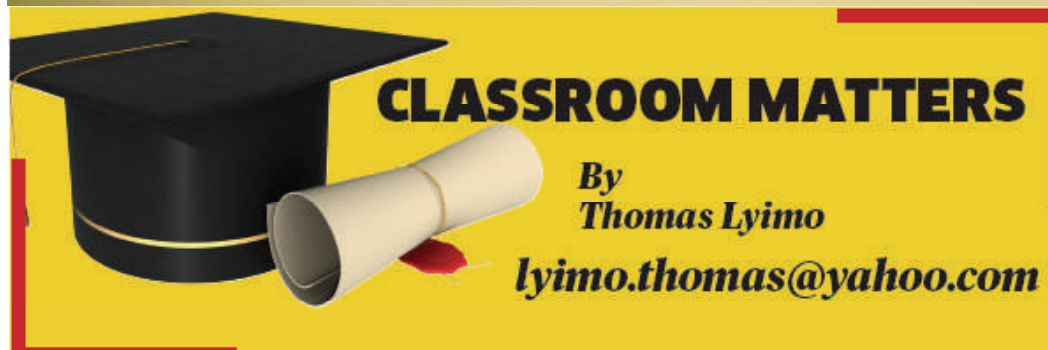
Impact of curriculum changes on social studies

Changes in curricula for primary schools have largely affected social sciences subjects which include social studies. The situation makes it necessary to see how creativity can be embraced to rescue the country from unceasing curricula changes which are costly and sometimes challenging when it comes to implementation and assessing its impacts.

Over time, there have been repeated attempts to merge or separate subjects such as history, geography, and civics. For instance, Social Studies has alternated between being a standalone subject and being divided into its components.

In an attempt to improve the country's education for primary schools, the government introduced a new subject—'Personality Development Studies' which was then merged with civics to form 'Civic and Moral Education' whose presence will get missing in 2027 when learners will sit for the first time for examination of standard seven produced from the new curriculum which has taken off this year.

Under the new curriculum introduced



this year, Social Studies has been replaced by two distinct subjects: 'Geography and Environment' and 'Historia ya Tanzania na Maadili'.

The shift raised questions on the future of Social Studies in Tanzania's education system. As Karl Marx famously noted 'History repeats itself' suggesting that Social Studies might re-emerge in the future as societal and educational needs evolve.

Currently, Social Studies in Tanza-

nia's primary education combines History and Geography, assessed in a single examination alongside Vocational Skills.

This integration creates unique challenges. For instance, performance in Social Studies depends partly on a learner's understanding of Vocational Skills, necessitating a single teacher to cover both areas to ensure consistent teaching and assessment standards.

It is indubitable that preparing an

examination must reflect the teaching and arrangement of contents in a subject. The confusion posed by syllabus contents arrangement can be eradicated by the way examination is set. A well-structured examination should address both—History and Geography components, enabling a balanced assessment of the subject.

For the case of Social studies the questions should not be divided between Geography and History. The exception can be for section A which comprises multiple choice questions and matching items where several questions from either history or geography can be included as section has a total of 15 items.

However, questions should highlight the interdisciplinary nature of Social Studies while maintaining clarity between history and geography components. For example, section A, which typically contains multiple-choice and matching items, can include questions

from both areas.

To ensure fairness, questions in subsequent sections should focus exclusively on either history or geography. Mixing content in a single question may yield unreliable results.

Examination questions should evaluate critical competencies in history and geography separately. This approach ensures that learners' knowledge in each subject area is measured accurately.

Drawing inspiration from previous examination formats, Social Studies should be assessed in sections dedicated to history, geography, and civics (if applicable). This division reinforces the blended nature of the subject.

Examinations should guide learning by emphasizing key topics and skills outlined in the curriculum. Well-designed questions can also serve as valuable revision tools for learners preparing for national examinations.

Despite the challenges of teaching and assessing a subject that combines history and geography, creativity and resourcefulness can bridge the gaps. For instance:

Teachers can design examinations that fairly represent the syllabus's content distribution, even if certain competencies combine elements of history and geography.

Feedback from examinations can help identify areas requiring additional focus, benefitting both learners and educators.

Questions should fairly represent the proportion of history and geography content in the syllabus. This balance ensures that no area is disproportionately emphasized or neglected.

A well-designed Social Studies examination not only assesses learners' knowledge but also shapes their perception of the subject. By adhering to the curriculum, ensuring balanced content, and fostering creativity in assessment, educators can create examinations that are both fair and effective. This approach would ultimately enhance learners' academic performance and readiness for future educational challenges.

By Telesphor Magobe

Tanzania improves in global rule of law index 2024

TANZANIA has climbed two places in the World Justice Project (WJP) Rule of Law Index 2024. It is ranked 96th out of the 142 surveyed countries and jurisdictions, compared to last year's ranking of 98th out of the 140 surveyed countries and jurisdictions worldwide. Last year's ranking in sub-Saharan Africa Tanzania was ranked 12th out of the 34 surveyed countries.

Tanzania's overall score is 0.47. Scores range from 0-1, with 0.00 indicating the weakest adherence to the rule of law and 1.00 indicating the strongest adherence to the rule of law. Tanzania's overall score of 0.47 is just below average (0.50) by 0.03 points.

In sub-Saharan Africa, Tanzania is ranked 11th out of the 34 surveyed African countries. In lower-middle income countries, Tanzania is ranked 15th out of the 38 surveyed countries and jurisdictions. It has also climbed two places in this category.

The WJP Rule of Law Index 2024 report says income groups used in this year's report are based on the World Bank's 2024 fiscal year income group classifications. "For the 2024 fiscal year, low-income economies are defined as those with a GNI per capita, calculated using the World Bank Atlas method, of \$1,135 or less in 2022; lower middle-income economies are those with a GNI per capita between \$1,136 and \$4,465; upper middle-income economies are those with a GNI per capita between \$4,466 and \$13,845; high-income economies are those with a GNI per capita of more than \$13,845."

"The rule of law is internationally recognised as a foundational element in guaranteeing peace, justice, human rights, effective democracy, and sustainable development. Around the world, however, the rule of law continues to weaken. This 2024 edition of the World Justice Project (WJP) Rule of Law Index reveals that a majority of countries are experiencing backsliding, marked by executive overreach, diminished human rights, and justice systems that are failing to meet people's needs, says WJP Chief Research Officer, Dr Alejandro Ponce.



The countries and jurisdictions are evaluated in eight factors, which encompass the concept of the rule of law, namely 1) constraints on government powers, 2) absence of corruption, 3) open government, 4) fundamental rights, 5) order and security, 6) regulatory enforcement, 7) civil justice, and 8) criminal justice. Adherence to the rule of law is measured against policy outcomes, such as whether people have access to courts or whether crime is effectively controlled. Each factor is further divided into sub-factors.

The WJP Rule of Law Index 2024 factor 1 evaluates the extent to which citizens are bound by law. "It comprises the means, both constitutional and institutional, by which the powers of the government and its officials and agents are limited and held accountable under the law. It also includes non-governmental checks on the government's power, such as a free and independent press."

The report says factor 2 evaluates the absence of corruption in government by considering three forms of corruption: bribery, improper influence by public or private interests, and the misappropriation of public funds or other resources. "These three forms of corruption are examined with respect to government officers in the executive branch, the judiciary, the military, the police, and the legislature."

Furthermore, it says factor 3 measures the openness of government defined by the extent to which the government shares information, empowers people with tools to hold the government accountable, and foster citizen participation in public policy deliberations. It also measures whether basic laws and information on legal rights are publicised and the quality of information published by the government.

Factor 4 recognises that a system of positive law that fails to respect core human rights

established under international law does not deserve to be called a rule of law system. Since there are many other indices that address human rights, and because it would be impossible for the index to assess adherence to the full range of rights, this factor focuses on a relatively modest menu of rights that are firmly established under the United Nations Universal Declaration of Human Rights and are most closely related to rule of law concerns.

The report says factor 5 measures how well a society ensures the security of persons and property. "Security is one of the defining aspects of any rule of law society and is a fundamental function of the state. It is also a precondition for the realisation of the rights and freedoms that the rule of law seeks to advance."

Factor 6 evaluates the extent to which regulations are fairly and effectively implemented and enforced. "Regulations,

both legal and administrative, structure behaviour within and outside of the government. This factor does not assess which activities a government chooses to regulate, nor does it consider how much regulation of a particular activity is appropriate. Rather, it examines how regulations are implemented and enforced."

Factor 7 evaluates whether ordinary people can resolve their grievances peacefully and effectively through the civil justice system. The WJP Rule of Law Index 2024 report evaluates whether civil justice systems are accessible and affordable as well as free of discrimination, corruption, and improper influence by public officials. It also examines whether court proceedings are conducted without unreasonable delays and whether decisions are enforced effectively and the accessibility, impartiality, and effectiveness of alternative dispute resolution mechanisms.

Factor 8 evaluates a country's criminal justice system. The WJP Rule of Law Index 2024 report says an effective criminal justice system is a key aspect of the rule of law, as it constitutes the conventional mechanism to redress grievances and bring action against individuals for offenses against society. Moreover, it says an assessment of the delivery of criminal justice should take into consideration the entire system, including the police, lawyers, prosecutors, judges, and prison officers.

"The scores reflect the perspectives and experiences of more than 214,000 everyday people and 3,500 legal experts across the world, backed by a rigorous process of valida-

tion and analysis," says Dr Ponce.

According to the WJP Rule of Law Index 2024 report, effective rule of law reduces corruption, combats poverty and disease, and protects people from injustices large and small. "It is the foundation for communities of justice, opportunity, and peace—underpinning development, accountable government, and respect for fundamental rights. Traditionally, the rule of law has been viewed as the domain of lawyers and judges. However, everyday issues of safety, rights, justice, and governance affect us all, everyone is a stakeholder in the rule of law."

The WJP defines the rule of law as a durable system of laws, institutions, norms, and community commitment that delivers accountability, just law, open government, accessible and impartial justice. Accountability means the government and private actors are accountable under the law. Just law means the law is clear, publicised, and stable and is applied evenly, it ensures human rights as well as property, contract, and procedural rights.

Open government means processes by which the law is adopted, administered, adjudicated, and enforced are accessible, fair, and efficient. Accessible and impartial justice means justice is delivered timely by competent, ethical, and independent representatives who are accessible, have adequate resources, and reflect the makeup of the communities they serve.

By Guardian Correspondent

Indictment against top Israeli leaders frees them in later military operations

SHARP debates are being carried out in different quarters around the world over the indictment at the International Criminal Court (ICC) and issuing arrest warrants against Israeli prime minister Benjamin Netanyahu and his former defence minister Yoav Gallant for the conduct of war in Gaza.

The charge is specifically the use of hunger as a tool of war, for which many among European states think the charges ought to be respected, while the United States and broad quarters of world public opinion differs. The question is what impact the decision will have on the conduct of war there, and indeed if there will be substantial room for diplomatic efforts sooner.

A range of observers feel that it is the diplomatic front which will absorb the fallout from arrest warrants, as implicitly much of the Western world will not be able to engage the United States, let alone the Israelis, in how the war is being conducted.

They will implicitly be waiting for world police to carry out the order to arrest the two, and until then little discussion will be held, and it is then a matter of whom the silence shall punish the most, and it is easy to see which side will suffer. Gaining any leverage on the decidedly painful situation in Gaza means engaging with Tel Aviv

What the international court describes as starvation is not altogether comparable to what the world was seeing in Yemen until Saudi Arabia asked China to mediate between the Riyadh authorities and Iran, to cool down and exchange prisoners.

The preliminary idea was a wish to normalise with Israel while consultations are pursued on 'final status' issues on the West Bank. Israel had totally withdrawn from Gaza back in 2005 but that was unsatisfactory for the militant urban guerrillas seeking to take up all the land as their allies in Western college campuses cry out, 'from the river to the sea.' Pursuing this strategy is proving suicidal first for Gaza and now Leba-



non. So the diplomatic scenario that is now visible is to pursue diplomatic efforts without a care or qualm on indictments, or to let the 'forces of gravity' play out in the Gaza campaign, with hopefully an end scenario where the ICC position can bear fruit. Chances are that this situation will formalise the war into an internal security issue within Israel, where United Nations Security Council resolutions aren't expected. Strictly speaking this will hurt the weaker parties in the

southern and northern field campaigns, and the parties supporting or sympathetic to guerrilla forces pay the bill. Instead of these arrest warrants presenting Israel with the vast moral pressure of the international community as a whole on what it is doing in its Gaza expedition until those who conducted October 7 massacres surrender, it sort of absolves Tel Aviv. Incidentally, those coming into office in Washington DC mid-January are unlikely to be on hurry to push for a ceasefire like the

outgoing administration, and even at the moment Tel Aviv feels freer to act, though it was basically free to pursue its policy line even with the Democrats in office. Chances are it becomes completely free, now. There is a sort of paradox as to intentions of the world criminal court seeking to help end the war by that indictment, by placing Israeli leaders under pressure to heed various appeals from the international community, including resolutions of the UN

Security Council.

Yet it is apparent that the court has overestimated its capacity for exercising what is akin to peer pressure, that it may succeed where the UN has failed to exercise influence on the issue, and to an extent, outgoing US authorities. It seems there is a lack of awareness on the nitty-gritty of the matter and it has always been so.

Criticisms of how the war is being conducted by the Tel Aviv authorities are tied to the sharp distinction between military and civilian spaces or objects in the conduct of war, in which case onerous privation is being exacted on civilians in the conduct of war there. Yet what defines latter day urban guerrilla units is that their operational areas are indistinguishable from civilian residences, that is, one doesn't find fighters in Gaza or southern Lebanon the way they are found in eastern DRC hills, forests, etc.

They also operate in open areas or in the bush just as anyone could be found there, farming or hunting, without explicitly taking this to be a restricted area, a base.

Israeli authorities have linked the move to indict the leaders, which also listed Hamas field commander Hamed Deif, who is apparently dead since July, but as the group has not formally said so, the court saw it wise to list

him in that mention - which was a repetition or formalisation of an earlier expression of intent to lodge such charges.

At that time the commander was there, and listed along with his superior Yahya Sinwar, at that time the leader of the group in the enclave who was later killed in an attack around Khan Younis. The Israelis object that they can't be placed on the same measure with the group, given that they are working to stop repeating October 7.

Looking at it from a literary perspective, it is as if the UN and the world court were tuned to thinking nearly on Hamas terms, namely to accept a formal distinction between civilian and military in the territory. It implies being incapable of fighting the war as sensitivities about civilians sharply rise each time a hospital or school is attacked, and connoisseurs know these spaces to be habitual operational areas for the urban guerrilla group.

The UN system has since 1967 espoused a two-state solution while the militant groups known as 'the resistance' demand a free Palestine, 'from the river to the sea.' While they indict Israeli leaders, in effect the two states solution is dead as Israel finds it is obliged to take full control, to stop the groups from re-arming.

