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US mountaineer set for 51th Kili climb Page 6



Ensure land owners have contracts Page 7

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Demos: UN handed key Chadema grievances

By Correspondent Mary Kadoke

UNITED NATIONS resident coordinator Zlatan Milisic yesterday received a petition from opposition Chadema chairman Freeman Mbowe to present the party's demands to UN Secretary General António Guterres, as police permitted the first ever opposition demonstration since late 2015.

Police were on their guard all over Dar es Salaam city and on the sidelines of the march as the party held three different demonstrations converging on the same spot - the UN country mission head offices in Upanga suburb in the city centre's government buildings zone.

Observers said that for the police to have allowed demonstrations by the opposition yesterday was a sign of implementing the 4-Rs philosophy of President Samia Suluhu Hassan, which has strengthened democracy and unity in the country.

Chadema planned its demonstration to demand the rewriting of electoral law as well as the writing of a new Constitution for the country.

Before President Samia came into office in March 2021, demonstrations by opposition parties as well public meetings were curbed by the police.

However, in a turn that many did not expect, police this time allowed Chadema to hold a peaceful demonstration - and cooperated with

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Opposition Chadema national Chairman Freeman Mbowe (C) pictured in Dar es Salaam yesterday showing journalists a placard bearing what he said was a message the party intended to submit to United Nations offices in the city during the peaceful 'pro-democracy' demonstration they staged shortly later. He is flanked by Chadema Vice Chairman (Mainland) Tundu Lissu (L) and Secretary General John Mnyika. More photos on Page 4. Photo: Correspondent Imani Nathaniel

SPORTS

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Samatta: Suspended coach Amrouche is 'one of us'

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Algeria crash out of Cup of Nations as Cameroon qualify for last 16

PO-RALG designs district roads bond

By Francis Kajubi

THE government has designed an infrastructure bond to be developed in consultation with commercial banks and other financial institutions, to mobilise funds for local contractors to smoothly execute roads projects.

Mohamed Mchengewa, the Regional Administration and Local Governments state minister in the President's Office (PO-RALG)

disclosed this initiative in Dar es Salaam yesterday when addressing contractors, engineers, plus district and regional managers of the Tanzania Rural and Urban Roads Agency (TARURA) attending a one-day seminar.

The TARURA Infrastructure Bond, was the key topic at the seminar, under the theme 'Local content capacity building among construction sector actors,' seeking to outline the way

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'Global funding gap stalls COP28 goals'

By Guardian Reporter

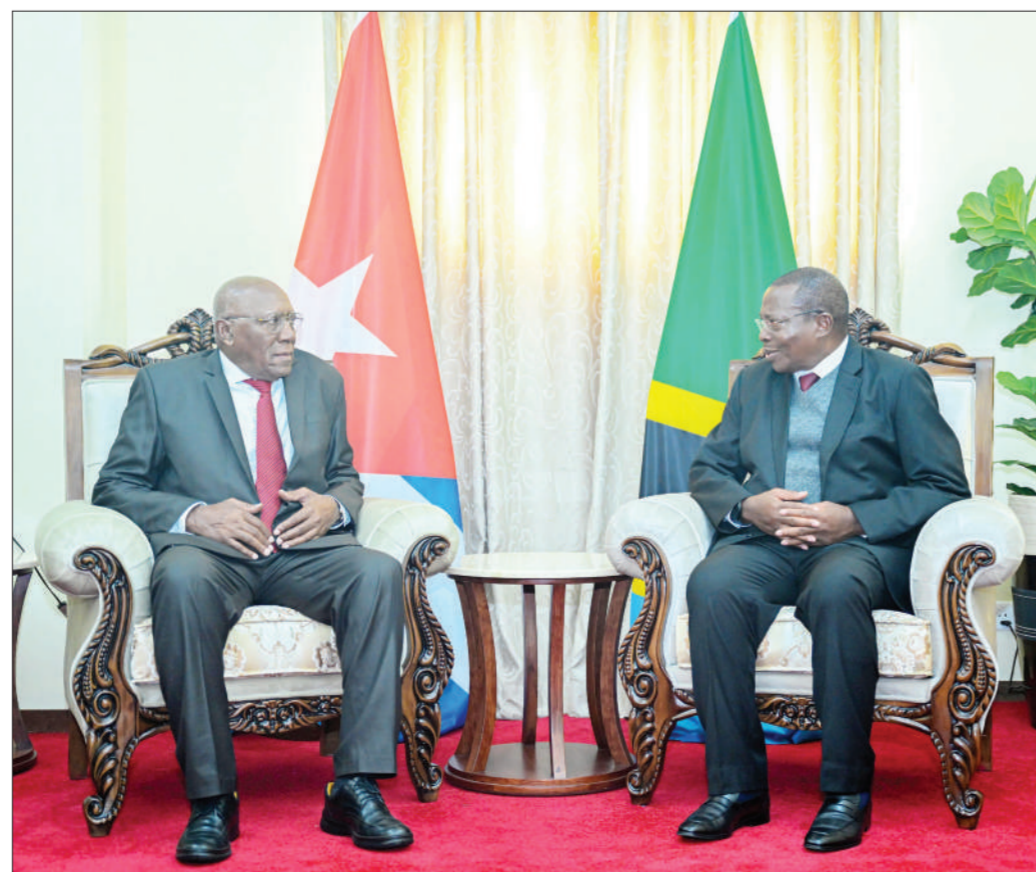
UNMET promises for climate action funding by high-income and top carbon emission countries hinder adaption efforts by developing countries including Tanzania, the government has declared.

Dr Selemani Jafo, the Union and Environment state minister in the Vice-President's

Office (VPO) made this remark while presenting a report on resolutions reached at the recent climate change conference (COP28) in Dubai to the Water and Environment standing committee of the National Assembly on in Dodoma yesterday.

More than a decade ago, high-income and high-emitting countries expressed in-

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Vice President Dr Philip Mpango has an audience with visiting Cuban First Vice President Salvador Antonio Valdés Mesa at State House in Dar es Salaam yesterday. Photo: VPO

Cuba signs agro-tech, medical drugs MoUs

The factory was built with Cuban support and it produces Cuban biolarvicides, helping to reduce the incidence of malaria in the country

By Henry Mwangonde

TANZANIA and Cuba have agreed to revitalise cooperation in sectors like health, education, agriculture and tourism.

Vice President Dr Philip Mpango and visiting Cuban Vice President Alvarado Antonio Valdés Mesa witnessed the signing of two memoranda of understanding (MoUs) for agriculture and health links, between the Sokoine University of Agriculture and Artemisa University in Cuba, for the Tanzania Medicines and Medical Devices Authority (TMDA) and the Centre for State Control of Medicine and Medical Devices of Cuba.

In the MoU, TMDA will provide certification for drugs and medicines from Cuba while SUA will strengthen collaboration in agriculture

technology, where the VP bilateral cooperation between the two countries goes back to 1962.

Health, education and agriculture are the main areas of collaboration, with the two countries agreeing to renew the Joint Commission for Cooperation (JCC) that has for a while been dormant, he said, asserting that Tanzania will use all in its ability to appeal for ending the economic, commercial and financial blockade imposed on Cuba by the United States for more than 60 years.

Cuba will be hosting a conference on Kiswahili aimed at promoting the language in Cuba and in various parts of Latin America, he stated, emphasizing the cordial ties between the two countries since the early

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Demos: UN handed key Chadema grievances

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the party on the holding of the event.

The most that police did was to give Chadema four conditions to ensure that the demonstrations were peaceful, including ensuring that the demonstrators did not lead to breaches of the peace or cause loss or destruction of property by looters.

Leaders and supporters of the opposition party were also cautioned against making seditious pronouncements or contemptuous utterances which could lead to breaches of the peace or criminal actions.

The demonstrators were also ordered to follow prescribed routes to avoid causing traffic jams or chaos on major roads.

Joseph Mbilinyi, a Chadema central committee member and ex-Mbeya Urban constituency legislator, praised President Samia for her leadership's reconciliation vision and allowing the holding of demonstrations.

Sounding a 'Big Up' to police, he stated that the party was determined to see to it that the demonstrations were peaceful earlier pledged from start to finish, also saluting President Samia for having given the green light to the Chadema march.

Popularly known by his music nickname of Sugu, he said the president had shown that she doesn't have the habit of using state security organs to suppress democracy.

Chadema chairman Mbowe also commended the police under President Samia for their cooperation with the party.

"I congratulate the police for having moved wisely," he stated, welcoming the public to join the peaceful demonstration.

Most observers meanwhile said that the 4Rs (Reconciliation, Resilience, Reforms and Rebuilding) philosophy had remarkably changed the country's political winds and it was not the first time the (Samia) government has allowed opposition demonstrations.

They said President Samia has enhanced democracy by allowing demonstrations, permitting opposition parties to hold rallies across the county and strengthening the sense of security, enabling opposition politicians who had sought asylum outside the country to return home.

The president has also broadened public freedom of opinion, media freedom and in operations of civic organisations, they added.

Those who aired their views on social media termed President Samia 'mother of democracy' for Tanzania with her reconciliation-bent leadership.

Apart from the rather low-key demonstration by Chadema women last year, yesterday's march

was the first mass protest permitted since the holding of the General Election in late 2015, after which opposition political activity was put on ice until the 2020 General Election, with a thaw after President Samia took office in the wake of her predecessor's (Dr John Magufuli) passing.

In the demonstrations, participants were seen riding through the streets on motorcycles, while others walked, waving flags bearing the party's colours. Police officers on the scene walked alongside the protesters.

There were throngs of demonstrators as police officers escorted the demonstrators to ensure peace prevailed and there were few disruptions to the flow of traffic in the bustling capital.

The turnout was modest as flag-waving supporters of the opposition party took to the streets. Curious onlookers lined the streets to watch supporters of the opposition party marching, with the party chairman Mbowe leading the key route march, his three children - Dennis, Aishi and Nicole - in tow.

Chadema deputy chairman (Mainland) Tundu Lissu led a march from the western outskirts of the city at Mbezi, accompanied by secretary general John Mnyika.