Two buckets of water per person in Luyano, Havana

By Juan Diego Rodriguez

IT'S been ten days since Hurricane Rafael passed through Cuba leaving a lot of water on the streets but little in family cisterns. In Havana alone, more than 200,000 people are still without water service. Despite its "limited resources," the Government has begun to send sporadic trucks to supply the people of Havana.

In the neighbourhood of Luyano, residents have been waiting for days for the arrival of "the blessed vehicle" that, unlike the classic "pipas" - which are loaded with a large metal tank - has four or five plastic tanks on its trailer, which goes from one side of the city to the other. Some water spills out, an almost inevitable waste - especially in the current shortage - because of the number of potholes in the streets.

"For more than ten days, since before the hurricane, we couldn't get water in this neighbourhood. The explanation they gave is that this is an elevated area and the pumping is deficient. I have very little left in the tanks in my yard,"



A vehicle from the Havana Water Company supplies residents in Luyano

Marta told this newspaper. This Saturday she finally saw the vehicle arrive at her door. Relieved, she began to gather pots, buckets, pails and even washbasins, but the indications "from above" do not allow the truck to distribute more than "two buckets per

head." Marta joined the disappointed line of neighbours who, with containers in hand, waited to fill theirs with a dirty hose. "In the end we got four buckets, two for my husband and two for me. If they don't pass by every day, what am I

supposed to do with so little water?" she asks the woman, who predicts that the small amount of water will go for cooking and drinking.

In Nuevo Vedado the situation is not so critical, but for Alina, the acquisition of water is not going well. "I live on the

top floor of a building and, although they bring the water every two or three days, little comes in and benefits the neighbours below first. The upper floors barely have a few brief minutes with the supply when it comes," she explains. "To top it off, we have a tank

connected to the pipes, but the pipe broke in the hurricane, and while until we fix it, we have to depend on what arrives in the building," says Alina. But she adds: "We are not the worst off. The building on the corner of Boyeros and Conill has 26 floors, and those people don't even have a terrace where they can place tanks, hang clothes or calm themselves down with this mess," she says.

Complaints have also been posted on social networks, especially at the bottom of the Aguas de La Habana page. "We don't need explanations, we need water, and not a just truck with a hose, because we are over 60 years old and can't carry water to the fourth floor," claimed a user. Others, with more sense of humour or more resigned, are convinced that the Government is forcing them to "pass a course in going thirsty."

CAPITAL RADIO

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
05:00-09:00HRS MORNING JAM 09:00-13:00HRS LETE RAHA 13:00-14:00HRS DW-RADIO 14:00-16:00HRS CLUB 101 16:00-18:00HRS DALA DALA 18:00-18:10HRS HABARI 18:10-20:00HRS BOZOUK TIME 20:00-21:00HRS HALI HALISI 21:00-22:00HRS SPORTS 22:00-05:00HRS MUZIKI (MCHAGANGANYIKO)	05:00-09:00HRS MORNING JAM 09:00-13:00HRS LETE RAHA 13:00-14:00HRS DW-RADIO 14:00-16:00HRS CLUB 101 16:00-18:00HRS DALA DALA 18:00-18:10HRS HABARI 18:10-21:00HRS BOZOUK TIME 21:00-22:00HRS SPORTS 22:00-05:00HRS MUZIKI (MCHAGANGANYIKO)	05:00-09:00HRS MORNING JAM 09:00-13:00HRS LETE RAHA 13:00-14:00HRS DW-RADIO 14:00-16:00HRS CLUB 101 16:00-18:00HRS DALA DALA 18:00-18:10HRS HABARI 18:10-21:00HRS BOZOUK TIME 21:00-22:00HRS SPORTS 22:00-05:00HRS MUZIKI (MCHAGANGANYIKO)	05:00-09:00HRS MORNING JAM 09:00-13:00HRS LETE RAHA 13:00-14:00HRS DW-RADIO 14:00-16:00HRS CLUB 101 16:00-18:00HRS DALA DALA 18:00-18:10HRS HABARI 18:10-20:00HRS BOZOUK TIME 20:00-21:00HRS SPORTS 21:00-23:00HRS MALUMBANO YA HOJA 22:00-05:00HRS MUZIKI (MCHAGANGANYIKO)	05:00-09:00HRS MORNING JAM 09:00-13:00HRS LETE RAHA 13:00-14:00HRS DW-RADIO 14:00-16:00HRS CLUB 101 16:00-18:00HRS DALA DALA 18:00-18:10HRS HABARI 18:10-20:00HRS BOZOUK TIME 20:00-21:00HRS SPORTS 21:00-23:00HRS KIPIMA JOTO 22:00-05:00HRS MUZIKI (MCHAGANGANYIKO)	07:30-10:00HRS DK 90 DUNIANI 10:00-11:00HRS KADOGOO 11:00-13:00HRS BONGO HITS 13:00-14:00HRS DW RADIO 14:00-16:00HRS ZAIDI YA UMJUAVYO 16:00-18:00HRS ALIYEVUMA 18:00-21:00HRS BUZUKI TIME 21:00-22:00HRS SPOTI 22:00-05:00HRS MUZIKI (MCHAGANGANYIKO)	07:00-09:00HRS HABARI NA MATUKIO YA WIKI 09:00-11:00HRS THE SUNDAY 11:00-13:00HRS TOP 20 13:00-14:00HRS DW RADIO 14:00-16:00HRS CAPITAL MICHEZONI 16:00-18:00HRS UKURASA WA MBELE 18:00-21:00HRS JIACHIE 21:00-22:00HRS SPOTI 22:00-01:00HRS LADHA LAINI 01:00-05:00HRS MUZIKI (MCHAGANGANYIKO)

Tembelea mitandao ya kijamii ya CAPITAL RADIO



CAPITAL RADIO

JOHANNESBURG

INTERNATIONAL buyers of Ghana's cocoa have made at least half a billion dollars of upfront payments to state marketing board Cocobod, according to calculations, in a dash to secure supplies and avoid another season of heavy losses.

An abrupt overhaul of the three-decade-old marketing system in the world's No.2 cocoa grower has thrust traders and processors into a vastly expanded role in financing and bringing in the crop.

Previously, Cocobod would take on bank loans to buy farmers' cocoa, then sell the contracts for the crop forward to international companies.

But after being financially hobbled by declining production and management decisions, the regulator for the first time since 1992 did not secure syndicated financing to purchase this season's crop but instead is using the companies themselves.

Cocobod says bypassing the banks will slash costs. But the shift also marks a new era of risk for private players, the cocoa sector in Ghana and the global chocolate industry.

"They've totally become dependent on private players to manage everything," one small trader operating in Ghana said.

For now, the industry is on board, but further losses may see buyers turn elsewhere.

Failed harvests in top growers Ivory Coast and Ghana sent world cocoa prices to all-time highs in April while Cocobod found it had vastly oversold and was unable to meet contracts.

Cocoa futures are again on the rise, promising to drive prices for holiday chocolates up further.

"There's all the ingredients for bad things," said a cocoa fund manager, pointing to concerns over the new marketing model, an uncertain crop outlook and next month's election in Ghana, which could have major implications for the sector.

The fund manager, like most of the dozen other traders and sector players interviewed by Reuters, asked not to be named due to the sensitivity of commercial relationships in Ghana.

Cocobod officials did not respond to a Reuters request for comment on its new marketing system and industry concerns



Cocoa firms pour money into Ghana in bid to avert more losses

over the current crop.

Though it disputes the 350,000 ton figure, Cocobod has acknowledged contracts were rolled over and has told traders it will honour them this season.

That cocoa was pre-sold, however, at a fraction of current price levels. So to shield itself from losses and support farmer incomes, industry sources said Cocobod is requiring traders to buy additional contracts at near-record high spot prices to even out the gaping price difference.

Companies have been left with little choice but to keep buying since, for every ton of cocoa they can source at the low prices of last season's unexecuted contracts, they're reducing their exposure.

"You know how much you've lost. You just don't know how much more you might lose," said the head of cocoa for one major trade house.

A chart showing cocoa prices over the past 12 months

According to a Reuters calculation that two traders considered

accurate, at current price levels, companies could lose another \$2,500 on their hedges for every ton of last season's cocoa contracts that remain undelivered.

To fill those contracts, Cocobod is counting on a strong production rebound traders worry may not materialise.

"The financial risks are enormous in Ghana at the moment," another trading company official said. Until this season, Cocobod's main job was to purchase and

market Ghana's cocoa production.

It would secure a syndicated loan to finance the licensed buying companies (LBCs) that purchase beans from farmers and transport them to Cocobod warehouses.

Cocobod, which initially planned to again borrow up to \$1.5 billion, announced in August just ahead of the new season that it would not tap the banks.

The decision will save \$150 million in interest payments, it said. In the place of bank financing,

Cocobod is requiring companies pay at least 60% of the value of their contracts upfront and pre-finance LBCs.

Several traders told Reuters that Cocobod is delivering one ton of cocoa to fulfil last season's unexecuted contracts for every ton companies purchase at this season's spot prices.

Blending the old and new contracts likely makes the average price per ton around \$5,000.

By the second week in November when season-to-date arrivals reached 183,000 tons, the advance payments would have added up to some \$550 million. Much of that cocoa has yet to be shipped.

Cocobod says the system is working. Farmers say they are getting paid. The view from the industry, however, is mixed.

Smaller traders say the new model exposes them to greater risk, forcing them to hand cash over to upcountry buyers they don't know while advantaging big players with well-established supply chains.

More importantly, it only works while supplies last.

Evening out prices to cover all the roll-overs could require a harvest of roughly 900,000 tons, say analysts like Africa-focused commodities expert Tedd George.

That's 250,000 tons more than Cocobod's own production estimate, which some in the industry already consider overly optimistic.

"It's a huge gap to fill, which means some traders and local processors may not get their beans this season," George said.

What happens if the beans run out remains a subject of speculation within the industry with some expecting Ghana will again roll contracts into next season.

Facing the prospect of booking those losses or again paying to move their hedges, at least some are starting to lose their appetite for Ghana's cocoa.

"Trade houses are there because they made a loss and want to make it up," said the small trader. "But long-term, chocolate manufacturers are building ways to reduce their dependence on Ghana."

Nature, climate, prosperity: Unlocking the power of integrated action

NEW YORK

AS the world faces escalating challenges, from climate change to biodiversity loss and ecosystem degradation, there is now a rapidly expanding understanding that these crises are deeply interconnected.

This wider recognition of the interconnectedness of these planetary crises is an opportunity to bring interconnected solutions to the foreground and the people who are driving these solutions forward.

Indigenous Peoples and local communities have long adopted integrated solutions that connect climate action, nature conservation, and inclusive economic growth, by amplifying their voices we can accelerate our transition to a sustainable, resilient future.

The United Nations Development Programme (UNDP) is at the forefront of this effort, fostering inclusive governance, building partnerships, and promoting innovative approaches that protect people and the planet.

The urgency of addressing climate change is undeniable, but climate action alone is insufficient. The rapid degradation of ecosystems and loss of biodiversity exacerbate climate impacts, endangering both the environment and people's well-being.

Forests, wetlands, and other ecosystems are essential in regulating the climate, supporting livelihoods, and ensuring food and water security for billions.

Acknowledging that human and planetary health are inseparable, this year's 16th Conference of the Parties (COP16) to the Convention on Biological Diversity theme, "Peace with Nature," emphasized the need for a harmonious relationship with nature. As societies, we are an integral part of the natural world, and only by reversing habitat loss, protecting ecosystems, and creating spaces where biodiversity can thrive can we lay the foundation for a sustainable future.

Nature is embedded in all aspects of life, making it essential for COP16 participants—from governments to Indigenous communities and the private sector—to commit to an inclusive and equitable process in building peace with nature.

The Latin America and Caribbean region, considered a "biodiversity superpower," holds one of the world's largest reserves



of natural capital, covering 46.5 percent of forested land. This region is home to six of the world's most megadiverse countries (Brazil, Colombia, Ecuador, Mexico, Peru, and Venezuela), including 11 of Earth's 14 biomes and the Amazon rainforest, the planet's most biodiverse habitat.

By connecting climate, nature, and development across diverse landscapes—from Patagonia and the Caribbean to the Galapagos, Chocó and Magdalena, the Atlantic Forest, the Mesoamerican Biological Corridor, mangroves, reefs, and the Amazon—the region has the potential to lead a global shift from nature-negative to nature-positive and climate-resilient systems.

Biodiversity and ecosystems took center stage in 2024 as the COP16 to the Convention on Biological Diversity convened in Cali, Colombia. Here, nearly 200 countries came together to discuss solutions to halt the rapid destruction of nature.

COP16 was seen as the "first implementation COP," where governments, Indigenous communities, businesses, financial institutions, and civil society shared progress and strengthened the Global Biodiversity

Framework (GBF).

This meeting, alongside Climate COP29 in Azerbaijan and Land Degradation COP16 in Saudi Arabia, underscored the interconnectedness of these crises and marked a pivotal moment in taking bold steps to reduce humanity's pressure on the planet.

Interconnected crises demand interconnected solutions, and UNDP stands as a connector at the nexus of climate, nature, and development, implementing solutions across 140 countries with a \$34 billion nature portfolio and a \$2.3 billion climate portfolio.

Through the Climate Promise and the Nature Pledge, UNDP supports over 125 countries in enhancing their NDCs and biodiversity action plans (NBSAPs), ensuring that these global commitments result in tangible, on-the-ground progress.

By treating climate, nature, and development as interdependent, we can create solutions that address both environmental and economic goals.

The conviction that climate and nature solutions must be inclusive and equitable is at the core of UNDP's approach. UNDP

brings diverse voices to the environmental agenda, acknowledging the ancestral wisdom of Indigenous Peoples, local communities, women, and youth.

Indigenous Peoples, who have managed biodiversity-rich ecosystems for generations, play a crucial role in protecting the planet's natural resources. Their culture and profound knowledge—based on centuries of living in harmony with nature—are invaluable for shaping sustainable, resilient solutions.

A successful case of inclusive governance and integrated development is the partnership between UNDP, Ecuador, local communities, and Lavazza. This collaboration focuses on producing deforestation-free coffee, allowing farmers to cultivate coffee while restoring forests and protecting ecosystems, blending environmental protection with inclusive economic growth for local communities.

The "deforestation-free" certification guarantees that coffee production does not contribute to deforestation, preserving biodiversity and boosting Ecuadorian coffee's global market potential. More than 1,800 families from the Ecuadorian Amazon region have participated, receiving training, infrastructure improvements, and market access. Around 40% of these participants are women, underscoring the project's commitment to inclusivity and gender equity.

The result is a flourishing coffee sector that supports both environmental sustainability and economic resilience. This partnership provides a blueprint for how businesses can align with environmental goals to drive systemic change, proving that sustainable development not only protects the planet but also generates resilient human development and economic opportunities that directly benefit communities.

Financing is critical to addressing the interconnected crisis of climate change, biodiversity loss, and ecosystem degradation at scale. Financial flows need to triple to meet the targets of the Paris Agreement and the Sustainable Development Goals. UNDP works with countries to access, channel, and deliver finance for nature and climate goals.

This includes large-scale support for countries such as Ecuador, Brazil, and Costa Rica to secure financing for implement-

ing their Reducing Emissions from Deforestation and Forest Degradation (REDD+) strategies. These strategies are critical in reducing deforestation emissions while supporting sustainable livelihoods.

Additionally, UNDP's Biodiversity Finance Initiative (BIOFIN) supports 130 countries in crafting and implementing national biodiversity finance plans. In Cuba, for example, BIOFIN's support enabled a policy change that allows landowners to claim payments for carbon emissions offset by forests on their land.

This initiative protects Cuba's biodiversity while playing a vital role in reducing pollution and mitigating climate change. In Costa Rica, the RAICES Indigenous Tourism Incubator, with BIOFIN's support, has mobilized over US\$1.5 million, benefiting more than 2,000 Indigenous people and establishing 28 tourism projects.

These initiatives help manage nearly 1,900 hectares of forest sustainably. In Colombia, BIOFIN has partnered with FINAGRO, the nation's largest agricultural development bank, to embed biodiversity protection into its financial tools, advancing Colombia toward achieving its GBF goals.

The enormous challenges of climate change and biodiversity loss present an opportunity to rethink how we develop as a global society. Recognizing the interconnectedness of these issues allows for integrated solutions that unlock new pathways to progress.

As the world approaches crucial tipping points, including the convergence of three major environmental COPs within six weeks, we must embrace solutions that foster nature-positive and climate-resilient economies.

UNDP calls on governments, multilateral institutions, and the private sector to prioritize nature-positive, low-carbon, and regenerative financing, ensuring that ecosystems and communities alike are resilient. The urgency is clear: bold action is needed now, for the benefit of all people and the planet; we need to make peace with nature.

Michelle Muschett is Director, Regional Bureau for Latin America and the Caribbean of the United Nations Development Programme (UNDP); Flor de María Bolaños is Country Specialist UNDP for Latin America and the Caribbean.



Thursday 28 November, 2024

Agency banking records 57.8trn/- net cash deposits in 2023/2024

By Guardian Reporter

Agency banking has continued to play its major role in expanding financial services outside banking halls, after recording a net cash deposits amounting to 57.8trn/- during financial year 2023/2024, from 46.2trn/- recorded during the financial year 2022/2023.

Provisional data published by the Bank of Tanzania (BoT) shows during the financial year, the value of cash deposits through agency banking in Tanzania mainland amounted to 84.6trn/-, an increase from 66.7trn/- mobilized during 2022/2023.

The largest shares of deposits were recorded in Dar es Salaam zone, which amounted to 26.4trn/- from 18.8trn/- respectively, followed by Lake zone, which the value of agency banking deposits grew to 21.9trn/- during 2023/2024 from 16.6trn/- in 2023.

Other zones with double digit deposits in 2023/2024 include Central zone with 10.6trn/-, followed by Northern zone with 10.6trn/- and Southern highlands regions with 10.5trn/-.

Agent banking involves the use of retail outlets by banks and financial institutions to deliver financial services to underserved communities in a more cost-efficient manner without the customer visiting the particular financial institution branch.

Mainly, agency banking involved with cash deposits, withdraws, utility bills, tax payment, buy float,

school fees payments, airtime top-up, taxes and other instant transactions to banks and financial institutions customers and non-customers.

Provisional data show that this trend has also enabled banks to expand deposits mobilization from their customers, which amounted to 35.5trn/- during the financial year 2023/2024, higher than 31.1trn/- recorded during the financial year 2022/2023.

"The agents have been supportive to the banks and financial institutions by not only taking the services closer to people, but also reduce operational costs. Banks and financial institutions don't need to build expansive physical branches to reach customer," said an official of largest bank.

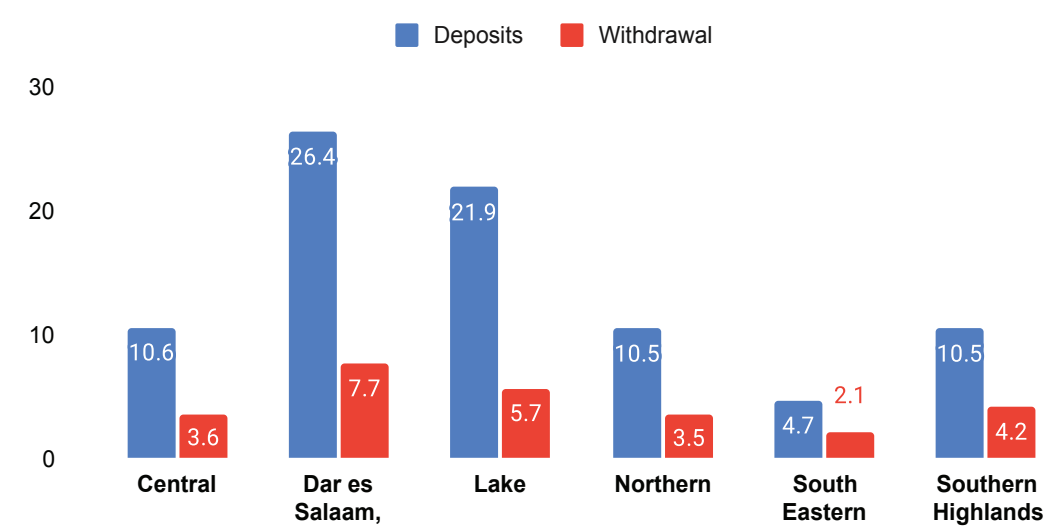
The central bank report shows the value of cash withdrawal through agency banking in Tanzania mainland during 2023/2024 amounted to 26.8trn/-, which is an increase from 20.4trn/- recorded during the previous fiscal year.

The largest amount of cash withdrawal was recorded in Dar es Salaam zone, with 7.7trn/- during 2023/2024 from 5.5trn/- in 2023, followed by Lake zone with 5.7trn/- from 4.1trn/- and Southern Highlands with 4.2trn/- from 3.3trn/- respectively.

According to BoT, the number of bank agents has also increased by 42.6 percent to 120,324 from the year ending June 2023, largely due to efforts taken by the Bank of Tanzania to promote agent banking.

Distribution of bank agents concentrated in major urban centres

Values of Agency Banking cash transactions by Zone 2023/2024 in Trillion shillings



SOURCE: BANK OF TANZANIA

including Dar es Salaam (33.7 percent), Arusha (7.2 percent), Mwanza (6.8 percent), Dodoma (5.3 percent) and Mbeya (5 percent).

However, researches conducted by various scholars have recommended for various measures to ensure agency banking plan a major role in promoting financial inclusion as well as supporting small business growth through financing.

As study by Jhirabi Mufungo of St John's University of Dodoma, recommends banking industry in Tanzania to establish standardized fee structures and transaction charges for agency banking services to ensure transparency and prevent excessive costs to users of agency

banking services.

"By so doing, it can ease provision and expansion of various online banking services to majority of the underserved communities in rural areas of Tanzania," says a study conducted in June, 2024.

Mufungo's study examined effects of agency banking services provision in rural area on performance of small business entrepreneurs at Chamwino District, Dodoma Region.

The study findings show that, variables of accessibility, privacy and reliability of agency banking services have positive and statistically significant impacts on the performance of small business entrepreneurs in rural areas.

Another study titled the "Role of agency banking in promoting financial inclusion: Descriptive analytics evidence from Tanzania" carried out by Josephat Loto in 2020, shows that agency banking has helped to simplify banking service by reducing distance for customers to reach service point.

The study has also found that liquidity problem is not a big concern as the agents' operation are properly scrutinized and monitored by the parent banks to avoid cash shortage crisis and minimizes security issues.

It is also found in the study that agency banking costs are reported to be lower compared to those of traditional banking services.

It is therefore concluded by the study that greater geographical coverage brought about by agency banking is a stronger promoter of financial inclusion because services follow people closer to where they leave and hence reduce the travelling costs and other hassles involved like time wasted in long queues at bank branches.

The integration of mobile and digital platforms into agency banking has been a game-changer. Customers can now link their mobile wallets to agent banking services, ensuring seamless transactions.

The study titled "Effect of agency banking on performance of commercial banks" conducted by Zebedayo Mwasakabeto in fulfillment of his MBA (Leadership and Governance), recommended that; commercial banks should fully embrace agency banking since it plays a greater position in increasing performance of banks but also it reduced costs the fact that will increase profit to the company.

"Since there is using of technology in agency banking service deliverance so banks must adopt improved technology for information security volume of to make it more reliable to the customers," says a study

Also, the study recommended that financial education should be provided to help customers understanding the operations of agents and assure the security of their money since it will lead into increasing performance of agency banking the fact will leads into increase of bank's performance.

Nigerian banks terminate 49 employees due to fraud

LAGOS

Nigerian banks are grappling with a troubling rise in insider fraud, as reports from Q2 2024 reveal a 23.4 percent increase in staff involvement in fraudulent activities compared to the previous quarter.

According to the latest FITC report, the number of cases involving bank employees jumped from 47 in Q1 to 58 in Q2. The surge has led to the termination of 49 employees during the period, a 40 percent rise from Q1's figure of 35 terminations.

The growing prevalence of insider fraud has sparked concerns about the integrity of internal operations and the broader implications for customer trust and institutional credibility. While insider cases represent a fraction of overall fraud incidents, their impact is disproportionately significant due to the access and authority staff members hold within banking systems.

Experts point to gaps in monitoring systems, inadequate ethics training, and insufficient access controls as major contributors to this trend. FITC recommends strengthening access protocols, implementing advanced fraud detection systems, and reinforcing employee ethics and compliance training to address the issue.

Customer confidence in the banking sector remains under pressure, as insider fraud not only results in financial losses but also undermines trust in institutions meant to safeguard their money. When employees exploit their privileged positions for fraudulent activities, it shakes the foundation of customer relationships.

To combat insider fraud, FITC advises adopting cutting-edge technologies such as AI-driven monitoring systems that can detect anomalies in real time. Multi-factor authentication and role-based ac-

cess controls are also critical in limiting unauthorized access to sensitive systems.

Furthermore, a cultural shift within banking institutions is essential. Regular ethics and compliance training, coupled with clear consequences for fraudulent actions, can serve as a deterrent. Transparency in handling fraud cases and communicating preventive measures to customers could also play a pivotal role in rebuilding trust.

As Nigerian banks continue to innovate and expand their services, addressing insider fraud effectively is crucial to ensuring sustainable growth and safeguarding the integrity of the financial system.

The outlook for Nigeria's banking sector in 2025 is shaped by several key factors.

One major consideration is the ongoing adjustment to the country's monetary policy, particularly following the Central Bank of Nigeria's (CBN) recent measures, including interest rate hikes and potential recapitalization.

These developments are expected to stimulate growth in the sector, with rising interest rates enhancing banks' net interest margins and

boosting profitability.

A significant trend is the growing emphasis on non-interest income streams, driven by the expanding adoption of digital banking services.

The shift towards e-channels, mobile payments, and other digital services is creating opportunities for banks to increase their fee-based income.

Moreover, the proposed bank recapitalization is expected to increase sector dynamism, potentially leading to mergers and acquisitions, as well as public offerings.

This could also result in revaluation gains from foreign currency-denominated assets following the recent naira devaluation

However, the banking sector may face some challenges, such as adjusting to high deposit costs and navigating a volatile economic environment.

Overall, despite the economic challenges, experts remain optimistic about the Nigerian banking sector's performance in 2025, particularly due to strong financial management, growing digital engagement, and the impact of strategic policy measures.



Central Bank of Nigeria



Z'bar govt finalises digital transformation policy plan

By Francis Kajubi

The government of Zanzibar is finalizing its digital transformation policy.

This was revealed by Dr Khalid Salum Mohammed, Minister for Infrastructure, Communication and Transport, Zanzibar during an occasion when Tigo was re-branding to Yas.

This initiative, outlined in the Digital Economy Blueprint and Roadmap (2023-2027), emphasizes modernizing public services, enhancing tourism, and fostering economic growth through digital solutions.

The minister said the envisaged policy focuses on evolving Zanzibar into a vibrant digital economy through robust digital systems, innovative ICT

solutions, and specialized training in digital governance.

The minister said the government has signed a MoU with the local telecom company, of which it owns stake, for working together in establishing a mini-data center in Micheweni.

He said Zanzibar has a total of 1.4 million subscribers of services offered by merged Yas and Zantel representing 59.7 percent of the total Zanzibar islands' mobile communications market share.

"The company is out to bring new investments in 52 small islands in Zanzibar apart from Pemba and Unguja of which the government is planning to execute 14 projects that are targeted at enhancing communication," he said.

The advent of digital transformation has been a game changer with the penetration of mobile phones bridging social communication gaps in Zanzibar.

"Zanzibar commends the good work of Honora Tanzania Company Limited for the continued efforts in providing quality services in the country. The company has 249 sites in Zanzibar providing 2G, 3G and 4G technologies," he said.

However, of the sites, he said, 63 sites in Unguja and 61 sites in Pemba are operational under 5G technologies. There are nine new sites in construction to add up to the existing ones.

Currently, Zanzibar's economy is largely driven by tourism, agriculture, and services, with a grow-

ing focus on digital transformation and innovation.

Zanzibar is renowned for its beautiful beaches, historic sites, and rich cultural heritage, which attract tourists, particularly from Europe, Asia, and Africa.

The government is working to expand its service-based industries, including financial services, telecoms, and retail, as part of its economic diversification.

It is positioning itself as a trade hub within the wider East African region.

Jerry Silaa, Minister of Information, Communication and Information Technology, said the rebranding of the mobile telecom company envisages the government's vision of innovation for efficiency in the telecom sector.

"The company's commitment in providing reliable services is a remarkable contribution to overall communication development in the country," said Silaa.

According to him, technology and mobile money have been key drivers in the growth of GDP when it comes to this sector where operators contribute an extra of 1.2 percent of their gross annual turnover to the Universal Communication Services Access Fund (UCSAF) aiding infrastructure projects in areas with poor outreach.

He said Honora Tanzania Plc is constructing 262 new telecommunication sites under UCSAF and Digital Tanzania Project as well as upgrading 145 existing sites.

Jerome Albu, Interim Chief Executive Officer of the telecom company, said that the new brand is rooted in a promise to be aligned with progress for common Tanzanians.