They marched along the busy Morogoro Road right to the Shekilango Road junction, where they met the main group led by Mbowe, Mbilinyi and northern zone chairman and ex-Arusha Urban legislator Godbless Lema.

The two groups marched along Shekilango Road, which passes on the outlying Sinza suburb, onward to the Public Service Social Security Fund (PSSSF) commercial complex along Sam Nujoma Road - where the UN resident coordinator's offices are located.

Boniface Mwabukusi, a political activist and practising advocate, described the demonstrations as a reminder to the country's leaders of their role, asserting that demonstrations play a decisive role in promoting democracy.

Upon reaching the UN offices, the demonstrators presented their petitions to the UN system coordinator, with chairman Mbowe saying that the party would keep communicating with the UN and keep the public posted as to what would follow after the party's grievances were presented.

Meanwhile, Lissu said the demand for an independent electoral commission has not been initiated by Chadema but was raised in the 1991 report by the (late) Judge Francis Nyalali commission.

Dar es Salaam special police zone commander Jumanne Muliro said at the UN offices that the police was there to oversee security during the demonstrations, thus in part ensuring that the right of demonstrating was not violated.

Cuba signs agro-tech, medical drugs MoUs

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1960s.

The visiting VP leader said in his remarks that Cuba is committed to diversify collaboration with Tanzania particularly in commercial matters relating to agriculture, education and health.

Cuba was proud of the historical ties of brotherhood and mutual support founded on the solidarity and friendship tying the founding leaders,

Commandant Fidel Castro and Mwalimu Julius Nyerere.

Back in the 1960s, a general cooperation agreement was signed that included projects in health, education and agriculture, he stated, pointing at the biolarvicide industrial facility in Kibaha, Coast Region.

The factory was built with Cuban support and it produces Cuban biolarvicides, helping to reduce the incidence of malaria in the country, he added.

US pledges support to improve maritime security in Tanzania

By Carlos Banda

THE United States has pledged to continue supporting Tanzania in the improvement of maritime safety and security to eliminate threats and challenges that impede realisation of potentials of the country's blue economy.

Rear Admiral Calvin M. Foster, Director, Maritime Partnership Programme for Naval Forces-Africa who is Vice Commander of US Sixth Fleet, made the pledge when speaking at a press conference in Dar es Salaam yesterday.

"We are all aware of the piracy challenge and for so many years in the region, there was a significant challenge with piracy. And the threat became the driver for us to work together more closely. Some countries lack the ability to defeat the pirate threat because they do not have the radars, the sea vision, ships, or cutters to come and prosecute that legal activity," he said.

"As we started looking at that problem together, we formed regional and international coalitions to find the pirates, to prosecute them correctly and to restore the sovereignty of those shipping lanes and those nations together. It's a very big problem, the ocean is very big and the blue economy is global and it affects so many people. So, if we go after the illegal, unreported and unregulated fishing (IUUF) problem, there will be many more benefits across the region."

Ambassador Robert Scott, Deputy to the Commander for Civil-Military Engagement, United States Africa Command, said economic progress is achieved when offshore is properly controlled and regulated as a means to address maritime challenges.

"There are representatives from 15 countries taking part in the Africa Center for Strategic Studies that are currently working through it is incredibly complex. In most countries in Africa and around the world, around 40 to 70 percent of all protein that the population has access to is from

fish. And so, if your fish stocks are going away, this stresses the economy and the society because a lot of people are dependent on them. As fish stocks decline, people become more desperate and take desperate measures to get fish," he said.

"All these things are tied together. The blue economy is very specific. We tend to think - ocean and land - you cannot have security in land without security on the ocean and vice versa. The economy thrives when both economies thrive especially in countries like Tanzania where the coastline is so long and fishing is so important. Those are the threats that people are looking at as well."

Admiral Foster highlighted that among the key measures towards ensuring maritime security and safety is through encouraging and sharing of information and expertise among the collaborating countries.

"It is one thing to look at the information on the screen and it is another thing to share it internationally, regionally and encourage each country to develop a maritime operation centre, a mock centre. That operation centre brings together the coast guard of the naval and sometimes the army, the judicial system, the drug enforcement authority to ensure that when something illegal is found, that information is translated to prosecute that illegal activity and hold them accountable."

He said the continuation of forums and dialogues such as the African Center for Strategic Studies as well as other maritime forums are designated to provide room to discuss and try to understand the problems facing the maritime sector in Tanzania, to invest and develop the technologies together to improve maritime security.

"The days of illegal activity are coming to an end. That is because with our collected and committed investment in maritime security we stand to build and sustain trust in each other to eliminate these activities and work toward a confident future of prosperity," he said.



Finance minister Dr Mwigulu Nchemba (R) exchanges greetings with Gillian Doran, AngloGold Ashanti Limited's chief financial officer, when they met in Dodoma city yesterday for talks on cooperation between the government and the global mining company. Tanzania's Geita Gold Mining Limited is a subsidiary of the Johannesburg-based firm. Photo courtesy of Finance ministry

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tent to provide \$100bn annually by 2020 to fund climate action in lower-income countries, but the pledge remains unmet, a VPO statement affirmed.

Citing remarks from the minister, it said that global understanding has it that 43 percent of greenhouse gases need to be reduced by 2030 to enable the world's temperature not to increase more than 1.5 degrees Celsius.

This requires increasing the use of renewable energy, increasing efforts to abandon the use of polluting energy and removing subsidies for the use of coal, he stated, noting that strategies to reduce global temperature require strengthening efforts to reduce coal production, for temperature rise to remain below 2 degrees Celsius on average from pre-industrial levels.

Discussion among participating countries focused on initiating a programme to reduce emissions, remove funding and use of oil and coal as major energy sources for their

'Global funding gap stalls COP28 goals'

contributing to earth warming and environmental pollution, he stated, lamenting that agreement was not reached in that aspect.

Funds were expected to be disbursed to facilitate the implementation of the work plan of the global climate change resilience committee, providing guidelines and training to determine the needs of developing countries in national plans to withstand these challenges, he stated.

The COP28 conference recognized the presence of a large gap in the provision of funds, estimating that \$5.8trn to 5.9trn disbursements are needed per year to achieve the set goals cutting gas emissions, by 2030, he stated.

Discussions in this agenda were focused on facilitating access to vital technologies in time and at low cost for poorer countries as specified in the climate change agreement and the Paris Agreement of the 2015 conference of the parties, he elaborated.

Financial institutions need to seek auxiliary funds for the transfer of technologies for enabling greenhouse gas emission cuts in developing countries, he said, pointing out that conference participation by President Samia Suluhu Hassan enabled the country to enhance cooperation with global climate change operational agencies, creating more opportunities for projects, investments and research on climate change issues.

Jackson Kiswaga (Kalenga), the committee chairman, lauded the minister preparing for and participating in the meeting, affirming that the session was productive.

He emphasized on the need to bolster efforts in preparing write ups for funds from developed countries to pursue climate change mitigation efforts, with the session receiving a report on the Tanzania Meteorological Authority (TMA) performance regarding climate trends and assessment of these trends for the next ten years.



Dar es Salaam regional commissioner Albert Chalamila (L, in light-brown cap) pictured in Dar es Salaam's Mbezi Mwisho suburb yesterday presenting to Ubungu district administrative secretary Hassan Mkwawa an assortment of items for use in an environmental hygiene drive. The RC also used the opportunity to have a word with opposition Chadema members and enthusiasts who were readying to stage a peaceful 'pro-democracy' demonstration in the city. Photo: Correspondent Imani Nathaniel

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forward on meeting emerging challenges.

The bond will uplift local contractors' liquidity, enabling them to compete with well capitalised foreign contractors seeking tenders for road construction, which the minister said that after it is set up the bond will be known as the 'Samia Bond,' to applaud efforts made by President Samia Suluhu Hassan in improving the road network in rural and urban areas.

"The government is confident that the bond will stimulate funding of rural and urban roads projects. It will complement municipal bonds and monthly revenue collection by district and municipalities for funding road projects," the minister stated.

TARURA is mandated with construction and rehabilitation of district roads covering 144,429.77 kilometres, he said, noting that the government increased funds for district road projects to 836.24bn/- in 2021/22, having at-

PO-RALG designs district roads bond

tained 275.03bn/- in 2020/21, a 204 per cent increase.

Since its inception in July 2017, TARURA has extended the tarmac roads network from 1,449.55 kilometres to 3,224 kilometres, upwards of 122.4 percent increase, he said, pointing at unpaved road network as stretching 41,107.52 kilometres, up from 24,405.40 kilometres at the time of the agency's inception, a 68.44 percent increase.

"There has been remarkable progress in construction of cobblestone roads and stone arch bridges by TARURA since its inception, contributing to the reduction of operational costs by half," he said.

Victor Seif, the TARURA chief executive officer, said that local contractors play a central role in the agency's work schedule. Unfriendly conditions by lenders has for years been a ma-

major obstacle for contractors to acquire loans to compete with well capitalised companies, he stated.

He decried vandalism in urban and rural roads following the start of heavy rains, where the agency is set to spend 42.6bn/- for road rehabilitation from an emergency allocation of 21bn/-, he said.

Ali Mwita, the registrar for the Contractors Registration Board (CRB), asked the government to play a critical role in supporting contractors at the local government level, by giving them first priority when it comes to TARURA projects.

Force account compliance in the construction sector needs to be evaluated after seven years of its implementation given the diverse challenges set out in revamped contracting regulations, he added.



Zanzibar city Mayor Mahmoud Mohammed Mussa (C) cuts the ribbon to launch a Tigo/Zantel customer service centre in Zanzibar on Tuesday. To his right is the firm's head of customer experience and operations, Mwangaza Matotola. Photo: Guardian Correspondent

Govt seeks to boost gold reserve at BoT

By Guardian Reporter

Finance Minister Dr Mwigulu Nchemba has asked Anglo Gold Ashanti which owns Geita Gold Mine Limited (GGML) to start selling gold to the Bank of Tanzania (BoT) to boost its reserve.