HOW NEXT OF KIN CAN ACCESS YOUR BANK ACCOUNTS WHEN YOU DIE

BY KELVIN MKWAWA

Have you ever considered what will happen to your bank accounts when you pass away? The fate of your accounts depends on various factors, including the type of account, its ownership structure, and whether a will, trust, or named beneficiary is in place. In this article, we'll explore what typically happens to bank accounts after death, helping you understand the process and options available.

Banks aren't automatically aware when an account holder passes away, so it's important for someone to notify the bank promptly. Typically, this responsibility falls to the next of kin or the estate representative, although anyone can in-

form the bank. The bank may request identification from the person notifying them and a certified copy of the death certificate. Once notified and verified, the bank will freeze the account to prevent unauthorized transactions. It's important to note that any direct debits or standing orders, such as loan payments or utility bills, will also be stopped.

A bank can only take instructions regarding a deceased person's accounts from someone legally authorized to manage the estate, and it can provide account information only to those legally entitled to request it. This is because a bank's duty of confidentiality to customers continues even after their death. When opening an account, one requirement is often to



list a 'next of kin'. However, this term is sometimes mis-

understood. In banking, 'next of kin' traditionally refers to a person's closest relative, but it does not automatically grant legal authority over the account.

There's often confusion around the term 'next of kin,' as many assume that this designation allows a person to act on behalf of the account holder. However, this is not the case. 'Next of kin' has no formal legal definition in banking and is often used simply as an 'emergency contact'. While a next of kin has no legal authority over bank accounts, it's wise to inform this person of their designation, as they may be contacted if the account holder is unreachable. Additionally, one of their responsibilities includes notifying the bank if the account holder passes away.

As we have seen, a 'next of kin' does not have legal authority to access a deceased person's bank accounts. It's essential to understand that only individuals legally authorized to manage the deceased's estate can provide instructions or access these accounts. To ensure proper management and protection of your bank accounts and other assets, it's recommended to create a will or set up a trust. A will is a legal document prepared during one's lifetime that specifies how property and affairs should be handled after death. A trust, on the other hand, establishes a fiduciary relationship where the grantor assigns a trustee to manage assets for the benefit of a designated beneficiary. Together, a will and trust outline how a grantor's assets,

including bank accounts, can be accessed and managed by beneficiaries.

In conclusion, a bank can only accept instructions regarding a deceased person's accounts from someone legally authorized to manage the deceased's estate. Information about these accounts can be shared only with those legally entitled to it. While you may list a next of kin on your account, this person has no legal authority to access your funds. To ensure the protection of your assets after death, it's crucial to prepare a will or establish a trust that outlines how your loved ones can access your accounts. If you're uncertain about how to do this, seeking professional legal advice is highly recommended for safeguarding your assets effectively.

Kelvin Mkwawa, MBA (pictured) is a Seasoned Banker, Financial Advisor, Business Analyst and Business Strategist. He can be reached through Email address: Kelvin.e.mkwawa@gmail.com

Generative AI isn't part of the banking

By Zennon Kapron

When people think about banks adopting generative AI, the conversation usually focuses on customer-facing tools—chatbots answering (or not...) queries, fraud detection systems keeping accounts secure, or personalized recommendations for financial products. But behind the scenes, banks are quietly tapping into the transformative power of generative AI to change how they operate internally. And the changes happening within the walls of these institutions might be even more significant than what customers see on the surface.

BBVA's 'GPT store' is a simple yet transformative idea: a centralized platform where employees can create and access AI-driven tools designed to solve everyday challenges. Whether it's automating mundane tasks, improving efficiency, or enhancing decision-making, the GPT store effectively 'democratizes' AI by putting powerful tools in the hands of employees across departments.

For instance, an employee in compliance might use a GPT tool to summarize lengthy regulatory documents, saving hours of manual effort. Meanwhile, a product manager could leverage the same platform to draft tailored marketing content or analyze customer feedback more effectively. By fostering a culture of innovation and collaboration, BBVA's approach ensures that AI isn't confined to IT or data science teams—it's a resource for everyone. Some might argue that most of what we use generative AI for today is pretty mundane and useless, but it all is likely useful - 'one person's trash is another's treasure' is just as applicable in the metaverse as it is IRL.

This strategy also reflects a broader shift in how banks are thinking about AI. Instead of relying solely on pre-built solutions from vendors, institutions like BBVA are creating ecosystems where employees can develop AI tools that address their unique needs. It's a model that prioritizes agility, customization, and ownership, giving employees the power to shape the tools they use daily.

Indeed, much of the coding functionality that we are starting to see in AI obviates the need for many pre-built platforms. Indeed with companies like Klarna effectively pulling the plug on often expensive SaaS systems, many banks are sure to follow.

JPMorgan Chase has rolled out the 'LLM Suite,' an in-house generative AI assistant designed to streamline workflows and improve productivity for its 200k+ employees. From drafting emails to summarizing documents, the LLM Suite tackles repetitive tasks, allowing employees to theoretically focus on higher-value work.

The rollout of the LLM Suite has



been accompanied by competition between teams to integrate AI solutions into their processes. JPMC also supports the transition through comprehensive training programs. Employees also have access to "superusers," experts embedded within teams who assist with AI adoption and ensure seamless integration into daily workflows.

Even JPMorgan's CEO, Jamie Dimon, is reportedly a user of the LLM Suite, signaling the bank's commitment to embedding AI at every level of the organization - although one can imagine the queries are slightly different at this point and likely feature: 'What should I do if Trump does...'

Morgan Stanley has taken a different approach, focusing on how generative AI can improve internal communication and collaboration. The bank has developed tools like "AI @ Morgan Stanley Debrief," a generative AI application created in partnership with OpenAI. This tool simplifies meeting management by summarizing video calls and drafting follow-up emails, helping employees stay on top of their workloads.

Morgan Stanley's strategy re-

volves around creating custom AI solutions tailored to its workflows. Rather than adopting generic tools, the bank integrates generative AI into its existing processes, ensuring that employees see tangible benefits without having to overhaul their routines. This focus on seamless integration demonstrates how banks can use AI to enhance efficiency without disrupting the way employees work.

While these case studies highlight the potential of generative AI, they also underscore the challenges banks face in implementing these technologies. Data security is a major concern, especially given the sensitive nature of financial data. Ensuring compliance with regulations while using generative AI requires robust governance frameworks and careful oversight.

Another challenge is managing the risks of bias and inaccuracies in AI-generated outputs. Even small errors can have significant consequences for internal tools that influence decision-making. Banks must invest in rigorous testing and validation processes to ensure that their AI solutions meet the highest standards of reliability and fairness.

Finally, there's the human factor. Adopting generative AI requires a cultural shift within organizations, as employees may be resistant to new tools or concerned about job displacement. Banks need to prioritize change management, providing training and support to help employees adapt to the new technologies and see them as enablers rather than threats. It also begs the question of what roles will be around for these employees in the future, or are they GPTing themselves out of a job?

As promising as these generative AI initiatives sound, it's worth asking whether they'll achieve lasting success—or fade into the background like other hyped technologies. Banks have a history of chasing innovation, only to hit roadblocks when scaling those ideas. Remember blockchain? For years, it was heralded as the next big thing in banking, promising to revolutionize everything from trade finance to cross-border payments. While blockchain has found niche applications, it has yet to deliver the sweeping transformation many envisioned. Much of its potential was stymied by regulatory hurdles, interoperability challeng-

BANKING & FINANCE

Stanchart mulls selling of African retail businesses

LONDON

Standard Chartered is exploring a potential divestment of its wealth and retail banking operations in Botswana, Uganda and Zambia, it said on Wednesday, as the banking giant restructures its operations in a bid to trim costs.

The Asia-focussed bank, like rival HSBC, is shaking up its business to focus more on affluent individual customers and international companies that are likely to yield more in fees for the bank.

It has for some time been pivoting away from its once globe-spanning empire to focus on core businesses as it bets on strong economic growth in Asian markets and aims to rein in expenses.

Standard Chartered said the potential exits in Africa would be the first in a small number of business divestitures in accordance with its new target of doubling investment in its wealth unit while paring back retail banking.

The bank, like HSBC, has in the recent past reaped the benefits of higher borrowing costs and comparatively resilient wealth generation and economic growth in Asia.

StanChart said while announcing its third-quarter earnings in October it was looking at opportunities to sell some or all of a small number of businesses where the "strategic rationale is not sufficiently compelling".

The cost-cutting measures will see the lender save around \$1.5 billion over three years while expenses climb amid expanding business operations and rising pressures from sticky inflation.

The financial effects of the proposed exits are not material to the group, StanChart said.

The lender's London-listed shares were trading about 0.1% higher, while those in Hong Kong were up 0.2 percent.

es, and an inability to align expectations with real-world capabilities.

Generative AI could face similar obstacles. While the technology is undeniably powerful, its success depends on more than adoption. Banks must integrate AI seamlessly into workflows, ensure data security, and navigate regulatory complexities. Moreover, they'll have to prove that these tools deliver measurable value—not just in terms of efficiency but in empowering employees and improving decision-making. Without a clear return on investment, generative AI risks becoming another innovation that looks great on a press release but struggles to impact day-to-day operations.

That said, this time's key difference may be the technology's flexibility. Unlike blockchain, which requires entirely new infrastructure and often a rethink of existing processes, generative AI can be layered onto current systems. This adaptability could make it easier for banks to extract value quickly, provided they avoid overpromising and underdelivering. The next few

years will be critical in determining whether generative AI becomes a transformative tool or another technology that didn't quite live up to the hype.

The adoption of generative AI by banks shows that the technology's most transformative applications may not be customer-facing at all. By focusing on internal operations, these institutions are unlocking new efficiencies, fostering innovation, and redefining how their employees work.

As the financial industry continues to embrace AI, the challenge will be balancing innovation with security, accuracy, and user adoption. But one thing is clear: the real revolution in banking isn't just about offering smarter services to customers—it's about building smarter banks from the inside out.

Zennon Kapron (pictured) has been involved in financial technology for over 20 years and writes about how fintech is changing the way that 3 billion people bank

Financial attitudes in modern capitalism versus old capitalism

By Paul Mwabusila

Financial education evolves over time, reflecting changes in how individuals manage money. Decisions about spending, saving, and investing are shaped by the economic era in which people live.

The principles of old capitalism emphasized saving money, working hard, avoiding debt, and investing in mutual funds. Financial security relied heavily on saving, sticking to one job, and depending on employers, governments, or trade unions for support. However, this approach often required a lifetime to achieve major financial goals.

For example, a person earning 500,000/- monthly would need decades to save enough for a 50M/- house. In contrast, leveraging loans can shorten this timeline significantly. While saving remains essential for precautionary purposes, it is no longer sufficient for building wealth in today's fast-paced financial landscape.

But, modern capitalism prioritizes investing over saving. The focus has shifted from job security to financial freedom through resource-



ful decision-making and timely investments. Unlike in the industrial age, when saving guaranteed future security, the information age demands leveraging current opportunities to maximize returns.

Key investment types include: Capital Gains: Investing with the in-

tent of reselling assets at a higher price. Cashflow Investments: Generating steady income streams by managing inflows and outflows effectively. Investors must also consider two approaches:

Speculative Investments (Opinions): These rely on predictions

without data-backed evidence, such as mutual fund investments based on anticipated price hikes. While popular, they carry significant risks.

Fact-Based Investments: These depend on verified market data, ensuring clarity about demand, sup-

ply, and pricing before committing resources. For instance, studying millet production trends to supply breweries aligns with fact-based investing.

The Role of Financial Education

As the industrial age gave way to the information age in the late 1990s, job security became less relevant, and financial freedom emerged as a priority. To thrive in this era, individuals must develop investment skills and evaluate the viability of their decisions based on accurate, timely information.

The essence of financial freedom lies in understanding the age of information and the quality of ideas driving investments. Those who adopt this mindset are better positioned to achieve financial success in today's dynamic economy.

Financial education helps individuals understand concepts like saving, investing, debt management, and risk assessment. This foundational knowledge is critical for managing personal finances effectively and avoiding common pitfalls.

In the modern era, investing has

become a key pathway to wealth creation. Financial education empowers individuals to differentiate between speculative (opinion-based) and fact-based investments. It equips them to analyze market trends, evaluate risks, and choose strategies that align with their financial goals.

Financial education shifts mindsets from a focus on job security and savings to leveraging opportunities for wealth generation. By understanding the principles of capital gains, cash flow management, and diversification, individuals can maximize returns and achieve financial independence.

Financial education is a vital tool in the information age, enabling individuals to transition from traditional approaches to money management toward strategies that promote financial freedom. By mastering these skills, people can achieve sustainable wealth and adapt to the ever-changing economic landscape.

The author is a small-scale entrepreneur and can be reached at 0756 777 781 or pmwabusila@yahoo.com.

By Correspondent James Kandoya

The government has urged the Institute of Finance Management (IFM) to prioritize innovative research on emerging technologies to empower the public with informed decision-making and strengthen advisory support.

Prof Isaya Jairo, Rector of the Institute of Tax Administration (ITA) made this statement on behalf of the Tanzania Revenue Authority (TRA) Director General Yusufu Mwenda, during the 50th IFM Convocation held on Tuesday this week in Dar es Salaam.

The convocation, held under the theme "Digitalisation, Transformation, Innovation, Financial Inclusion, and Sustainable Development: The Role of Higher Learning Institutions," brought together academicians, alumni, students, and faculty leaders.

The event also saw the launch of the book "Pata Fursa ya Kujijirri kwa Kufahamu Mbinu na Mchakato wa Ujasiri-amali," literally means "Get self-employment opportunities by knowing tactics and entrepreneurship processes" authored by Dr Justina Utoah and Dr Sarah Msuya.

Prof Jairo emphasized the need for research to address public awareness gaps in emerging technologies such as artificial intelligence, block-



Government encourages more researches on emerging techs

chain, cryptocurrency, and bitcoin.

He noted that the findings from such research could guide government policy and strategy for integrating these technologies into national development.

"Adaptation to technological advancements requires intentional preparedness to ensure no one is left behind and higher learning institutions play a critical role in this journey," he said.

Commissioner Mwenda highlighted the transformative

impact of digital tools on taxation systems including technologies enabling interoperability and accurate determination of taxable income.

Mwenda encouraged IFM to ensure that its graduates are equipped to meet the demands of these advancements.

He underscored the importance of IFM's role in shaping innovative thinkers, compassionate leaders, and advocates for positive societal change.

"The world needs individuals who can make a difference

and contribute to societal progress in their unique ways," he stated.

IFM Deputy Rector for Academics, Research and Consultancy, Dr Faraja Igrira, highlighted the institution's efforts in promoting financial literacy.

She noted that IFM has established special programs in collaboration with the Bank of Tanzania (BOT) to educate the public on savings and financial management.

She said the convocation

highlighted the critical role of higher learning institutions in fostering research, education and innovation to address the challenges and opportunities presented by emerging technologies.

"Our readiness for the digital age and innovation underscores IFM's commitment to supporting government initiatives aimed at financial inclusion and sustainable development," she said.

Since its foundation in 1972, IFM stands as the oldest higher learning financial institution in Tanzania and it has been dedicated to excellence in teaching, research, and consultancy.

Currently, the Institute enrolls about 15000 students in both undergraduate and graduate programmes.

US Bank bets on capital markets boost

NEW YORK

After US Bank's investor day in September, analysts covering the company largely had a "show me" reaction to the bank's growth projections.

Stephen Philipson, US Bank's head of wealth, corporate, commercial and institutional banking, said the bank's executives have taken heed.

"A lot of the feedback we got was, 'This is a great strategy. We want to see you execute on it.' We definitely feel that and are very focused on it," Philipson said during a recent interview. "I think we're starting to show people."

US Bank's revenue fell about 2 percent year-over-year in the third quarter, but its expense levels dropped even more, yielding modest positive operating leverage.

Philipson said the bank made needed investments and is committed to better leveraging its array of businesses, and now executives are confident the Minneapolis-based lender



can build on that in the fourth quarter and beyond.

To achieve that, US Bank is doubling down on interconnectivity across its businesses, removing siloes and expanding its product set. The bank's WCIB business, which Philipson has led since June, has steadily added services and sought to position itself as a reliable and capable bank partner.

WCIB now accounts for 43 percent of the bank's net revenue, according to a recent conference presentation. For wealth and capital markets -

fee-driven businesses - it's 13 percent.

Within its capital markets unit, US Bank recently added commodities and asset-backed securities businesses. Global capital markets revenue last year jumped about 38 percent, to \$911 million, and the bank envisions a 12 percent to 15 percent revenue growth opportunity in the medium term.

In wealth, the bank has invested heavily in digital platforms and user experience, in an effort to get more of its 13 million bank customers to be-

come wealth clients, too.

"We're not getting into some new area of the business that we don't have experience in, or changing our risk appetite," said Philipson, who's based in Charlotte, North Carolina, where the bank has about 1,400 employees. "It's more just leveraging a lot of the opportunities that sit within the four walls of U.S. Bank."

The super-regional lender also aims to accelerate from a go-to-market perspective, he said.

"Historically, as a bank, we've always been very good at playing defense," Philipson said, pointing to a risk management culture he characterized as strong. "Part of the thought now is, 'Hey, let's maintain that really strong defense, but let's work on our offense as well.'"

Philipson said US Bank is in a unique position: At \$665 billion in assets, it's the largest U.S. bank that's not designated systemically important on a global scale. And it has a product set

regionals can't compete with, he asserted. After spending more in recent years on technology and acquisitions, the bank is now poised to reap the benefits, Philipson said.

To some extent, US Bank has been challenged by timing, said David Konrad, managing director in equity research for KBW. The bank made a solid acquisition in MUFG Union Bank, but interest rates soared from the time the purchase was announced to when it closed in late 2022, and U.S. Bank had to absorb that, he noted.

Historically among the most efficient lenders, the bank has lost some operating leverage, so it's now trying to bolster fee income and improve its expense ratio, Konrad said.

In capital markets, US Bank is angling for a more prominent position with clients. The bank has entered relationships with corporations as a participant in their credit facility, "and your goal is to up-tier and move to a lead-in credit facility," Philipson said.

Foundation equips women, girls with smart leadership skills

By Guardian Correspondent, Dodoma

The Abilis Foundation has provided training to the Foundation for Disabilities Hope (FDH) on implementing a project aimed at empowering women and girls with disabilities to participate in leadership and promote democracy.

Speaking during a one-day capacity-building training session in Dodoma, Yasin Shehaghilo, a facilitator from the Abilis Foundation, highlighted that FDH received a grant from Abilis to implement a project focused on education and community engagement.

The project encourages women and girls with disabilities to participate in upcoming elections, including contesting for leadership positions.

Shehaghilo explained that the Abilis Foundation, based in Finland and with offices in Arusha, has already provided grants to over ten groups and organizations supporting individuals with special needs in Dodoma Region.

The empowerment project will be implemented in Kondoa District, covering three wards—Kilimani, Chemchem, and Borisa—and one ward in Dodoma City, Mpunguzi.

The training, held at FDH offices in Ipagala Ilazo West, aims to equip participants with the knowledge to educate women, girls, and people with disabilities about leadership and democracy, especially as Tanzania approaches the 2025 local government and general elections.

These elections will involve the selection of councilors, members of parliament, and the president.

Shehaghilo emphasized that the training provided by FDH in Kondoa and Dodoma will help raise public awareness about disability issues and the needs of persons with disabilities, fostering a more inclusive society.

FDH Executive Director Maiko Salali expressed gratitude to the Abilis Foundation for granting them resources to support persons with disabilities. He noted that the grant recognizes and values the contributions of this group through FDH.

Salali further outlined that the project aims to empower women with disabilities in Kondoa District to overcome the challenges they face.

"We want to see an educated community of persons with disabilities who take action and seize various opportunities within their communities," Salali said.

Through this project, Abilis will enable people with disabilities in Kondoa and Dodoma to exchange ideas and strategies to address challenges collectively. The ultimate goal is to increase the number of leaders with disabilities who can champion disability-related issues and ensure inclusivity in accessing opportunities.

Salali also pledged to execute the project with dedication and professionalism, emphasizing the shared mission of Abilis Foundation and FDH to support people with disabilities in achieving their rights and improving their livelihoods.

He added that FDH is well-prepared for the project, with adequate personnel to ensure its successful implementation. The project, funded by the Abilis Foundation, will run for one year, from November 2024 to November 2025.

WORLD

Israel-Hezbollah ceasefire takes effect

WASHINGTON/BEIRUT/JERUSALEM

A ceasefire between Israel and Iran-backed group Hezbollah took effect at 0200 GMT yesterday after US President Joe Biden said both sides accepted an agreement brokered by the United States and France.

The accord cleared the way for an end to a conflict across the Israeli-Lebanese border that has killed thousands of people since it was ignited by the Gaza war last year.

Biden spoke at the White House on Tuesday shortly after Israel's security cabinet approved the agreement in a 10-1 vote. He said he had spoken to Israeli Prime Minister Benjamin Netanyahu and Lebanon's caretaker Prime Minister Najib Mikati, and that fighting would end at 4 am local time (0200 GMT).

"This is designed to be a permanent cessation of hostilities," Biden said. "What is left of Hezbollah and other terrorist organizations will not be allowed to threaten the security of Israel again."

Israel will gradually withdraw its forces over 60 days as Lebanon's army takes control of territory near its border with Israel to ensure that Hezbollah does not rebuild its infrastructure there, Biden said.

"Civilians on both sides will soon be able to safely return to their communities," he said.

Hezbollah has not formally commented on the ceasefire but senior official Hassan Fadlallah told Lebanon's Al Jadeed TV that while it supported the extension of the Lebanese state's authority, the group would emerge from the war stronger.

"Thousands will join the resistance ... Dis-

arming the resistance was an Israeli proposal that fell through," said Fadlallah, who is also a member of Lebanon's parliament.

French President Emmanuel Macron cheered the signing of the deal on social-media platform X, saying it was "the culmination of efforts undertaken for many months with the Israeli and Lebanese authorities, in close collaboration with the United States."

Lebanon's Mikati issued a statement welcoming the deal. Foreign Minister Abdallah Bou Habib earlier said the Lebanese army would be ready to have at least 5,000 troops deployed in southern Lebanon as Israeli troops withdraw.

'Set it back decades'

"In full coordination with the United States, we retain complete military freedom of action. Should Hezbollah violate the agreement or attempt to rearm, we will strike decisively," Netanyahu said.

Hezbollah, which is allied to Hamas, was considerably weaker than it had been at the start of the conflict, he added.

"We have set it back decades, eliminated ... its top leaders, destroyed most of its rockets and missiles, neutralized thousands of fighters, and obliterated years of terror infrastructure near our border," he said.

A senior US official, briefing reporters on condition of anonymity, said the US and France would join a mechanism with the UNIFIL peacekeeping force that would work with Lebanon's army to deter potential violations of the ceasefire. US combat forces would not be deployed, the official said.

Jon Finer, deputy national security adviser in the Biden administration, told CNN



Flames and smoke rise from an Israeli airstrike in Dahiyeh, Beirut, Lebanon, Oct 6, 2024. (PHOTO / AP)

that Washington would be watching for any violations of the deal.

"Implementation of this agreement will be key and we will be very vigilant to any attempts to disrupt what the two parties have committed to as part of this process today," he said.

Biden, who leaves office in January, said his administration would continue to push for an elusive ceasefire and hostage-release deal in Gaza, as well as for a deal to normalize relations between Israel and Saudi Arabia.

In the hours leading up to the ceasefire, hostilities raged as Israel ramped up its campaign of airstrikes in Beirut and other parts of Lebanon, with health authorities reporting at least 18 killed.

The Israeli military said it struck "components of Hezbollah's financial management and systems" including a money-exchange office.

Hezbollah also kept up rocket fire into Israel

Israel's air force intercepted three launches from Lebanese territory, the military said, in an extensive missile barrage on Tuesday night that led to warning alarms in about 115 settlements.

Alia Ibrahim, a mother of twin girls from the southern village of Qaaqaiyat al-Snawbar, who had fled nearly three months ago to Bei-

rut, said she hoped Israeli officials, who have expressed contradictory views on a ceasefire, would be faithful to the deal.

"Our village - they destroyed half of it. In these few seconds before they announced the ceasefire, they destroyed half our village," she said. "God willing, we can go back to our homes and our land."

A poll conducted by Israel's Channel 12 TV found that 37 percent of Israelis were in favor of the ceasefire, compared with 32 percent against.

Opponents to the deal in Israel include opposition leaders and heads of towns near Israel's border with Lebanon, who want a depopulated buffer zone on Lebanon's side of the frontier.

Both the Lebanese government and Hezbollah have insisted that a return of displaced civilians to southern Lebanon is a key tenet of the truce.

Israeli Security Minister Itamar Ben-Gvir, a right-wing member of Netanyahu's government, said on X the agreement did not ensure the return of Israelis to their homes in the country's north and that the Lebanese army did not have the ability to overcome Hezbollah.

"In order to leave Lebanon, we must have our own security belt," Ben-Gvir said.

Agencies

After long wrangling, Blinken to testify in Congress on Afghanistan

WASHINGTON

US Secretary of State Antony Blinken has agreed to testify publicly at a House of Representatives committee hearing on the 2021 withdrawal from Afghanistan, the panel said on Tuesday, after a long dispute with the Republican-led committee.



House Foreign Affairs Committee Chairman Michael McCaul said Blinken (pictured) had committed to appear at a public hearing on Dec 11 to discuss the committee's investigation of the withdrawal three years ago.

The committee and the State Department have been wrangling over Blinken's appearance for months. Panel Republicans voted in September to recommend Blinken be held in contempt of Congress for failing to comply with a subpoena.

The State Department had contended that the panel was provided with large amounts of information, with Blinken testifying before Congress on Afghanistan more than 14 times and the department providing nearly 20,000 pages of records, multiple high-level briefings and transcribed interviews.

McCaul released a report on Sept 8 on the committee Republicans' investigation of the chaotic Afghanistan withdrawal, blasting Democratic President Joe Biden's administration for failures surrounding the evacuation.

The issue had become intensely politicized before the presidential election on Nov 5. In his successful bid for a second term, Republican former President Donald Trump drew criticism for shooting video for his campaign at Arlington National Cemetery where he appeared at a ceremony honoring troops killed in the evacuation.

Trump also sought to pin blame for the withdrawal on Vice-President Kamala Harris, his Democratic opponent.

Democrats have insisted some blame for the messy end of the war - less than seven months into Biden's presidency - should be laid at the feet of Trump, who began the withdrawal process by signing a deal with the Taliban in 2020.

The issue could become even more politicized after Trump returns to the White House on Jan 20, after he spoke during his campaign of firing those responsible for the pullout from Afghanistan.

EU Commissioner for Justice calls on members states to step up assistance to Ukraine

BRUSSELS

THE European Union and its member states have already spent 124 billion euros to support Ukraine, but this is not enough, and the Europeans should urgently step up their assistance to Kiev, European Commissioner for Justice, Didier Reynders, said at a session of the European parliament in Strasbourg.

"The overall assistance to Ukraine and its people by the European Union and its member states amounts to about 124 bln euro," he said.

He stressed that EU countries provided Ukraine with 45.5 billion euros for military needs and supplied "a wide variety of arms" from their stockpiles, including F-16 aircraft.

Reynders noted that the EU intends to invest 1 billion euros in the development of military production in Ukraine from the second tranche of 1.5 billion euros raised from immobilized Russian assets.

"From the next tranche of expected 1.5 billion euros, we propose to allocate 1 billion euros to the Ukrainian [defense] industry," Reynders said.

He also voiced the previously announced figures, according to which the EU has fulfilled its promise to supply Kiev with 1 million shells, albeit with an eight-month delay, and has already completed the training of 65,000 soldiers for the Ukrainian armed forces, promising to train another 10,000 by the end of winter.

"However, this is not enough to change the situation on the battlefield," the European Commissioner admitted, calling on EU countries to "urgently increase assistance again." Reynders explained the fact that Ukraine lacks the colossal volume of weapons sent by all EU countries, NATO and the G7, as well as their closest partners, by the fact that Russia is supported by Iran, China and the DPRK.

China slams US blacklisting of firms over Xinjiang 'forced labour'

BEIJING

CHINA said Tuesday that it strongly condemns and firmly opposes the recent US move to blacklist 29 Chinese companies under the so-called "Uyghur Forced Labor Prevention Act", and has lodged solemn representations with the United States.

The US move, which has no factual basis, is an act of bullying under the guise of human rights protection and "a typical act of economic coercion", a Ministry of Commerce spokesperson said, adding that China will take necessary measures to resolutely safeguard the legitimate rights and interests of Chinese enterprises.

The spokesperson said that China firmly opposes forced labor, and there is no such thing as so-called forced labor in Xinjiang.

The US side, without any concrete evidence, has imposed sanctions based on its own domestic law and solely on Chinese companies' purchase of materials or recruitment of employees from Xinjiang, which severely infringes upon the basic human rights of the people in Xinjiang, undermines the legitimate rights and interests of related companies, and disrupts the stability and security of the global supply chain, according to the spokesperson.

"We urge the US side to immediately stop political manipulation, smearing and attacking, and stop its unreasonable suppression of Chinese companies," said the spokesperson.

The so-called "Uyghur Forced Labor Prevention Act", which took effect in June 2022, prohibits the entry of Xinjiang goods into the US market in the name of combating "forced labor."