Dr Nchemba made the appeal in Dodoma yesterday where he met and held talks with the company's director of finance Gillian Doran.

He said this will give the government reliable source of gold aside artisanal miners who remain the main source of the gold that BoT purchases.

"The aim of the move to reserve gold as forex is to make the country have a reliable source which that be used as guarantee when the country needs money instead of depending on loans," he said.

He said the ministry through the central bank has started implementing directives by President Samia Suluhu Hassan who said BoT should start purchasing gold. "Gold reserves will help us procure important goods such

as fuel and other commodities when needed; this will have positive impact on the economy," he said.

Dr Nchemba said gold processing plants built in Mwanza and Geita regions will be useful since most of gold mined in the country will be processed and value added locally to contribute to the GDP.

In the year 2023/24, BoT set to purchase six tonnes of gold for forex reserve as long and short-term strategies to address the scarcity of the foreign currency to facilitate economic growth.

In her remarks, the Anglo Gold Ashanti official commended the government for putting in place a conducive environment for doing business, saying her company will work with the government to increase production.

She promised to work on the government's interest to purchase gold as alternative forex reserve, saying the company will continue to support government in provision of social services surrounding GGML for the benefit of Tanzania.

Mobile money transactions up by 44pc

By Guardian Reporter

MOBILE money transactions in Tanzania went up by 44 percent from January to December 2023, reflecting exponential growth of financial inclusion in the country.

This is according to Tanzania Communications Regulatory Authority (TCRA) latest report.

Dr Jabiri Bakari, TCRA director general, said in a statement released in Dar es Salaam yesterday that the authority's October-December 2023 quarterly performance report show that mobile money accounts transactions increased from 51,369,347 which made 422,309,546 transactions in September to 52,875,129 accounts, with 549,529,470 transactions in December 2023.

There were 42,120,445 accounts with 380,561,622 transactions in January, 2023.

TCRA assigns and licences the short codes such as *150*# used for financial transactions and other value-added services. The Bank of Tanzania regulates the financial sector. These institutions have a memorandum of understanding on digital financial services.

Dr Bakari said a programme on universal broadcasting services is underway to improve broadcasting infrastructure in remote mountainous areas with harsh terrain.

TCRA and the Universal Communications Service Access Fund (UCSAF) have identified 10 areas where broadcasting infrastructure would be developed, he added.

The move is in tandem with the programme to launch Tanzania's first satellite for broadcasting services. The country secured an orbital position for the satellite at the World Radio-communication Confer-

ence (WRC23) held in Dubai last month, Dr Bakari said.

The deployment of a broadcasting satellite will overcome the limitations of terrestrial systems affecting the reception of radio content in topographically-challenged areas such as Rombo in Kilimanjaro Region.

Tanzania was also awarded additional frequencies in the 3600-3800 MHz range, set to push the fifth generation of mobile technology (5G). These frequencies have the potential to transform internet speed significantly, enhance the reach of mobile network and drive economic growth by fostering digital communication advancements.

The report shows that basic mobile phones enabling voice calls and messages (second generation or 2G) have penetrated 98 percent of the population while devices with voice, messaging and data capabilities

(third and fourth generation, respectively) have reached between 79 and 86 percent of the population.

The report shows a sharp drop in fraudulent mobile calls and messages from 2 percent of registered SIM cards in September 2022 to 0.1 percent in December 2023, indicating the effectiveness of the TCRA-led campaign on responsible use of communications services.

The report paints two pictures of the performance of the postal sector, with reported increases in parcels and items handled by the public postal operator- the Tanzania Posts Corporation (TPC) and private courier companies.

The volume of items posted abroad increased from 239, 239 to 243,199 and those received from abroad fell from 616,225 to 261,983.

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BGC
BUCKREEF GOLD COMPANY

Expression of Interest (EOI) for the Supply of Chemical and Reagents to Process Plant

REF: BGC/TZ/PLANT/MET/2023/01

Buckreef Gold Company Ltd "BGCL", a JV agreement company between State Mining Corporation (STAMICO) and TRX Gold, a 100% owned subsidiary of Tanzanian Gold Corporation (TSX: TNX\NYSE MKT: TRX). For more information visit: <https://www.tangoldcorp.com/>. The company has operations located in Mnekezi Village, Geita District, Tanzania.

BGCL is pleased to announce that eligible vendors are invited to express their interest in the supply of chemicals and reagents for our mining operations. The tasks will involve the Supply, delivery, and offloading of chemicals and reagents such as

- Cyanide, Sodium, 98% NaCN, 1000KG per bag
- Lime; Quick lime, 85% Cao, P80 75 Micron, 25kg per bag
- Carbon: Granular, mesh size 12x6mm, 25kg per bag
- Others

The evaluation of the prospective bidders will be done based on the following minimum criteria:

- At least five years of relevant experience and expertise in the mining industry or related projects.
- Compliance with the Tanzania Mining (Local Content) Regulations of 2018 is mandatory.
- Evidence to support adhering to labour regulations i.e. NSSF, WCF, OSHA Compliance certificate.
- Eligibility of the vendor (i.e., Valid business license, BRELA certificate, Tax clearance certificate, TIN & VAT certificate. etc.)
- Necessary certification registration from relevant regulatory bodies for chemicals i.e., GCLA, ISO

Expressions of interest should be submitted by email (procurement@buckreef.co.tz) no later than **02:30p.m 05TH February 2024** (Submission deadline). Communication will be made to all pre-qualified vendors once the company has completed its pre-qualification evaluation based on the information supplied.

P.O. Box 326, Geita - Tanzania

Dar-Es-Salaam Office: P.O Box 31588, Dar-Es-Salaam, Second floor, Diamante building, Chole road, Masaki, Tanzania

E-mail: info@buckreef.co.tz Website: www.buckreef.co.tz



Women in Law & Development Africa

KAZICONNECT

JOB VACANCIES

Women in Law and Development in Africa (WiLDAF), is a Pan African women's rights network dedicated to promote and strengthen strategies that link law and development to increase women's participation and influence at the community, national, region and international levels. It was founded in February, 1990 in Harare Zimbabwe - following the NGO forum held within the context of the UN Decade for women- and, whose theme was "Women rights and Development.

WiLDAF is seeking candidates to fill the following positions:-

- Head of Finance and Operations
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- Internal Audit Advisor (Consultant)
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- Grants Officer
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- Human Resources Officer
- Program Officer :
 - Program Officer - Legal - Shinyanga
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Deadline for the application is 05th February, 2024

It's all peace in Dar with Chadema demonstrating



In a thunderously applauded show of "solidarity", Dar es Salaam regional commissioner Albert Chalamila (in black shirt) moves to prove that politics is not all about foul play or violence. He decided to face Chadema members and supporters with his trademark witty but piercing remarks moments before yesterday's peaceful "march for democracy" by the opposition party's started - at Mbezi Mwisho. The other photos are of a range of scenes captured at different locations in the city in the course of the government-endorsed demonstration. Photos: Correspondent Miraji Msala



Police hold 76 suspects for theft, other offences

By Guardian Correspondent, Shinyanga

POLICE in Shinyanga Region are holding 76 people for various allegations, including theft of several items.

Shinyanga Regional Police Commander Janeth Magomi told journalists here yesterday that the suspects were arrested during an operation which started last month.

He said during the operation, the police also seized a short gun with registration number MV 9573.

"During the operation, we seized various items including computers, two cell phones, eight motorcycles,

three car batteries, a short gun (pump action gun) with the registration number MV 95738V, 100 liters of diesel fuel, one radio and a speaker," she said.

The law enforcers also found 4 bags of wheat flour, 15 liters of cooking oil, 8 pieces of pipe and steel, 2 water pumps, 30 cigarette packs, 105 liters of alcohol, 94 quince bundles, and 5 boxes of gloves.

"We have arrested 76 people in relation to the theft of these commodities, including 125 stone grinders, 4 pots, 2 kg of cannabis, 10 dice, and numerous fortune-telling gadgets," ACP Magomi added.

The RPC said law enforcers in the

region have taken a number of cases to court, including two rape cases in which the defendants received 30-year prison sentences, one livestock theft case where the accused received two-year prison sentence, physical assault case where the defendant received a one-year sentence and three assault cases where the defendants received three-month prison sentences.

Speaking about road traffic safety, Magomi said they arrested 4,846 suspects, 4844 of whom paid fines. She appealed to Shinyanga residents to keep reporting crimes and come out as witnesses so that criminals are punished.



Tausun Lee (3rd-R), East Africa managing director and head of SSEA subsidiary Samsung Electronics, in a photo in Arusha city yesterday with stakeholders from KOICA and NITD-Lab at the launch of a technological innovation programme. The collaboration involves stakeholders from educational institutions and is meant to impart education leading to improved innovation initiatives. Photo: Guardian Correspondent

Tanzania in joint electronic waste management efforts

By Correspondent Marc Nkwame, Arusha

TANZANIA, Uganda and South Sudan have initiated a joint effort aimed at addressing increasing problems arising from electronic waste by empowering young people to learn skills of giving digital gadgets a second lease of life.

The three East African Community member states in collaboration with Korea International Cooperation Agency (KOICA) and Samsung Electronics have launched the 'Design for Second Life Innovations' project in Arusha, being a transformative Initiative which seeks to tackle e-waste while at the same time empowering vulnerable communities.

According to the organizers, environment sustainability initiative is being implemented through a collaboration involving Samsung Electronics, MIT D-Lab, TWENDE

Tanzania, Kulika Uganda and the Youth Social Advocacy Team (YSAT) in South Sudan.

"Design for Second Life Innovations is an innovative project which is set to address the dual challenges of electronic waste as well as societal needs in the East African region," said the Ji-Eun Seong, Deputy KOICA Country Director in Tanzania.

Tausun Lee, East Africa Managing Director for Samsung Electronics said while Samsung works to ensure that the world becomes smarter through innovative technology, the company also takes responsibility for environment conservation and wellbeing of the people.