A loader lifts a bundle of newly harvested cotton in a field in Awat county of Aksu, Northwest China's Xinjiang Uygur autonomous region, Oct 24, 2024. XINHUA

Beijing-Zhangjiakou railway witness to China's railway development

ON Sept. 24, 1909, the Beijing-Zhangjiakou Railway, designed by Zhan Tianyou, known as the "father of China's railroad," was officially completed. It was the first trunk railway in China that was independently designed and constructed by Chinese.

In commemoration of the railroad engineer, a statue of him has been erected beside the Qinglongqiao Station of the Beijing-Zhangjiakou Railway, which sits at the foot of the Great Wall in Yanqing, Beijing.

On Dec. 30, 2019, the Beijing-Zhangjiakou High-Speed Railway went into operation. Equipped with an autopilot system, it is the world's first smart high-speed railway with a designed speed of 350 kilometers per hour.

From constituting China's first iron road to becoming the world's most advanced railway, and lifting the speed from 35 kilometers per hour to 350 kilometers per hour, the rail tracks linking Beijing and Zhangjiakou are a witness to not only China's railway development, but also the giant leap of the country's comprehensive strength in a century.

"Thanks to the autopilot system, Fuxing bullet trains boast a stopping accuracy within 10 centimeters from braking to a complete halt," said Wang Haitao, head of the Beijing-Zhangjiakou train team of the Huairou North Locomotive Depot, China Railway Beijing Group.

The Beijing-Zhangjiakou High-Speed Railway is a hallmark of China's advanced manufacturing. Leveraging

the Beidou Navigation Satellite System (BDS) and geography information system, managers of the railway can monitor every bridge, track section, and roadbed along the entire line around the clock, enabling seamless operations, scheduling, maintenance, and emergency response. Whether it's component wear, roadbed settlement, or signal failures, everything is under precise control.

A Fuxing bullet train is equipped with over 2,000 monitoring points, providing comprehensive self-monitoring for intelligent operations. Supported by the BDS, the train automatically calculates optimal driving strategies based on terrain and track conditions, adjusting speed smoothly for a seamless ride from start to finish.

The International Union of Rail-

ways praised the Beijing-Zhangjiakou High-Speed Railway, calling it an outstanding example of artificial intelligence implementation in the railway industry to date. To build itself into an intelligent railway, the Beijing-Zhangjiakou High-Speed Railway carried out 67 specialized research projects in intelligent technology, becoming the first in the world to implement fully integrated 3D intelligent collaborative design across the entire line, all disciplines, and every stage of the project.

"We began by generating a geographic twin model using data from early exploration and surveying, then incorporated our independently developed intelligent algorithms for route selection and engineering design," said Lyu Gang, deputy chief

engineer at China Railway Engineering Design and Consulting Group Co., Ltd. Thanks to the 3D intelligent collaborative design, the efficiency and accuracy of route planning were significantly improved. The resulting digital twin model not only enabled precise construction management but also provided a digital archive to support intelligent operations, Lyu explained. "One moment, you're surrounded by skyscrapers; the next, you're underground," said a passenger as a train quickly entered the Qinghuayuan tunnel shortly after departing Beijing North Railway Station.

This tunnel intersects with Beijing Metro Lines 10, 15, and 12, runs parallel for a long stretch with Line 13, and passes beneath seven major urban roads and over 100 critical municipal

pipelines. It was with the help of intelligent construction technologies that this complexity was managed - constructors used an advanced slurry balance shield tunneling machine and established a cloud-based intelligent tunneling visualization platform.

"This is like equipping the shield tunneling machine with a 'heavenly eye,' allowing us to monitor deformations in the tunnel and surrounding structures in real-time," said Zhao Bin, shield tunneling manager for the Qinghuayuan tunnel from China Railway 14th Bureau Group Co., Ltd., a subsidiary of the China Railway Construction Corporation. This approach significantly enhanced construction precision, keeping settlement errors within 2 millimeters.

People's Daily

EAM Jaishankar meets counterparts of US, South Korea, Japan and Italy during G7 Foreign Ministers' Meeting

FIUGGI

EXTERNAL Affairs Minister (EAM) S Jaishankar held important discussions with his counterparts from the US, South Korea, Japan and Italy during the G7 Foreign Minister's Meeting in Fiuggi, Italy.

External Affairs Minister S Jaishankar held a meeting with Italy's Deputy Prime Minister and Foreign Minister, Antonio Tajani.

The EAM wrote on X, "A warm meeting with DPM & FM @Antonio.Tajani of Italy today. Discussed opportunities in technology, innovation, clean energy, fertilizers, railways and investments. Also exchanged perspectives on IMEC, Ukraine and the Indo-Pacific. The recently announced Joint Strategic Action Plan guides our activities. Look forward to welcoming him in India in 2025".

US Secretary of State, Anthony Blinken shared the details of his meeting with Jaishankar on X.

He said, "The U.S. and India are stronger when we are working together. Indian External Affairs Minister @DrSJaishankar and I met today in Italy to discuss the importance of our continued close

cooperation to promote global security and prosperity".

EAM Jaishankar shared the highlights of the meeting and expressed confidence in the India-US partnership which continues to move forward.

He also shared about his meeting with South Korean Foreign Minister, Cho Tae-yul on X and noted, "Appreciate our growing convergences on the Indo-Pacific, vibrant economic partnership, strong defence ties and active tech collaboration".

Sharing the details of the meeting with Japanese Foreign Minister, Takeshi Iwaya, the External Affairs Minister said that the two nations "exchanged views on advancing our strategic partnership and cooperation in Indo-Pacific".

In other developments, earlier this year, Prime Minister Narendra Modi and Italian Prime Minister Giorgia Meloni met on the sidelines of the G20 Summit in Brazil.

During the recently concluded ASEAN Defence Minister's Meeting Plus, Defence Minister Rajnath Singh held deliberations with his counterparts from Japan, South Korea and the US.

ANI

'If everything is matter of principle...'

ROME

REFUTING the Western criticism of India's purchase of Russian oil despite its ongoing conflict in Ukraine, External Affairs Minister S Jaishankar said "this part of the world" has to understand that every part of the world has its own interests.

Criticising Europe's "selective approach," Jaishankar asked why Europe has itself not cut its businesses with Russia, if it's a matter of principles.

In an interview with the Italian newspaper, Corriere della Sera, in Italy, Jaishankar highlighted Europe's "unreasonable expectations" from other parts of the world, while its own disengagement with Russia has been very "selective."

"This part of the world has to understand that every part of the world has its interests. The priorities of Europe will naturally differ from the ones of countries in Asia or Africa or Latin America.

If everything is a matter of such a deep principle, then Europe itself should have cut off all its business with Russia, but it doesn't do that. It's been very selective and paced its disengagement very, very carefully. So to say this region (Europe) will worry about its people, and others should not worry about what the impact will be on them, is not reasonable," Jaishankar said.

Jaishankar further asked that why should India "pay higher prices just to make you (Europe) happy."

"And please understand one thing, Europe was importing energy from Russia. Europe then started diverting to other

producers and that put pressure on the market. So what are we supposed to do? Pay higher prices just to make you happy? Life is about respecting other people's interests, not about having everything your way," he further said.

Being asked about India's position on resolving the Russia-Ukraine conflict, Jaishankar further reiterated that New Delhi advocates ending the war through diplomacy and dialogue.

"We think that there should be diplomacy to find a way of ending the conflict. And that's what we are trying to do," he said.

Jaishankar highlighted India's efforts to resolve the conflict and pointed out that a solution doesn't lie on the battlefield. He also emphasised that unless Moscow and Kyiv don't sit on the negotiation table, no one can get to know what the two sides want.

"So you have to talk to Moscow, and you have to talk to Kyiv. And that's what we are trying to do. Look, it's now nearly three years. You're not going to get a solution from the battlefield, right? We have to negotiate. At some stage, people will come to the table.

The sooner they do it, the better, because the rest of the world is affected. It's not just that Europe is taking the brunt of this conflict. Everybody else's life is also impacted by what is happening. So do understand there is a big feeling across very large parts of the world. More effort needs to be done to actually get the participants back to the negotiation," he said.

ANI

Xi extends congratulations on Int'l Day of Solidarity with Palestinian People

BEIJING

CHINESE President Xi Jinping has sent congratulations to a UN meeting held on Tuesday to commemorate the International Day of Solidarity with the Palestinian People.

Noting that the question of Palestine is at the heart of the Middle East issue and concerns international fairness and justice, Xi said the pressing task is to comprehensively and effectively implement the relevant UN Security Council resolutions to end the war as soon as possible and ease the regional situation.

The fundamental way out is to implement the two-State solution and promote the political settlement of the question of Palestine, establish an independent Palestinian state enjoying full sovereignty on the basis of the 1967 borders with East Jerusalem as its capital, and ensure the right of the Palestinian people to statehood, their right to existence and their right of return, Xi said.

Xi stressed that China has always been a staunch supporter of the just cause of the Palestinian people to restore their legitimate national rights, and has always supported all Palestinian factions in strengthening unity and implementing the Beijing Declaration on Ending Division and Strengthening Palestinian National Unity to realize internal reconciliation.

China firmly supports Palestine in becoming a full UN member and supports the convening of a more broad-based, more authoritative and more effective international peace conference, Xi added.

Xi said that China will continue to work with the international community to end the war and stop the killing, support the United Nations Relief and Works Agency for Palestine Refugees in the Near East in continuing to provide humanitarian assistance to the Gaza people, and bring the question of Palestine back to the right track of the two-State solution to achieve a comprehensive, just and lasting settlement at an early date.

Xinhua



Brazil police report: Bolsonaro directly involved in 2022 coup plot

BRASILIA

BRAZIL'S federal police presented evidence to the Supreme Court that former President Jair Bolsonaro was directly involved in plotting a coup to overturn the outcome of the 2022 election he lost, according to an 884-page report unsealed on Tuesday.

That final police report, the result of a nearly two-year investigation, lays out evidence gathered from search warrants, wiretaps, financial records and plea bargain testimony pointing to a criminal conspiracy with Bolsonaro at the helm.

"Bolsonaro effectively planned, directed and executed, in coordination with other officials since at least 2019, concrete acts that aimed at the abolition of the democratic rule of law, with him remaining as president," the report said.

Police also found that Bolsonaro had "full knowledge" of a plan to assassinate Luiz Inacio Lula da Silva, then president-elect, and his running mate, based on dialogue captured between conspirators and meetings at the presidential residence.

The report cites eight main pieces of evidence to back up the formal accusation against Bolsonaro in the alleged coup attempt, including a meeting he called in December 2022 with top commanders of the armed forces, presenting them with a proposed coup d'état and asking them to join the conspiracy.

The army and air force commanders refused, according to police, while the navy commander, now retired Admiral Almir Garnier Santos, expressed support, according to investigators.

Garnier Santos was one of the 37 people, most retired and some active duty military officers, including Bolsonaro whom police formally accused last week of a role in the planned coup. The country's prosecutor general, Paulo Gonet, will now decide whether to press charges against Bolsonaro and his alleged co-conspirators.

Bolsonaro, who was formally accused for the attempted coup, violent abolition of the democratic rule of law and criminal organization, has denied committing any crime.

On Monday, he told journalists in Brasilia that he had never discussed a coup. His lawyer did not immediately respond to request for comments on the full report on Tuesday.

A representative for Garnier did not immediately respond to request for comment.



Former President Jair Bolsonaro speaks to the press after being formally charged by the federal police with attempted coup, at the airport in Brasilia, Brazil, on Monday. AP

Supreme Court Justice Alexandre de Moraes on Tuesday lifted the seal on the police report regarding the alleged coup plot.

Lula targeted

Bolsonaro's Defense Minister, now retired General Walter Braga Netto, also played an important role in planning the alleged coup, the police investigation found.

Not only did he encourage Bolsonaro's allies to attack the armed forces commanders on social media for not joining the coup plot, he held a meeting at his house where the assassination of Lula and his Vice-President-elect Geraldo Alckmin was discussed and approved, the report said.

Braga Netto, who was Bolsonaro's running mate in the 2022 election, has denied this. "It was never a coup, much less a plan to murder someone," he said in a social media post following last week official accusation.

Bolsonaro never recognized his defeat by Lula, who was sworn in as president on Jan 1, 2023.

The formal police accusations against

Bolsonaro are a fresh blow to his plan to run for president in 2026. President-elect Donald Trump's recent victory had buoyed Bolsonaro allies trying to overturn a court decision that has blocked him from public office for attacking the legitimacy of the 2022 vote.

Federal police finished two separate criminal probes of Bolsonaro and his associates earlier this year formally accusing them of tampering with COVID-19 vaccination cards while in office and of embezzling jewelry gifted by the Saudi government.

Reuters reported last week, citing sources, that Gonet is planning to merge the three investigations into Bolsonaro's actions against Brazil's democratic system and produce one single global indictment against him.

Because of that, Brazil's top public prosecutor is not likely to issue any indictments until next year for Bolsonaro, members of his government and military officers who allegedly planned the coup, they said.

China's first deep-ocean drilling vessel commissioned

THE Meng Xiang, or "Dream", China's first domestically designed and built deep-ocean drilling vessel, was officially commissioned in Guangzhou, south China's Guangdong province on Nov. 17. It marked a significant step forward for China in deep-sea exploration, detection and mining.

Zhou Chang, head of the command of the drilling vessel from the China Geological Survey, the Ministry of Natural Resources, said that one of the key functions of the Meng Xiang vessel after its commissioning is to serve as a significant platform for global scientists to conduct deep-sea drilling research.

Feng Qizeng, head of the drilling system of the Meng Xiang, said that the vessel is capable of conducting drilling operations on the seabed at depths of several thousand meters, accessing rock core samples from the seabed, and enabling direct observation, analysis, testing, and scientific research.

Thanks to technological innovation and equipment integration, the vessel is able to drill as far as 11,000 meters beneath the sea, Feng added. The drilling system of the vessel leads the world.

The Meng Xiang vessel is like a mobile "national laboratory" at sea. On board, there are nine laboratories including basic geology, paleomagnetism, organic geochemistry, microbiology, marine science, natural gas hydrates, geophysics, drilling technology, with a total area exceeding 3,000 square meters. These labs are equipped with over 150 sets of various precision experimental instruments.

The Meng Xiang vessel is equipped with an "intelligent brain." Its advanced comprehensive information system can aggregate and analyze data from

over 20,000 monitoring points in real time, enabling intelligent monitoring, intelligent collaboration in experiments, intelligent health protection for personnel, and intelligent vessel-shore integration throughout the entire operation process.

"For offshore drilling and experiments, the stability of the vessel is crucial. The Meng Xiang vessel can operate normally with a degree six on the Douglas sea scale and survive under level-17 typhoons," said Zhang Haibin, chief designer of the vessel.