"This is a two-year project and among other things, the initiative will spearhead second life options for Samsung devices, with a particular focus on agriculture, energy, education and health sectors," Lee

said. "Once one buys a new phone, tablet or smart television, what happens to the old one?" asked Amy Smith, Director of MIT D-Lab, adding that the initiative wants to create 'second life,' for the old electronic gadgets instead of them going to waste.

"Through a unique co-design experience, MIT students will join forces with vulnerable populations in Uganda, Tanzania and South Sudan, leveraging MIT D-Lab's Creative Capacity Building (CCB) methodology," she said, adding that in South-Sudan the lab is building an innovative digital ecosystem.

John Nzira, Executive Director of TWENDE Tanzania said that KOICA finances the initiative, while Samsung Electronics facilitates the Galaxy smartphones and tablets for the project and the rest of the parties undertake research projects.

TARURA needs 2.9bn/- to repair damaged roads, bridges in Moro

By Guardian Correspondent, Morogoro

THE Rural and Urban Roads Agency (TARURA) needs 2.9bn/- to repair infrastructure damaged by flash floods in Morogoro Region.

Speaking to journalists here yesterday, TARURA regional manager Mohamed Muanda said that the assessment they conducted showed that a lot of work needs to be done to restore the destroyed infrastructure.

"We need that amount to bring things in order; what we can do now is just minor repairs since we have no

financial resources," he said, adding that TARURA's ability is to repair just a few roads within Morogoro Municipality out of 44 roads damaged roads, including bridges.

He stated that major repairs on roads and bridges infrastructure for Morogoro Municipality will cost 2bn/- while Morogoro District needs 900m/-.

He named major five bridges that need repair as Kiroka-Bamba River, Kiroka-Zahanati, Mkuyuni-Luholele, Matuli-Lilongwe and Sinyalime in Morogoro District and two others

namely Mzambarauni-Lukobe and Zahanati-Lukobe in Morogoro Municipality.

He said the damaged infrastructure has caused inconvenience to residents in the area, including suspension of socio-economic activities.

He urged residents to follow safety advice given by the responsible authorities, including Tanzania Meteorological Authority (TMA).

Maunda asked residents of Mwembesongo ward to be patient while construction of damaged road in the area is ongoing.



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SMS	5 Tsh/SMS
Data (MB)	9.35 Tsh/MB

INTERNATIONAL TARIFFS

VOICE INTERNATIONAL TARIFFS

Call Category (Zones/Groups)	Price(Tsh/Min)
Zone 1: USA, UK, India, China, Canada, Australia, Japan, South Korea, Vietnam, Laos, Cambodia	450
Zone 2: REST of EUROPE, Kenya	750
Zone 3: Rwanda, South Africa, Zambia, UAE, Oman, Haiti, Peru	840
Zone 4: Cameroon, Zimbabwe, Malawi, Uganda, Congo DRC, Mozambique	1,000
Zone 5: Burundi	1,350
Zone 6: Rest of the world	2,700
Zone 7: Satellite Networks	13,800

INTERNATIONAL SMS TARIFFS

Category	Price (Tsh/SMS)
International SMS	95

Bundle Nature	Validity	Price (Tsh)	All Networks (Min)	Halotel-Halotel (Min)	SMS	Data (MB)
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VOICE BUNDLES

Voice	Daily	350	25			
Voice	Daily	500		110		
Voice	Daily	500	60		60	
Voice	Daily	1,000	180		60	
Voice	2 Days	1,000	160		25	
Voice	Daily	700	10	Free every first 5 mins		
Voice	Weekly	1,500	180		150	
Voice	Weekly	2,500	350	50	150	
Voice	Weekly	3,000	450		150	
Voice	Monthly	4,000	400	50	50	
Voice	Monthly	5,000	550	650	100	
Voice	Monthly	10,000	1,600	1,600	150	
Voice	Unlimited	500	20			

SMS BUNDLES

SMS	Daily	100			200	
SMS	Weekly	500			2000	
SMS	Monthly	1,000			10,000	

INTERNET BUNDLES

Internet	Daily	350				170
Internet	Daily	500				245
Internet	Daily	1,000				490
Internet	Daily	2,000				985
Internet	10 days	2,100				1024
Internet	Week	1,000				490
Internet	Week	2,000				985
Internet	Week	3,000				1475
Internet	Week	5,000				2460
Internet	Week	10,000				4925
Internet	Monthly	10,000				4920
Internet	Monthly	20,000				9850
Internet	Monthly	30,000				14780
Internet	Monthly	50,000				24600
Internet	Unlimited	500				200

COMBO BUNDLES

Combo	Weekly	2,000	55		20	850
Combo	Weekly	2,500	20		20	1150
Combo	Weekly	3,000	100		30	1250
Combo	10 Days	3,100	150	20	300	1024
Combo	Monthly	10,000	280		50	4000
Combo	Monthly	20,000	400		100	8500
Combo	Monthly	50,000	600		200	22000

Parliamentary committee for fee-free alternative education

By **Getrude Mbago**

THE Parliamentary Committee on Education, Culture and Sports has underscored the need for the government to start setting aside a budget to finance provision of fee-free alternative education.

The committee wants the budget to specifically support the re-entry policy by facilitating fee-free studies for those joining alternative education.

Speaking during the visit at the Institute of Adult Education (IAE) in Dar es Salaam at the weekend, the committee's vice chairman Mussa Sima said that providing the institute with capitation grant can enable it to provide quality fee-free education to pupils who return for studies after dropping out for various reasons.

"We will discuss this more when we go back to the Parliament but what we want is for the institute to prepare a proposal and submit to us for further action," he said.

The vice chairman hailed what he called a good job being done by the IAE to improve provision of education to all types of groups in the society.

He cited various programmes implemented by the institute which has since improved and expanded access to education since its Integrated Programme for Out of School Youth (IPOS) serves learners aged between 14 and 21 years with the training designed to help them acquire new knowledge and skills for personal and national development.

Another one is the Secondary Education Quality Improvement Project (SEQUIP) which works to improve provision of secondary education in the country. Sima said that the committee was satisfied with implementation of various initiatives by the institute which have brought positive change in the education sector.

Rose Tweve, one of the committee's members and Special Seats MP, raised concern on the increase of gender-sided projects, a situation which poses a big threat towards creating an equal society.

According to her, many projects focus on empowering girls and women and leave aside boys who also have the rights to achieve their dreams.

"We need to change this before things become worse; leaving our boy children behind in the projects isn't fair and we create a bomb which may later bring a lot of problems in the society," she said.

Prof Adolf Mkenda, Minister for

Education, Science and Technology thanked the committee members for their views and recommendations, and assured them that the government will work on them to further improve provision of alternative education in the country.

He said the government implements a number of projects meant to transform IAE by capacitating it with enough resources to enable it to reach more Tanzanians with quality education programmes.

Director of IAE, Prof Michael Ng'umbi, commended the sixth phase government for setting aside a budget to finance improvement of infrastructure and operations.

He said the Institute currently works on various initiatives to expand access to alternative education and other skills to reach more people in rural and urban areas through adult learning centres.

He also said that the government has improved adult centres in various regions in order to strengthen provision of adult education in the country.

Prof Ng'umbi noted that provision of alternative education was vital in achieving the country's goals of having a literate society.

IAE was established in the early 1960s when literacy rates among adults were as low as 15 percent and the educated population was low with only 480 secondary school leavers and less than 100 university graduates.

The role of IAE then was to provide education opportunities to adults to enable them to get knowledge and skills necessary for their active participation in the process of social and economic development but it currently goes beyond those boundaries by reaching a number of learners, especially those who miss opportunities in the formal sector.



We need to change this before things become worse; leaving our boy children behind in the projects isn't fair and we create a bomb which may later bring a lot of problems in the society

'Govt due to drill deep water wells specifically for UDOM'

By **Guardian Reporter, Dodoma**

THE government plans to drill deep water wells to serve the University of Dodoma (UDOM) which has more than 35,000 students but water availability stands at an average of 51 per cent.

The strategy is to create a special source of water for the university and hand it to the Dodoma Urban Water Supply and Sanitation (DUWASA) to manage it.

Water minister Jumaa Aweso said this in Dodoma yesterday after visiting the university to inspect water availability.

He said that UDOM needs special support to conduct a detailed study on the campus area to drill deep water wells.

Aweso also stated that he was following up on the Ibn/- that was allocated by the government to solve water woes, but nothing has been done due to lack of coordination.

According to him, the funds were supposed to be sent to DUWASA but instead were wired to Rural Water Supply and Sanitation Agency (RUWASA) which is not involved in the management of water project at UDOM.

"We'll give this task to the one who is currently responsible for managing matters related to water availability at UDOM which is DUWASA," the minister said.

UDOM vice chancellor Prof Lughano Kusiluka said there were complaints from students about the situation and expressed relief that steps were being taken to address the challenge.

"The university gets water from DUWASA and last year we did a small study which found that there are 39,000 users and DUWASA's capacity

is to provide 1.1million litres per day while the study found that the actual demand is 2.29 million per day," he said.

He said the institution gets water from DUWASA on average of three days per week and the School of Education is the one that is facing the biggest water shortage due to large number of students.

"We have been making efforts to find water, including writing letters. The government should start thinking about UDOM in a different way on the issue of water and the responsibility was handed over to RUWASA and they drilled five deep wells out of which four seemed to have about 40,000 litres which were directed to School of Education," he said.

He said lack of water has been causing some students to fail to do their practical lessons in the laboratory that needs water availability, adding that the situation risks health of students.

Prof Kusiluka said that the university's strategic plan is to be an international institution and President Samia Suluhu Hassan has approved the leadership structure of public universities whereby each college has been instructed to establish a unit that deals with international affairs.



We'll give this task to the one who is currently responsible for managing matters related to water availability at UDOM which is DUWASA



Damaris Dauson, vaccination coordinator with Mwanza city's Buzuruga Health Centre, checks the weight of a baby attending routine clinic yesterday. Photo: Correspondent Christina Mwakangale

By **Correspondent Joseph Mwendapole**

THE government has asked investors to stop using brokers when they seek work and residence permits in the country as it emerged that some have been charged thousands of dollars by middlemen.

The call was made in Dar es Salaam recently by deputy minister of state in the Prime Minister's Office (Work, Youth, Employment and the People with Disabilities) Patrobas Katambi when addressing officials of Jiangu Chamber of Commerce from China.

Katambi said that a work permit for instance costs only \$1,000 but he was aware of people who were charged up to \$15,000 by unscrupulous agents.

Don't use agents to process permits, govt tells investors

He said the government has made changes to the laws and increased the duration of work permits from five years to eight years as part of incentives to investors who wish to come and invest in the country.

"We extended it to eight years on the condition that expats should work with Tanzanians to facilitate transfer of knowledge," he said.

"Don't use people in the streets to

process work permits. Your colleagues have already been charged up to \$15,000 while the permit is only \$1,000. Tell your colleagues to use relevant government offices," he said.

He said that in the past, work permits for foreigners took an average of 60 to 90 days to process but due to changes that have taken place, the application is made online and the applicant receives it within 14 days.

"In the past, you used to spend a lot of time waiting for work permits, but nowadays you apply online and you get the document without any problem. So, stop using brokers," he said.

Katambi said an applicant for a work permit can get it even within seven days if they meet the criteria after submitting all the required documents on time.



Victoria Fuel Station owner Harold Matemba (C), a Castrol Oil lubricants dealer, receives a certificate of recognition, including for outstanding care for the environment, from Castrol Oil East Africa manager Ed Savage (R) in Dar es Salaam yesterday. Left is the lubricants' manager in Tanzania, Omary Omary. Photo: Guardian Correspondent

American mountaineer set for 51th Kilimanjaro climb

By **Correspondent James Lanka, Moshi**

TANZANIA'S goodwill ambassador for tourism in the US Macon Dunnagan is tomorrow set to start his record 51th climb of Mount Kilimanjaro.

Speaking in an interview published in the US recently, the tourism envoy applauded the role played by the Tanzania Forest Services (TFS) in the protection and conservation of natural forest resources in the country.

He further said that he will lead a total of 15 tourists from the US during his 51th Mount Kilimanjaro climb in a

special 6-day expedition through the Rongai route from February 12, this year.

The tourist from Charlotte, North Carolina, has also previously climbed Mount Meru in 2021 as well as a special two-day Mount Hanang' climb from 26 to 27 February last year.

Dunnagan told WBTU News in an exclusive interview with John Cater about his 50th climb of Mount Kilimanjaro in June last year, adding that the 'secret' for his success for his special mountain expeditions in Tanzania is a great support from his wife Kimberley Dunnagan and the team at Tanzania-based ZARA Tours.

In 2021, the tourism envoy had for the first time successfully embarked on Mount Meru climb to its highest peak-Meru Summit at 4562 metres above the sea levels, before his 46th Mount Kilimanjaro climb for a charitable cause.

Speaking with the writer of this paper after his arrival here from the US, Dunnagan who is a professional mountaineer said he has enough experience on Mount Kilimanjaro and Meru which will make his current expedition easy.

"My Meru expedition was more special and more challenging to me compared to Mount Kilimanjaro. I'm

thinking of climbing Mount Hanang' again," he said.

The envoy further explained that he promotes major tourism destinations of Tanzania in Washington DC and Chicago Travel Shows to make more Americans aware of the hotspots.

Between March 25 and 26 last year, he also advertised Tanzania's major tourism destinations at the Atlanta Georgia Travel Show with.

"I would like to appreciate all who made my previous Mount Kilimanjaro climbs successful, including the Tanzania National Parks officials as well as Tanzanian professional mountain guides," he said.

Bring funds to invest in big projects, Tanzanians urged

By Correspondent Joseph Mwendapole

THE Tanzania Investment Center (TIC) has advised Tanzanians to pool funds for capital and register big joint ventures projects as some foreign investors do.

Revocatus Rasheli, TIC director of research, planning and computer systems made the call in Morogoro municipality on Tuesday when speaking to traders in continuation of TIC's national campaign to encourage local investments.

The campaign which is expected to run until September this year aims to encourage Tanzanians to use the investment opportunities available in the country and stop thinking that investment is only for foreigners.

Rasheli said Tanzania is blessed with many opportunities that Tanzanians should take advantage of, adding that if

they pool their capital, Tanzanians can do great things.

"We are still continuing with the campaign in various regions and so far we have visited 12 regions; meet traders and explain to them the opportunities available and how the government gives priority to Tanzanian investors," he said.

He told traders in Morogoro Region that the government has reduced the amount of capital for Tanzanian investors from \$100,000 to \$50,000 to enable many Tanzanians to invest in various projects.

"And Tanzanians should understand that when we say \$50,000, it does not mean that it is cash; this is capital in its entirety, starting with machinery and equipment as well as land," he said.

TIC officials also visited the existing project in Morogoro Region that deal with production of animal feed, known

as International Tanfeed Limited and the Sugar Factory located at Dakawa.

Speaking at the Tanfeed factory which is owned by a Tanzanian, Rasheli, commended the investor and assured him that the government will continue to improve the investment environment to enable them grow their businesses.

Faustin Lekule, executive director of Tanfeed thanked TIC officials for visiting investors and traders in their regions, saying this initiative can motivate many Tanzanians to register their projects at the center and take advantage of investment opportunities.

"There are many benefits for an investor to register with TIC and we are witnesses to this because they (TIC) have helped us import equipment and machinery that we use here. So, I call on Tanzanians who want to invest to go to TIC," he said.



Vodacom Tanzania managing director Philip Besiimire (L) addresses the firm's visually and hearing impaired customers at yesterday's launch in Dar es Salaam of a customer service desk it has set up specially for them. He is with the firm's Customer Services and Digital Care head Belinda Wera (R) and sign language expert Godfrey Mhiche. Photo: Guardian Correspondent

Vodacom inaugurates service desk for the visually impaired

By Guardian Reporter

VODACOM Tanzania has inaugurated a dedicated service desk for visually impaired people in Dar es Salaam in efforts to promote equality and inclusivity in accessibility of its services.

Speaking during the launch of the desk in Dar es Salaam yesterday, the company's managing director Philip Besiimire said that the entity constantly strives to improve delivery of its services to all customers without any discrimination.

"The launch of the dedicated service desk for visually impaired people is an extension of the enhancement of various methods to provide inclusive services and create an accessible environment for our customers," he said.

According to him, Vodacom has provided customers with

approximately 30 self-service options to reach it when they need any assistance.

"Today, we are delighted to officially launch a dedicated service desk for visually impaired people which we believe will be a significant aid for them to access services at par with others," he explained.

By establishing a specialized service desk for visually impaired people, Vodacom aims to ensure that they have service providers with expertise and knowledge dedicated to serving them.

"I would like to urge Tanzanians and our customers in general who have any disability challenges not to hesitate to visit our service centers with the assurance that they will be served," he said.

Thadayo Ringo, Tanzania Communications Regulatory Authority (TCRA) manager for customer and

communication services section said: "As the regulator of communication activities in the country, I would like people to know that this sector has three main stakeholders—the government, service providers and customers."

Ringo added that the major stakeholder carrying this entire sector is the customer because despite all activities, at the end, they are the ones paying all the costs.

Habiba Mulangwa, chairperson of the Tanzania League of the Blind (TLB) lauded the company for the innovative service that aligns with modern technology; especially for the devices that the visually impaired can use without the assistance of another person.

"I assure you that I will encourage our members to use the services and products you introduced today for the visually impaired," she said.

'Owners of land where telco towers stand ought to have valid contracts'

By Guardian Correspondent, Manyoni

THE government has instructed all telecommunication companies in the country to enter valid contracts with owners of land where communication towers are built.

Kundo Mathew, Deputy Minister for Information, Communication and Information Technology issued the directive yesterday here when he visited and inspected the construction of Airtel tower being built at Sasilo ward in Manyoni District, Singida Region.

He said before the contracts are signed, they should be sent to

the district executive director in respective areas to advise individuals on the fairness of such agreements.

"Sasilo residents should thank the government for ensuring that they get communication service in their villages," he said.

"But also special thanks should go to your member of Parliament Dr Pius Chaya for speaking up for you because it was not easy to get this tower project if he was not speaking up about it frequently," he said.

Mathew said the communication tower will help Sasilo ward and its villages greatly and that the government will continue to make

sure that other wards and other villages with internet challenges get resolved.

Ikungi District Commissioner Thomas Apson who doubles as acting Manyoni DC expressed his gratitude for inspecting the project and said he was satisfied with good work done and thanked the government and Airtel Tanzania for constructing the tower which will help people in Manyoni District.

"I thank our communication stakeholders Airtel for collaborating with the government to ensure that Manyoni people have access to internet communication," he said.



UNITED REPUBLIC OF TANZANIA
 PRESEDENT OFFICE,
 REGIONAL ADMINISTRATION AND LOCAL GOVERNMENT
 KINONDONI MUNICIPAL COUNCIL



The Kinondoni Municipal Council is pleased to invite expression of interest from investors and public to invest in the development and enhancement of Municipal community parks at **Magomeni** and **Mwananyamala**. We believe that these parks have an immense potential to contribute to the well-being and recreational activities of society residents while creating an attractive environment for visitors. We are seeking partnership from individuals, businessmen and organizations which are interested in investing financially and offering expertise in the development, management, maintenance and operation of the municipal community parks. The aim is to transform these parks into vibrant, safe, and inclusive spaces that cater to the diverse needs of a given community.

These parks have been equipped with all necessary facilities such as electricity, water, toilets/latrines, parking space. The area is covered with green grasses, fencing facility and also interlinked with tarmac roads for all season accessibility.

Required facilities to be featured in the given parks are:

1. Park infrastructure development, including kid's playground, sport facilities, walking trails, and seating areas.
2. Landscaping and horticultural enhancement to create visual appealing and environmental sustainable park spaces.
3. Installation of amenities such as fitness equipment, picnic areas, and outdoor gathering spaces.
5. Introduction of innovative programs and activities for community engagement and recreational purposes.