The vessel has a gross tonnage of 33,000 tons, a total length of 179.8 meters, a beam of 32.8 meters, a displacement of 42,600 tons, a range of 15,000 nautical miles, and a crew capacity of 180 people. It can work at sea for 120 consecutive days without replenishment. With a draft of 9.2 meters, it can pass major sea areas and dock at major terminals around the world.

It is reported that the prelimi-

nary design of the vessel was completed in May 2020. Construction work started in November 2021, and comprehensive sea trials were finished in October 2024.

"It is the first ship of its kind, so there was no precedent to follow. The engineering volume is more than ten times that of existing marine vessels and tens of times that of scientific research vessels. The enormous pressure at the depths of 11,000 meters poses challenges to equipment, water, electricity, fluids, and materials," Zhang said.

By leveraging the concept of "modular design," several world-class technological challenges have been overcome, which has made this small-tonnage vessel multifunctional. The vessel is the first in the world that combines deep-sea scientific drilling, deep-sea oil and gas exploration, and natural gas hydrate exploration and trial mining.

After two rounds of sea trials,

the Meng Xiang vessel has proven its key performance indicators to exceed design expectations, achieving several major breakthroughs. It has established a fully independent Chinese technological system for the design and construction of ultra-deepwater drilling equipment.

For over half a century, thousands of drilling operations have been conducted in major oceans worldwide, leading to a series of scientific achievements. However, the dream of "penetrating the Mohorovicic discontinuity and entering the upper mantle" has yet to be realized.

"The Earth is like an egg with a shell: the 'eggshell' is the crust, the 'egg white' is the mantle, and the 'egg yolk' is the core, with the Mohorovicic discontinuity between the crust and mantle," explained Zhu Rixiang, academician of the Chinese Academy of Sciences.

People's Daily



An aerial drone photo shows the Meng Xiang, China's first domestically designed and built deep-ocean drilling vessel, in Guangzhou, south China's Guangdong Province, Nov. 17, 2024.



Washington Wizards forward Alexandre Sarr (20) and Chicago Bulls center Nikola Vucevic (9) vie for the opening tip at Capital One Arena in Washington, District of Columbia, USA on November 26, 2024. REUTERS

Bulls speed past Wizards, who lose 12th straight game

By Field Level Media

COBY White recorded 21 points and eight rebounds and Nikola Vucevic added 19 and 12, respectively, lifting the visiting Chicago Bulls to a 127-108 victory over the reeling Washington Wizards on Tuesday in an NBA Cup East Group C game.

White sank five 3-pointers and Zach LaVine drained four to highlight his 18-point performance.

The Bulls benefited from a decisive second quarter in which they outscored the Wizards by a 40-18 margin.

Talen Horton-Tucker scored 13 points, Jalen Smith and Ayo Dosunmu each had 12 and Josh Giddey added 11 to go along with eight assists to help Chicago send Washington to its 12th consecutive loss.

The Bulls shot a robust 50.0 percent from the floor and made 19 of 22 free-throw attempts.

Washington's Kyle Kuzma recorded 23 points and seven rebounds and rookie Alexandre Sarr added 20 and seven, respectively. Malcolm Brogdon chipped in 15 points and six boards for the Wizards, who last tasted victory following their home-and-home sweep of the Atlanta Hawks on Oct. 28 and 30.

Washington's Jordan Poole sat out his second straight game due to left hip flexor soreness.

Kyshawn George drained a 3-pointer to stake the Wizards to a 39-36 lead midway through the second quarter before Chicago ignited a 25-8 run to end the half. White scored seven points during that final spurt for the Bulls.

Chicago kept its foot on the gas to begin the third quarter, with White and LaVine each sinking a 3-pointer while LaVine's driving layup capped their team's 16-9 run to push the Bulls' lead to 77-56.

Washington slowly chipped away at its deficit, with Sarr's 3-pointer cutting Chicago's lead to 101-90 in the fourth quarter. The Bulls responded with a quick flourish, as Julian Phillips converted a three-point play and Smith added a hook shot. The Wizards did not seriously threaten the rest of the way.

Kuzma scored 15 points in the first quarter to propel Washington to a 29-21 lead. The Wizards scored 16 points in the paint and benefited from Chicago's paltry 1-for-13 shooting performance from the arc.

REUTERS

New coach, same problems: Yanga slip to third consecutive defeat



Al Hilal's Adama Coulibaly scores his side's first goal during the CAF Champions League group stage match against Young Africans at the Benjamin Mkapa Stadium in Dar es Salaam on Tuesday. Al Hilal won 2-0. Photo: Agencies

By Correspondent Seth Mapoli

YOUNG Africans (Yanga) suffered a disappointing start in their CAF Champions League group stage campaign, falling 2-0 to Sudanese giants Al Hilal at the Benjamin Mkapa Stadium in Dar es Salaam.

The defeat marks Young Africans' third consecutive loss across all competitions, following Premier League setbacks to Azam FC and Tabora United before the international break.

Al Hilal's Adama Coulibaly broke the deadlock in the 63rd minute, capitalizing on defensive lapses to slot the ball past goalkeeper Djigui Diarra.

Yassir Mozamil delivered the decisive blow in the 90th minute, finishing a counterattack to seal a commanding win for the visitors.

This result was particularly disheartening for Young Africans, who had maintained

a solid defensive record in the Champions League group stage since their return to the competition last season after a 25-year hiatus.

Young Africans began the match with promise, applying early pressure and creating scoring chances. Striker Prince Dube had three clear opportunities in the first half but failed to convert, frustrating fans eager to see their team take control.

Dube, despite his strong contributions earlier in the season, has struggled to find form in recent matches.

Midfielder Stephano Aziz Ki also came close, his 55th-minute header ricocheting off the crossbar in what was arguably Young Africans' best chance of the match.

The absence of influential midfielder Khalid Aucho was keenly felt, leaving Young Africans' midfield exposed to Al Hilal's pace and creativity. Mudathir Yahya and Duke Abuya,

deputizing in central midfield, struggled to contain Al Hilal's fluid attacks.

The Sudanese side's dominance on the flanks proved decisive, with Steven Ebuella's runs on the right repeatedly troubling Young Africans' left-back, Nickson Kibabage. It was from this flank that Coulibaly's opener was created, exposing vulnerabilities in Young Africans' defensive setup.

New head coach Sead Ramovic faced a baptism of fire in his debut, inheriting a side reeling from back-to-back defeats in the domestic league.

Despite the setback, Ramovic remains optimistic about the team's potential and has identified fitness, defensive organization, and finishing as immediate areas for improvement.

With TP Mazembe and MC Alger drawing 0-0 in the group's other match, Young Africans find themselves at the bottom of Group A.

Their next league fixture on

Saturday provides an opportunity to regain confidence ahead of their crucial away match against MC Alger in the Champions League.

Young Africans face a challenging path to redemption, with upcoming fixtures likely to define their continental ambitions.

Improvements in defensive coordination, midfield stability, and attacking precision will be critical for the Tanzanian champions as they seek to stay competitive in both domestic and international competitions.

Fans remain hopeful that their team can turn things around and recapture the form that saw them dominate earlier stages of the tournament.

However, the pressure is on Ramovic and his squad to deliver immediate results and prove their mettle on the grand stage.

Aces A maintains solid run in 2024 TCA Delaware Champions League

By Correspondent Japheth Kazenga

ACES A cricketers have bolstered their quest for a triumphant campaign in the 2024 Tanzania Cricket Association (TCA) Delaware Champions League, trouncing Pak Stars A by five wickets last weekend.

The Kashif Adnan-led Pak Stars A took the crease first in the encounter at Dar es Salaam's Leaders Club venue, ending with 152/4 in the scheduled 20 overs.

The top-order batsmen, led by Ivan Ismail and Nisar Ahmed, showcased their prowess to ensure their outfit took control of the turn with the bat for long spells.

The experienced Zafar Khan made his presence count with a solid showing, notching 36 runs for the club.

He was, in the process, the batsman with the most runs during his squad's turn with the bat.

Openers Ismail (28 runs) and Ahmed (34 runs) were as well in great form, making it a point their club was out to notch an imposing figure upon the completion of the innings.

Mohamed Omary had Pak Stars A battling for more runs, having made his way back with 15 runs.

Zamoyoni Ramadhan, a member of the top-order batch, sought to improve the total having garnered 29 runs not out.

The energetic cricketer forged an unbeaten stand with Hassan

Raza (five runs not out) to catapult Pak Stars A to the convincing figure.

Hamza Ally was the only bowler with an impressive outing for Aces A given the performer ended his four-over turn with 2-19.

Much as Aces A cricketers were presented with a tricky target by the opponents, the Asif Butt-led side confidently got down to a successful chase.

Aces A made full use of its batting potential and went on to notch 154/5 in 18.5 overs and silence Pak Stars A.

Butt, who opened the innings, put his virtuosity to show, giving Aces A a great start with his 25 runs, albeit the club faced a setback early on.

The squad's chase experienced a knock after the other opener, Alishah Bukhari, experienced a brief stay at the crease, making his way back for duck.

The batsman was trapped for leg before wicket (lbw) by Pak Stars A's Muhammad Mudasser in his first knock, leaving Aces A with a mere run in the opening over.

Butt, however, exhibited his resoluteness and had Aces A moving to 43-3 once the cricketer made his way back in the eighth over.

Abhishek Kumar then took the crease to successfully catapult the club to victory, blasting 73 runs not out.



Aces A cricket side. PHOTO: COURTESY OF ACES CRICKET CLUB

The cricketer forged a formidable sixth-wicket partnership with Ally Mpeka (nine runs not out) to win the clash for Aces A.

There was, moreover, a stellar batting display by Aisah Chibanda, as the performer put the match beyond Pak Stars A's reach with his 31 runs.

A brief stay by Prathamesh Chavan did little to damage Aces A's chase.

The cricketer ended with three

runs, with his stay having been ended by Ahmed who went for a catch to send the batsman out from a Mohammad Ali ball.

The TCA-organized tournament, involving Division A clubs, is one of the high-profile club events seeking to efficiently develop cricket locally.

Strikers, Pak Stars A, Delaware Upanga SC A, Aga Khan SC, Caravans, Aces A, and Lions A are the teams battling for the silverware

in the 2024 TCA Delaware Champions League.

Tournament leader Caravans Cricket Club boasts an impressive 1.7368 Net Run Rate (NRR), having won four ties and conceded a loss in one.

Second-placed Aces A takes pride in having the same number of matches won and lost but the squad has posted a 0.6980 NRR.

Lions A sits third with a victory in three ties and a loss in two,

which have had the side settling for a -0.2463 NRR.

Pak Stars A comes fourth with a 0.5336 NRR from a victory in two games and a loss in as many ties.

Although fifth-placed Strikers have tied Pak Stars A on the number of wins and losses, they have an inferior -0.9211 NRR.

Delaware Upanga SC A is placed sixth with a -0.6925 NRR following a victory in one clash and a loss in three matches.

Bayern manager Kompany bewildered by new Champions League format

MUNICH, Germany

BAYERN Munich coach Vincent Kompany said he had yet to fully understand how the new Champions League format worked after his team earned a hard-fought 1-0 victory over Paris St Germain on Tuesday to improve their chances of reaching the knockout stage.

Bayern needed a first-half goal from defender Kim Min-jae to battle past 10-man PSG and claim a third win in five matches.

"I don't look at the table because, honestly, I don't yet understand it," Kompany told a press conference. "It will look good if we win a few more matches."

The Bavarians climbed to 11th with nine points from five games, a point off the top eight places that bring automatic qualification for the last 16. PSG are 26th on four, outside the playoff spots with three matches remaining in the first phase.

In the new 36-team league format this season, teams face eight teams instead of meeting three opponents twice. They play half of those games at home and half away.

The top eight sides advance directly to the last 16, while those finishing ninth to 24th enter a two-legged playoff for a chance to secure a spot in the next stage.

"What's important is to reach our goal. If we win our remaining games we have a chance to make the top eight," Belgian Kompany, in his first season in charge at Bayern, said.

"I'm obviously happy. Our pressing in the first half was very good. The discipline was there. We could have scored perhaps one or two more goals, but the result is good."

Bellingham willing to adapt to help Real find winning formula

LONDON

REAL Madrid's Jude Bellingham feels he is most effective playing as an attacker but the England international said he is willing to play a more withdrawn role to accommodate his team mates and help the side win.

Bellingham was a key player in Real's Champions League and LaLiga double last season but has not been as effective since being moved to a less attacking role following the signing of Kylian Mbappe.

The 21-year-old got off to a spectacular start in Spain last year, netting eight goals in the first nine LaLiga games, but has just two in nine in this campaign after scoring in back-to-back matches this month.

"It's been like any other adaptation," Bellingham told reporters on Tuesday.

"It changes the dynamic a bit, the style of play and the approach, but I've shown that I can play in different positions. I prefer a bit more up front, but it's not important for me.

"I'm willing to play wherever they put me and I'm not affected by the position. We always set the team up to win ... I joined last summer and the club lost (Karim) Benzema, one of its best players.

"There was a gap and it was a way to compensate for this lack of goals. This year we have signed one of the best players of this generation, who has scored an unbelievable amount of goals. My role is going to change and I'm totally willing to do that."

Real face Liverpool in the Champions League later on Wednesday before hosting Getafe in LaLiga on Sunday.

REUTERS

Leverkusen boss Alonso wants to help Wirtz shine more after huge Salzburg win

BERLIN

BAYER Leverkusen coach Xabi Alonso was full of praise for Florian Wirtz after the German international scored twice in his side's 5-0 win over RB Salzburg in the Champions League on Tuesday.

Wirtz was named player of the match for the fourth time in this Champions League season as he helped Leverkusen get their European campaign back on track following a 4-0 defeat by Liverpool and a 1-1 draw at Brest.

With the German champions sitting fifth in the 36-team table, the Spaniard expects his side to secure a spot in the next round, giving the 21-year-old more opportunity to shine.

"We want to help Florian Wirtz. We know how different he is for us. We have to find him at the right moments. We need to have a good structure to help him. This competition is for him. He is a Champions League player," Alonso told reporters.

REUTERS

City's Guardiola refuses to criticise players despite latest woeful display

MANCHESTER, England

MANCHESTER City boss Pep Guardiola is rarely one to point the finger at his players and despite a calamitous 3-3 draw at home to Feyenoord in the Champions League on Tuesday after they threw away a three-goal lead the Spaniard stuck by his team again.

City used themselves in uncharted territory, now mired in a six-game slump after they arrived at the Etihad Stadium for Tuesday's match on the heels of five straight losses, including a 4-0 rout by Tottenham Hotspur last weekend.

It was another miserable night as defensive blunders saw Feyenoord strike three times inside 15 minutes and what could have been a confidence boost for City turned into anything but.