Investors and partners will have the opportunity to contribute to the urban development of Kinondoni

Municipal Council, gaining brand exposure, and making a significant positive impact on the lives of the community members. Interested parties are requested to submit letter of expression of interest highlighting their expertise, proposed investment, and expected outcomes.

For further inquiries, please contact:
KINONDONI MUNICIPAL COUNCIL P.O.BOX 31902
MOB: +255 712 222 599 (Contact Person)

We look forward to receive your expressions of interest and partnering with you to create vibrant, sustainable, and community-centric parks in Kinondoni Municipal Council.

Submission Deadline: **10TH FEBRUARY 2024**

THURSDAY 25 JANUARY, 2024

Taking A New Look
At The News
ESTABLISHED IN 1995

Public sector liaisons over lake pollution promise inefficiency

SO it is official that World Bank support to the tune of US\$2 billion is to go into the implementation a ten-year project meant to undertake major restoration works to control Lake Victoria pollution.

The idea is help out the lake by controlling solid waste discharge as well as uplifting sanitation structures and drainage systems that pollute the lake.

This is going by officials of the Lake Victoria Basin Commission charged with executing the project, in partnership with Kenya, Uganda and Burundi. The subject is vital and its being conducted diligently as critical, but there can be drawbacks in the choice of methods.

It is according to a meeting coordinated by the Indian Centre for Science and Environment (CSE) based in New Delhi, as part of the growing development cooperation between Tanzania and India.

There are many things East Africa can learn from India - at least in that the size of the Asian country's environmental challenges would make what we are facing look a lot more manageable.

There are chances that after the stakeholders' consultative meeting, the commission will start the work right away, as the strategies have been set out and the financing aspect has been largely settled.

What is awaited is perhaps the procurement and access to zones or plots of land expected to be reworked or developed, in which case the strategy already knocked into shape is what is in the process of being put to use.

As is the case in projects between the East African Community partner states, each country will do the physical work on its own by using a portion of the common pool of funds to skip interactive management, contests of authority, etc.

Benefits outlined at the meeting include the fact that project implementation will create jobs for

youths involved in various activities.

The programme of action was endorsed, especially on sanitation issues including pollution in the lake, with a focus on the sustainable development of the lake's environment.

Project designers have prepared strategies to avert excessive contamination, with the riparian states funded to take up projects to avert a long-looming disaster.

Back in 2020 the commission conducted a study and went on to identify the main sources of pollution and designing strategies to ensure smooth and effective transformation.

From the viewpoint of project design and accountability in supervision and the use of funds, the more participants there are in a common project the more difficult it is to ensure that the same standards of diligence are observed at each point.

When this is well known to all concerned, there is by implication a drive to the bottom in terms of accommodating design or resource use aspects that would otherwise be weeded out were accountability tied to a single authority. In that sense, there are elements in the design and accountability that will likely be weakened by the multilateral context.

While the World Bank and the commission agreed that it is not appropriate that each country puts up its own strategy, the sustainable joint strategy for riparian states for inclusive sanitation management project will have drawbacks.

Had it been designed on a public-private partnership basis, the same yardsticks would have applied, including agreed costs of land acquisition and the breadth of work to be conducted.

Perhaps even more significantly this would have applied to access to credit from banks with private sector participants involved. That would have improved the project profile - and it's also an idea worth working on.

Credit rating agency fusing is a boon if strategically tying up with markets

EFFORTS by the private sector to make an imprint in whatever section of commerce assume new forms each passing day, at times as a matter of risk taking, which is unavoidable in the way the sector has to operate.

An illustration of the efforts is two firms partnering to offer credit rating services, which means skipping inherent competition to create synergies and expect to make a more noticeable impact in the market.

Depending on how one reads the market, the push may have come from one firm relatively failing to make an impact or create a sizeable foothold and, alternatively, the fact that the parties to the deal found themselves with similar capacities and no capital boosters available.

Creditinfo and ICRA Rating Agency have thus joined forces to provide credit rating services to the local financial market, explaining the move as tied to the need to increase the creditworthiness of financial institutions - and, thus, boosting financial inclusion.

That essentially suggests that they sought to unify their capital outlays and professional capacity, where the partnership agreement was said to be paving the way for improved credit evaluation solutions with new standards and opportunities in the financial services sub-sector.

There is plenty to read from those objectives and it can be especially testing if both 'partners' are leading agencies in the market.

It could also indicate the wish not to actually pit rating methods one against the other, as there may be a standard desire that the market is showing, or acceptable standards by banks or such institutions which set benchmark, such that improving on the same becomes irrelevant.

That way, teaming up would widen

the professional setting and ability to collect and evaluate data, which is a plus for both firms - and what is known in literature as the 'peace of the brave'.

Of course, some pundits may wish to wonder whether this is best for the industry as a whole, which can be answered in the positive. Whatever strategy is preferred must be suitable for the market.

So there is in that outlook a diminution of competition, which some people will say is vital for healthy credit rating, but it is consonant with market demands where credit rating comes down to a firm's market standing and similar issues.

As a Creditinfo executive stated, the partnership provides an opportunity to elevate standards of credit assessment.

One seems to be solidly a local firm and another a local branch of an international credit rating agency but perhaps with a rather thin presence on the local scene.

Auxiliary indications were given as to the thrust of the partnership, its ethos of work as it were, in an affirmation that Tanzania is an optimal market for the introduction of credit rating owing to its tremendous promise for inclusive financial services.

It is as yet unclear if, by usual market standards, financial credit rating aims at inclusion as such or if the partnership is set in the direction of what the market demands.

That would be in relation to local financial regulations and the thrust of multilateral financial institutions and other credit agencies.

A specific outlook is expected of financial services and thus of credit rating, in which case there isn't just a partnership of two agencies but a systemic partnership expected to set credit rating standards geared at financial inclusivity and empowerment. Time should tell.

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By Sophie Hares

THE vast majority of Kenya's 7.5 million smallholder farmers live on less than US\$6 a day, which comes to just half the country's living-income threshold.

Farmers are struggling to feed their families, educate their children and pay for their healthcare, let alone invest in the tools and clean energy technology - such as biodigesters and solar-powered irrigation pumps, cold storage and milk chillers - that could make their acreage a lot more productive and reduce post-harvest loss.

A lack of affordable credit and access to markets also prevents farmers from maximising their yields and earning a living income, keeping them stuck in a poverty loop.

An innovative new programme gives smallholder farmers access to a digital infrastructure that can enable affordable credit to buy income-generating energy assets.

It also provides greater access to markets and other resources that could break the poverty loop, while also transforming the complex, paper-based agricultural value chain into one that enables a more efficient and transparent exchange of goods, services and information.

MasterCard, UK charity Shell Foundation and the Co-operative Bank of Kenya are collaborating to launch the pilot, in which up to 100,000 farmers will be able to borrow money at below-market rates to finance clean-energy technology.

Too often, organisations work in silos when trying to improve the livelihoods of those in marginalised communities.

By combining resources and unique expertise across public and private partners, this collaboration is intended to demonstrate the viability of market-based solutions and promote widespread replication of these efforts and greater collective impact.

Co-op Bank, founded by farmers in 1968, has launched Co-op Bank Soko, a digital agricultural platform for smallholder farmers powered by Mastercard Community Pass technology.

Community Pass itself is a digital infrastructure platform that connects people in underserved, remote and frequently offline communities to critical services in the agriculture, health care and micro-commerce sectors. The platform provides farmers with digital identities that enable them to create transactional history that can unlock access to credit.

The increased transparency provided by the platform helps farmers better understand the current market value of their crops. And the digitisation of the agricultural value chain enables farmers to move away from the use of manual, cash-based value chains that are often vulnerable to fraud, waste and inefficiencies.

Ways to harvest the power of clean energy for off-grid African farmers



"We are finding ways to narrow the growing financing and digital infrastructure gap across the continent," says Mastercard's Tara Nathan, the founder of Community Pass. It's a key part of the pilot, which she calls "a vital step toward increasing incomes for farmers and helping make their communities more resilient."

Harnessing energy access to empower farmers

Shell Foundation propels clean-energy innovation and unlocks inclusive investments in Africa and India. Since its inception in 2000, it has supported a portfolio of innovative energy-access solutions that empower millions of underserved customers to earn a living income.

Shell Foundation's involvement includes co-funding from the UK's Foreign, Commonwealth & Development Office through its Catalysing Agriculture by Scaling Energy Ecosystems partnership, which extends access to products and services for smallholder farmers across Africa and South Asia.

"Clean-energy technologies have the potential to increase farmers' yields by up to 40 per cent," says Meera Shah, head of the smallholder farmers portfolio at Shell Foundation.

"Scaling these technologies, however, has been limited owing to high up-front costs and the fact of the farmers being unable to access credit at affordable rates, if at all," adds Shah.

This partnership is intended to provide potato, maize and dairy farmers with access to credit for six innovative clean energy technologies from selected asset providers: biodigesters and solar-powered irrigation pumps, milk chillers, maize millers, cold storage and lanterns.

Shell Foundation is providing a grant subsidy to the programme, primarily with a view to reducing interest rates by six percentage points

for smallholder farmers who would typically be deemed risky borrowers by traditional lending schemes.

It is also determined to prove that these energy assets can make farms more productive - which, combined with greater market access, enables more farmers to repay their loans. A sufficiently high repayment rate will enable Co-operative Bank of Kenya to offer affordable financing to more farmers without donor support after the pilot.

In Shah's words: "With access to solar irrigation, for example, farmers improve their yield, allowing them to sell a 100-kilogramme bag of potatoes at 6,000 Kenyan shillings (about US\$38) when there is low supply, versus at KES 1,500 (US\$10) when there is an oversupply."

The Shell Foundation's official elaborates: "With access to a functioning cold storage solution, farmers would be able to control timing of their sales and also sell at the prices they want to, versus being price-takers."

"The income uplift from productive clean-energy assets is only possible if smallholder farmers also have access to markets to be able to realise their income, access to credit to be able to afford the asset, and access to quality seeds and fertilisers to meet buyers' quality standards."

Weaving inclusivity into the programme

The pilot is also meant to solve some of the challenges specific to women in farming. Esther Kariuki, head of agribusiness at Co-op Bank, explains: "Portable solar lanterns can make it safer for women to milk their cattle in the early hours. Biodigesters generate fuel and fertilisers from organic waste, which is cheaper and safer for families than burning expensive, smoky charcoal."

In addition, the pilot requires digital

field agents to work directly with the farmers, and 70 per cent of those will be women, creating an additional source of income across the value chain, Kariuki further notes.

Access to off-grid solutions is just part of the equation. Despite improvements, digital financial inclusion in Africa continues to lag behind the global average, and that's affecting regional economic activity and development. This is according to the African Inter-Regional Payments Integration Task Force.

The pilot programme is bringing more and more smallholder farmers into the digital fold, increasing their market access and making their fragile incomes more sustainable.

For Mastercard, digital inclusion is a precursor to financial inclusion. Community Pass enables a scalable digital solution via functional digital identity, a shared digital wallet, a digital acceptance device and a safe and secure data platform. This makes farmers increasingly visible to the formal financial sector with a transparent transaction history.

By matching farmer cooperatives directly with buyers, Community Pass helps eliminate costly go-betweens and gives farmers more control over the prices they accept for their produce.

The technology also lets farmers switch to digital payments and build the financial transactional histories they need to apply for loans.

Additionally, thanks to the ability to work offline as well as online, Community Pass has reached more than 5 million people across six countries.

Nathan explains: "We are trying the change the development model. By combining affordable finance with access to modern farming equipment and marketplaces, the programme is a fantastic example of private and philanthropic organisations partnering to create a scalable tailored solution."

* Agencies

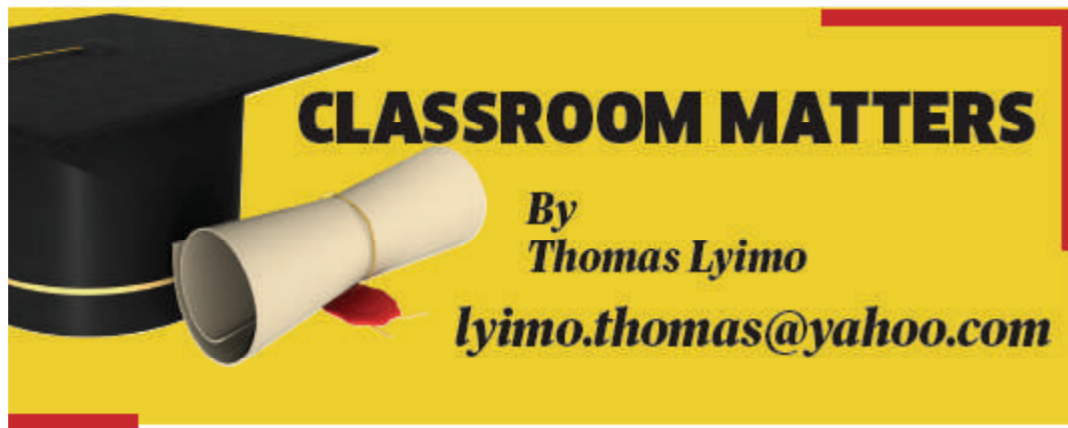
Teachers should prioritise marking learners' works

IT is common for many learners to show positive response when asked if they have understood what has been taught. If the teachers believe what learners say without verifying the case, it can be a challenge in the teaching and learning process.

It is only bold learners who do not bother saying that they have not understood. Some pupils mostly those whose interest in learning is not promising have a tendency of agreeing that they have understood while it is not so.

Most learners do not prefer to be seen as the ones who have not done well in the learning process. It sometimes appears that some pupils rub the marks that show mistakes on their class works. This situation may be caused by nature of reaction by parents or guardians when their children do not do better in exercises or tests.

Marking is an important practice in the teaching and learning process and is not supposed to be undermined. It is through marking that the teacher can adjust their teaching to make sure that the intended objectives are realized.



To some pupils the sign of cross with a red pen that indicates a mistake is a terrifying sign and they would not want to see it on their exercise books. But it is the cross sign that helps the learner to know what they know and what they don't for them to make correction and eventually excel academically.

Enough time is needed to make marking conducted in a proper way so that some comments can be provided with the aim of bringing positive impacts. As marking aims at showing the progress of a learner, a teacher needs to do it when relaxed so that he can come up with findings from the learners' works. When the teacher is tired and tries to conduct marking they can commit mistakes.

For all teaching and learning activities including marking, to be effective enough time is needed. To make teachers have enough time the obvious solution is increasing the number of teachers.

It is working under intense pressure that teachers find themselves unable to conduct effective marking which can lead to positive results in the teaching and learning process.

With a few number of teachers it becomes a hard task for teachers to conduct effective marking due to a number of other duties that teachers have to attend. When the teacher knows well their learners due to effective marking they can plan well on how to help learners meet the set objectives.

The more mistakes exposed by the teacher and the learner being willing to work on them, is when improvement is expected. Teachers have to make learners not embarrassed by red cross marks and instead taking a failure as an opportunity to learn.

Despite all challenges that are in the teaching and learning process the teacher must make sure that they conduct marking as it is beneficial in several ways as follows.

Firstly, marking enables checking of language mastery. Language mastery is key in the teaching and learning process. It enables learners to discern what the teacher teaches and enables the learner to express what they know when is given exercises or tests.

It is through marking that the teacher can assess the level of language mastery. The assessment of language mastery informs the teacher of what they have to do.

If the learners' language mastery is low the teacher must accept that they have a task of teaching the language which is a medium of instruction parallel to the teaching of the subjects.

Secondly, marking enables the teacher to check arrangement of

work. The arrangement of work by learners shows their level of maturity and thinking. The assessment of teacher can help them plan on how to help learners acquire certain skills which are important in doing class works.

A good arrangement of work is a proof that a learner has been taught. Therefore teachers should consider arrangement of learners' works. Learners expect teachers to advise and guide them properly in reaching the expected standards in education. It is through marking that teachers assess learners' works in the aspect of arrangement and hence been in position to assist learners to improve.

Thirdly, marking helps to check reasonability of learners. In the current era, critical thinking is among the skills which are highly advocated in the education system. It is through marking that the skill is assessed giving the teacher a picture of progress of pupils in this particular aspect.

Critical thinking is what causes changes in life of an individual. Teachers need to conduct marking regularly to see if reasonability of learners is increasing or not so that they can take the right

steps in the teaching and learning process.

Fourthly, marking enables checking the level of dedication of learners. Through marking teachers assess the readiness of learners to learn. It helps to know to what extent learners are ready to devote their time in learning.

If teachers mark regularly they can know which learners are hard workers and who are lazy. With understanding of the nature of learners, teachers can know how to advice or deal with different groups of learners accordingly.

Without evaluation the progress cannot be seen. It is hard to improve without knowing the current state of performance. The best way to assess the state of performance is through marking.

If the teacher does not plan well on marking teaching may be a waste of time. The speed of teaching is determined by performance of learners which is seen through marking. Teaching is marking. You can send questions or comments to our email info@legisattorneys.co.tz or postal address Managing Partner, Legis Attorneys, P. O. Box 3750, DSM. You can visit our website www.legisattorneys.co.tz

By Moses Kollie Garzeawu and Farouk

Chothia

Ex-soccer star Joseph Boakai takes on challenge as Liberia's president

MOCKED by his critics as "Sleepy Joe", 79-year-old Joseph Boakai has been sworn in as Liberia's oldest-ever president after scraping a win in November's run-off election, with the help of a former rebel commander.

It marks a generational shift, as Mr Boakai takes the reins of power from the nation's youngest-ever elected leader, George Weah.

The former international football star rose to the presidency at the age of 51 after defeating Mr Boakai in elections six years ago, but lost to him this time around by just over 20,000 votes.

For Rodney Sieh, the editor of Liberia's FrontPage Africa news site, Mr Boakai's victory did not come as a surprise.

"People were fed up with the Weah administration - its corruption and opulence, the flashy cars and fancy restaurants. An official from the presidency even threw a bottle of Moët champagne over a flashy car he bought for his wife, and put a photo on social media.

"Voters questioned how officials could lead such lifestyles when ordinary people are struggling more and more to put food on the table, and to pay school fees for their children," he told the BBC.

Mr Boakai won despite the fact that for years he has been derided by his opponents, and some ordinary Liberians on social media, after appearing to doze off at public meetings - a charge his aides deny, saying his small eyes and drooping eyelids give this impression.

To improve his image, Mr Boakai often wore dark shades on the campaign trail this time around. But concerns remain about his fitness and health - especially as his term in office will end when he turns 85.

"Boakai did not travel a lot to the different counties to campaign for votes. He says he has a clean bill of health, but we know that he has a pacemaker because of a heart condition," Mr Sieh said.

Before the election, Mr Boakai dismissed the concerns about his health. "Age should be a blessing to this country," he told the BBC. He said he considered himself "a man who is old, who is wise, a man who is sound and a man who is committed to the cause of the country".

Mr Boakai was vice-president in Nobel Peace Prize-winner Ellen Johnson Sirleaf's government until 2018, and contested the presidency under the banner of the United Party (UP).

Gyude Moore, a Senior Policy Fellow at the US-based Center for Global Development, said that what counted heavily in Mr Boakai's favour was that voters saw him as a man they could trust after the scandals of the Weah administration.



EPA

"He has been involved in Liberian politics in some form or another for decades. He is regarded as an elder statesman," said Mr Moore, who was a minister in the Sirleaf government and came to know Mr Boakai well.

"I think he will be a competent manager, and I expect him to give ministerial posts to people who were deputy ministers and assistant ministers in our administration. So the government will have experience, which the Weah administration lacked," Mr Moore told the BBC.

But the man to watch

in the new government is Jeremiah Koung, who rose from being a street hawker to become a businessman and lawmaker - and is now set to be sworn in as vice-president at the age of 45.

"I think Boakai's selection of Koung as running-mate softened the debate [around his age], and made many Liberians move towards the Unity Party alliance," Liberia-based political analyst Daniel Sando told the BBC.