"It was not necessary to say anything to (the players), they know it perfectly," Guardiola said. "It is what it is, difficult to swallow now. We give away especially the first one and after we are not stable enough."

A double from Erling Haaland and a goal from Ilkay Gundogan had the home fans cheering before Anis Hadj Moussa pulled one back for Feyenoord in the 75th minute when he pounced on a terrible back pass from their Croatia defender Josko Gvardiol.

Another sloppy pass by the 22-year-old led to Santiago Gimenez making it 3-2 seven minutes later before David Hancko equalised for the Dutch side in the 89th minute.

"He is so young, he'll learn," Guardiola said of Gvardiol, who looked distraught after Feyenoord's second goal.

"... I'll be so wrong if I point specific things at him. He's a fantastic player, fantastic boy and more than ever must be helped."

At the end of the game the crowd booed City, who dropped to 15th in the 36-team table on eight points, two points off the top eight who qualify automatically for the last 16, with the next 16 sides entering a two-leg playoff to try to join them.

"They come here not to remember the success in the past, but to see the team win," Guardiola said of the shell-shocked City supporters. "Of course they are completely right to express what they feel. Of course (they are) disappointed."

Feyenoord manager Brian Priske was beaming with pride after his



Manchester City manager Pep Guardiola reacts during their UEFA Champions League match against Feyenoord at Etihad Stadium, in Manchester, Britain on November 26, 2024. REUTERS

team became the first in Champions League history to draw after trailing by three goals as late as the 75th minute.

"I just love that word resilience and that's what these boys have," he said.

Guardiola's side next face one of their toughest tests of the season when they visit Premier League leaders Liverpool on Sunday. A loss would leave City 11 points adrift of the Reds.

Asked if he could lift his players for a mammoth challenge, Guardiola said: "We have to, we have to. It's my job."

Meanwhile, in Prague, Atletico Madrid manager Diego Simeone was

thrilled with his side's commanding performance in a 6-0 thrashing of hosts Sparta Prague in the Champions League on Tuesday on a night when forward Julian Alvarez put on a show with two goals.

The Argentine boss said he was excited with Alvarez's evolution after a bumpy start to the season when he was signed for big money and high expectations from Manchester City.

"Anything that means winning makes me happy. If the team has the chance to keep playing like this and scoring goals, so much the better," Simeone told a press conference at the Letna Stadion.

"We kept taking the game where we wanted it to go, we accumulated chances and Julian's goal from a free kick was a great goal.

"Julian is a player with the highest level, who has played for River Plate, Manchester City and Argentina. He is going from strength to strength since joining us, and we expect the best from him.

"He is young, there is good hope for the present and the future. Hopefully we can accompany him so that he can continue to grow."

After Alvarez and Mar-

cos Llorente gave Atletico a three-goal lead, Antoine Griezmann and Angel Correa came off the bench to add to the feast, with Correa scoring twice in the final minutes.

Simeone praised his players and urged them to seize momentum off the back of their sixth successive win in all competitions with arguably their best performance of the campaign.

"We are all part of the team. We need everyone to do what the team ask of them. We don't play the game thinking only about the starters, but about the 90 minutes," Simeone said.

"We knew that we had to press for more options to appear and it was good to see how effective we were, mainly in the second half, with the team understanding everything they needed.

"It was good to see how those who came off the bench went out there flying, even though the result was already very good. They were fast, intense and in constant search of more goals."

Atletico are ninth in the 36-team Champions League table with nine points from five games while Sparta Prague are 28th on four points.

REUTERS

Elated Arteta revels in Arsenal's thumping win at Sporting

LISBON

ARSENAL manager Mikel Arteta was looking for a statement win from his side on Tuesday and got it as they brushed aside in-form Sporting Lisbon with a superb display in a 5-1 away Champions League victory.

Arteta praised his team's intelligent use of the ball and their tenacity against a Sporting team that beat Manchester City 4-1 in their previous Champions League outing and had won 17 of their previous 18 games in all competitions.

"I'm very happy, it is a big result against a big opponent," Arteta said. "We wanted to make a statement. I felt a really good energy before the match, but you have to put it into practice.

"The first half was exceptional and gave us the platform to win the game. We were really clever and efficient in the way we attacked them. It is an important win for us."

Arsenal looked untouchable in the first half as they went into the break 3-0 up, but a goal early in the second period for Sporting changed the mood in the stadium until Bukayo Saka scored a fourth to swing the momentum their way once more.

"The atmosphere was changing (when Sporting scored), they had belief, but after that we showed our personality to get on the ball again, to defend deeper if we needed to and the fourth goal changed it again," Arteta said.

"We have to enjoy it, playing in this competi-



Arsenal's Bukayo Saka scores their fourth goal from the penalty spot during their UEFA Champions League match against Sporting CP at Estadio Jose Alvalade, in Lisbon, Portugal on November 26, 2024. REUTERS

tion against these sorts of team. I was pleased with how the performance flowed."

Arsenal had been in a mini-slump of three games without a win before a 3-0 win over high-flying Nottingham Forest in their Champions League clash on Tuesday.

Flick said on Monday that his side's recent form was a major worry after they failed to win for a second consecutive LaLiga game, but the German coach was delighted with how his players responded.

"Very happy. We deserved it, winning by three goals but we could have scored more," Flick told Movistar Plus.

"But I'm happy either way because delivering a performance like this after (a 2-2 draw at Celta) Vigo (on Saturday) is just great."

Flick praised Barca striker Robert Lewandowski who scored twice

to join Cristiano Ronaldo and Lionel Messi as the only players to reach 100 goals in the competition, but said that he preferred his team's collective effort on Tuesday.

"Lewandowski is great, I'm delighted with his goals. I think Lewandowski knows he has to score and he is in the position to do it, but the important thing is what the team generates," Flick said.

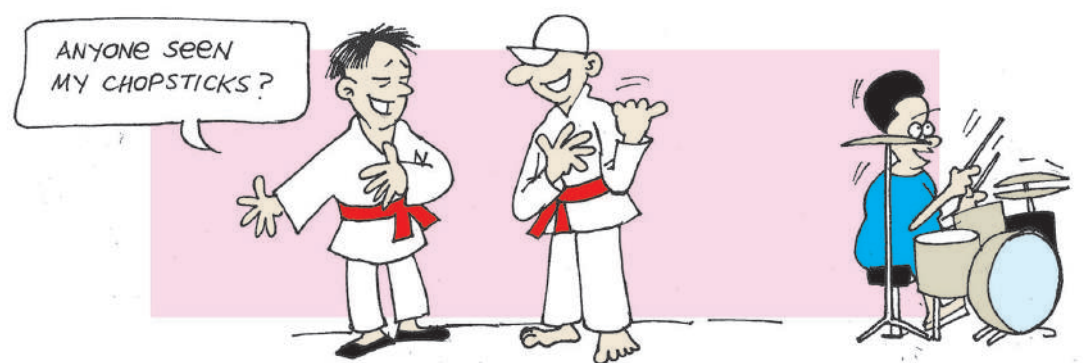
"Obviously, he knows he has to score and he plays for it, but what this team does is just wonderful."

Tuesday's victory lifted Barca to second in the 36-team Champions League table on 12 points from five games, one point behind Inter Milan and level with third-placed Liverpool, who host Real Madrid on Wednesday.

Flick's team are on top in the LaLiga standings with 34 points, four ahead of rivals Real Madrid in second, who have a game in hand.

REUTERS

Gwiji by David Chikoko



SPORT

City's Guardiola refuses to criticise players despite latest woeful display

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Al Hilal's Ibenge: 'It's not about possession, it's about winning'

By Correspondent Nassir Nchimbi

AL Hilal head coach Florent Ibenge lauded his team's tactical discipline and clinical execution in their 2-0 victory over Young Africans during the CAF Champions League Group A clash at Benjamin Mkapa Stadium on Tuesday.

Second-half goals from Adama Coulibaly (63rd minute) and Yassir Mozamir (90th minute) secured a significant win for the Sudanese giants, marking their first-ever victory at the Benjamin Mkapa Stadium against Tanzanian opposition.

Young Africans controlled much of the possession but failed to convert key chances. Their lack of pace and creativity in breaking down Al Hilal's organized defense proved costly.

The absence of midfield maestro Khalid Aucho further weakened their ability to dictate the game and penetrate the opponent's lines.

Ibenge's renowned defensive tactics played a pivotal role in the outcome. The Omdurman-based side adopted a deep defensive setup with eight players, while their two wingers were tasked with spearheading counterattacks.

This strategy allowed Al Hilal to absorb Young Africans' pressure in the first half before exploiting gaps in the second half with physicality and pace.

"We are very happy to collect maximum points away from home," said Ibenge (pictured). "We need to remain focused on the tactics we've worked so hard to refine, especially against an opponent with a new coach whose style we were unfamiliar with."

He further explained the tactical approach: "In the first half, we allowed Yanga to play their game while we stuck to ours. It was part of our strategy."

"In the second half, knowing Yanga would continue to press, we capitalized on counterattacks, which earned us two goals. In matches like this, it's not about dominating possession but converting chances and securing all three points."

Young Africans struggled defensively, particularly against Al Hilal's dynamic counterattacks and physical superiority.

The first goal came from a swift move on the right flank, with Coulibaly outpacing Ibrahim Baccac to finish through goalkeeper Djigui Diarra's legs.

Mozamir added the second with a solo run and clinical finish, sealing the victory in the dying moments.

The result lifts Al Hilal to the top of Group A after TP Mazembe and MC Alger played to a goalless draw.

Ibenge expressed optimism about his team's prospects of advancing to the quarterfinals, a feat that has eluded the Sudanese side for the past six seasons.

"This is a promising start, but we must stay focused. Each match is a step closer to breaking our group-stage curse," he said.

With Al Hilal starting strongly and Group A shaping up to be competitive, the Sudanese side's disciplined display sends a clear message to their continental rivals: they are ready to challenge for a place in the knockout stages.

Simba edge Bravos Do Maquis in narrow CAF Confederation Cup victory



Bravos do Maquis goalkeeper Landu Mavanga is pictured attempting to stop Simba attacking midfielder Jean Charles Ahoua's penalty during the CAF Confederation Cup Group A match at the Benjamin Mkapa Stadium in Dar es Salaam yesterday. Photo: Courtesy of SSC.

By Guardian Correspondent

A PENALTY from Jean Charles Ahoua secured a hard-fought 1-0 victory for Simba SC against Angola's Bravos do Maquis in a CAF Confederation Cup Group A clash at the Benjamin Mkapa Stadium yesterday.

Ahoua calmly converted from the spot in the 26th minute after defender Samuel Bengue was penalized for handling the ball in the box.

Libyan referee Mutaz Ibrahim wasted no time in pointing to the spot, giving Simba the decisive breakthrough.

The victory handed Simba three vital points in a group that also includes Algeria's Constantine and Tunisia's CS Sfaxien, setting the tone for their continental campaign.

Simba began the match on the front foot, pushing for an early goal to assert their dominance. Midfielder Ahoua came close in the 9th minute with a low drive from outside the box, narrowly missing the target. Moments later, he fired another attempt over the crossbar, signaling Simba's attacking intent.

Bravos do Maquis goalkeeper Landu Mavanga was kept busy, producing a crucial save in the 15th minute to deny Kibe Denis from close range. However, Simba's relentless pressure eventually paid off with the penalty converted by Ahoua.

The second half started with drama as Bravos do Maquis were awarded a penalty in the 47th minute after Kibu fouled an opposing player inside the box.

Emmanuel Edmond

stepped up but failed to convert, with Simba's goalkeeper Moussa Camara making an excellent save to preserve the home side's lead.

Camara continued to be a standout performer, making crucial double saves in the 57th minute to deny Edmond and Domingos Cuxixima from close range.

Despite their spirited attempts, Bravos do Maquis struggled to break down Simba's organized defense.

The Angolan side, play-

ing in the group stage of the CAF Confederation Cup for the first time, displayed resilience but lacked the cutting edge needed to secure a historic result.

Simba have made a solid start to their 2024/25 campaign, building on their impressive domestic and continental form. Last season, the Tanzanian giants navigated a tough CAF Champions League group stage before being eliminated by eventual champions Al Ahly in the knockout rounds.

With three points in the bag, Simba are well-positioned in Group A and will look to build on this result in their upcoming fixtures against Constantine and CS Sfaxien.

Bravos do Maquis will take valuable lessons from this encounter as they continue their historic group stage campaign. For Simba, the focus shifts to maintaining their momentum and addressing areas for improvement ahead of tougher tests in the competition.

Ramovic urges fitness overhaul after Yanga's shock loss to Al Hilal

By Correspondent Michael Mwebe

YOUNG Africans head coach Sead Ramovic has emphasized the need for improved fitness levels after his side suffered a 2-0 defeat to Sudan's Al Hilal in their CAF Champions League group stage opener at Benjamin Mkapa Stadium on Tuesday.

Second-half goals from Adama Coulibaly and Yassir Mozamir condemned Young Africans to their third consecutive loss in all competitions, following domestic defeats to Azam FC and Tabora United before the international break.

Reflecting on his debut as head coach, Ramovic (pictured) acknowledged the disappointing result and identified fitness as a key area needing immediate attention.

"First of all, it is not a great debut for me or the team," Ramovic admitted in the post-



match press conference. "We have to be honest with each other, and that's what I will do with my team. One of the key things is fitness. If you want to survive in the Champions League, your fitness level has to be high."

Ramovic noted that Young Africans' inability to sustain intensity for the full 90 minutes played a significant role in their loss.

"The fitness level of my team is not where it should be, and that's why we could

not maintain the intensity. We started well, created good opportunities, and hit the crossbar twice, but we couldn't sustain that energy," he said.

Young Africans began the match strongly, with Prince Dube and Stephano Aziz Ki missing early chances to take the lead. Aziz Ki came closest in the second half, with a header rattling the crossbar, while Kenneth Musonda also saw his effort denied by the woodwork.

"If we scored the first header from Aziz Ki, the game would have been totally different," Ramovic said. "We would still be talking about our fitness issues, but at least we would have three points."

Despite the setback, Ramovic urged his team to demonstrate resilience as they prepare for a busy schedule, including this weekend's league fixture and next week's CAF Champions League

match away to MC Alger.

"We have to bounce back. The sun doesn't shine all the time, and now is the time to fight. This is when character matters," he said. "We have to analyze what went wrong, learn, and improve. I am absolutely confident we will come back stronger."

Young Africans' focus now shifts to regaining form in the Premier League and improving their performance in the Champions League.

"The goal is still to win the league and progress in the group stage. It's tough right now, but great teams rise to challenges. We'll fight to turn things around, starting with Saturday's game."

With five matches remaining in the Champions League group stage, Ramovic remains optimistic that his team can recover and compete at the highest level.

Flexibles by David Chikoko