Mr Moore described Mr Koung as "young and energetic".

"He is bound to have presidential ambitions, and will demand a substantial role

in government," Mr Moore added.

Mr Koung hails from the Movement for Reconstruction and Democracy (MRD) party, which is led by Prince Johnson - a pastor and lawmaker who was once a rebel commander. His forces infamously captured the then military ruler, Samuel Doe, in 1990, before killing him and slicing off his ears, while Mr Johnson watched.

The murder was captured on an old-fashioned video tape, and copies of it were widely distributed by Mr Johnson's men as they celebrated Mr Doe's death.

Mr Johnson claimed to have found God on that

day, and went on to become a pastor, politician and lawmaker after peace was achieved in Liberia in 2003.

"Johnson is now a king-maker in Liberian politics," Mr Moore said, pointing out that he has strong support in Nimba, Liberia's second most-populous county, and the main battleground in elections.

"In the 2017 election, Prince Johnson endorsed Weah and that's why he won. But he backed Boakai in this election, saying Weah did not keep his promises.

"We don't yet know what promises Boakai made to him to get his endorsement, but his candidate has got

the vice-presidency. Koung is popular among young people, especially in Nimba, and helps bridge the generational gap," Mr Moore said.

Having forged an alliance with Mr Johnson's party, Mr Boakai is unlikely to yield to the demands of some civil society groups to establish a war crimes court.

"Families have suffered because of the war, and there will always be a demand for justice," Mr Moore said.

"But Liberia got peace only after an undertaking that there will be no prosecutions. Peace has prevailed, and a whole generation has grown up in a

democracy - unlike my generation, which lived through war."

Mr Sieh said the new government's big challenge will be to tackle the country's economic crisis.

"Liberia's economy is heavily dependent on imports and, from what I hear, the central bank does not have enough foreign exchange to buy goods. We have enough supply of gasoline only until 20 March. Even rice - our staple - is imported. Shortages are a recurring problem, and prices keep going up.

"So the Boakai administration will have to find solutions quickly, or it could end up facing protests in the next few months," Mr Sieh said.

For Mr Sando, Mr Boakai has to focus on cracking down on the drug cartels destroying the lives of the many young, unemployed Liberians.

"Young people are the most-disadvantaged in Liberian society. Most of them are substance abusers and addicts," Mr Sando said.

The most recent drug to flood Liberia's ghettos is kush. Said to be a mixture of cannabis, chemicals and medicine, it is cheap but its effects are devastating, making young men walk around like zombies in the middle of traffic in the capital, Monrovia.

Sometimes, residents wake up to find two or three dead bodies lying by the roadside - the suspicion being that kush killed them, though there is no medical evidence in Liberia to confirm this.

The drug addicts are a tragic reminder of Liberia's deep-seated socio-economic problems, and the need for Mr Boakai to do what his predecessors failed to do - help them become, as Mr Sando puts it, "a better version of themselves".

Collapsed crypto fund targeted investors in developing nations, denying millions funds

By Sarah Martin

THE HyperVerse crypto currency scheme targeted investors in developing countries across Asia, Africa and the Pacific before its eventual collapse left many people unable to access funds.

In Nepal, some people who took out bank loans to buy packages in HyperVerse said they felt suicidal when they were unable to withdraw their money, with some cases of self-harm, according to one investor.

A UK-based promoter of HyperVerse who went on a tour of five African countries in 2022 told one radio station in Ghana that there were millions of people around the world benefiting from block chain “without really understanding it”.

HyperVerse, which was linked to an earlier scheme known as HyperFund, was launched by the Australian blockchain entrepreneur Sam Lee and his business partner Ryan Xu, two of the founders of the collapsed Australian company Block Chain Global.

A Guardian Australia investigation has revealed widespread losses to the schemes that escaped regulatory warnings in Australia, despite one overseas regulator warning they were a possible “scam” and another calling HyperVerse a “suspected pyramid scheme”.

The drive to expand the scheme, which encouraged existing members to earn financial rewards for bringing in new ones, appears to have resulted in its spread to previously untapped markets, including developing countries.

In January 2022 the Central Bank of Nepal issued a public warning that named HyperFund and some other unrelated schemes, saying people were being enticed to engage in such crypto currency products with the promise of “high returns in a short period”.

“Given that Virtual Currency/Crypto currency is not legally recognized as foreign exchange or currency in Nepal, engaging in the aforementioned illegal financial tools could deceive the public and result in illegal capital flight from the country.”

In a Zoom meeting between Nepali Hyper members and Lee in February 2023, the members said people were angry because they were unable to withdraw funds from the platform.

One member told Lee he was “sad and grumpy”, and was managing demands from people he had brought into the scheme who were unable to access funds.

“You need to do something really fast, mate, because you are somewhere far away and maybe you’re not under pressure directly, but people like us, we are the people who live in the neighbourhoods and our relations have deteriorated, and whenever we wake up in the morning we’ll have people on our doorstep.”

A Nepali man living in the UK told Lee that some people in his home country were suicidal, having taken out bank loans to buy packages in HyperVerse, saying one person he knew had engaged in self-harm.

“It was presented in such a lucrative manner that there have been instances where people loaned money to buy



Sam Lee, one of the founders of the failed Block Chain Global crypto exchange. Photograph: Block chain Global.

packages in this company. I know that’s wrong, we never told them to do that, the leaders never told them to do that, but ... the benefits outweighed the risk therefore people took some loans from banks and they bought packages in this project,” the Nepali man said.

“I don’t want to say the name but there has been a case of self-harm back home (in Nepal). We are receiving several SOS-es, you know, because people are in such a condition it’s better for them to just take a suicidal sort of step rather than wait for this company to come out with a plan to pay them back.”

In response, in the Zoom call, Lee said he hoped vulnerable people could be prioritised to get their initial investment back, but denied he was responsible.

“I don’t want to say anything about these individual cases because, you know, I’m not in a position of knowing these cases to be empathetic, right? But, you know, we have to just realise that ... a lot of people have been misled in many other industries, this is just the newest industry to be misled in,” Lee said.

“And the way we prevent this from happening again is we need to increase everybody’s literacy around the technology and how these opportunities operate.”

Lee blamed the “corporate” team behind HyperVerse for the situation.

He denied he was involved in HyperVerse, despite speaking at its official launch, saying he was

only involved in the funds management side through his role in the HyperTech group, of which he is chairman.

Another person in the February 2023 meeting challenged Lee on this claim.

“Community leaders have always projected you as the man with the Midas touch - HyperTech, HyperVerse, HyperFund, whatever, it’s Sam Lee, it’s Sam Lee, it’s Sam Lee, that is all we have been told day in, day out,” they said.

In response, Lee said: “I cannot really disappear from HyperVerse if I’m never involved.”

“Corporate has put out misleading information, which of course leadership used to drive sales, so ultimately the buck stops with corporate. But I am not 100% free from this because when things have been misinterpreted, I could have always at any time put out a press release or a statement to clarify,” he said.

“But that delay in doing so was because I’ve always trusted corporate to do the right thing because they are very old partners that I’ve worked together with for many, many years. So they’ve always done very well and have done things in a manner that generated the results, but in this case have failed spectacularly the community as well as failed me.”

In December 2021, HyperFund members were “migrated” into HyperVerse, with a global launch event promising to build a metaverse to rival Facebook. The launch event included present-

tations from Lee, Xu and a chief executive introduced as Steven Reece Lewis, who, in fact, was an Englishman named Stephen Harrison contracted to act the role of a corporate “presenter”, as a Guardian Australia investigation revealed.

Harrison has denied having any contact with either Xu or Lee, playing any role in the underlying business or benefiting from any investor losses.

“Financial revolution world tour”

Shortly after the HyperVerse launch, in March and April 2022, a UK man named Des Amey headed a “financial revolution world tour”, running in-person seminars in Ghana, Nigeria, Tanzania, Kenya and Zambia.

Amey is a director of Amey Finance Academy Ltd, which in July 2022 was the subject of a UK Financial Conduct Authority warning that said: “We believe this firm may be providing financial services or products in the UK without our authorisation” and goes on to confirm “This firm is not authorised by us and is targeting people in the UK. You will not have access to the Financial Ombudsman Service or be protected by the Financial Services Compensation Scheme (FSCS), so you are unlikely to get your money back if things go wrong.”

Amey’s website - ameyfinance.com - included a guide on how to join HyperVerse, with a “concierge” service offered to sign people up to the scheme. The website has since been taken

down.

In July 2022 Amey was interviewed in a Hyper Community leadership training video broadcast on Zoom, in which he was presented as a “VIP5 STAR” leader within the group.

According to the presentation, Amey joined Hyper in April 2021 when the scheme was being run as HyperFund and he subsequently recruited more than 22,000 members across HyperFund and HyperVerse.

In the video, Amey said he was just back from a tour of 11 countries. As well as the five African countries promoted for the speaking circuit, Amey also said he had visited the Seychelles, US, Canada, Jamaica, Germany and the United Arab Emirates. This was unrelated to any promotional material presented in Nepal and there is no evidence to suggest he recruited members there.

“There was real impact, you know the world is now alight with all things Hyper,” he said.

“I’m now a VIP five-star node leader on this platform. This industry and this platform completely changed my life. Now I travel around the world teaching people, you know, mindset - how to become financially independent, not just the theory but giving people practical solutions like the Hyper platform,” he said.

Videos of the events he headlined in Ghana, which were open only to those who had bought tickets, reveal HyperVerse material being promoted.

In media interviews, Amey

spoke in general terms about making money through block chain technology without mentioning HyperVerse.

In an interview with the Ghanaian radio station Starr FM about the “largest block chain alliance”, Amey said people did not need to understand block chain technology to take advantage of its rewards.

“There are millions of people around the world who are benefiting from block chain without really understanding it,” he said.

“And that’s because there are many companies who say, ‘OK, we will do all the legwork ... we will do all of the investing, we’ll do all the technical aspects of block chain, and we will just allow you to benefit financially from all of that.’”

Amey also visited Nigeria in late 2021 and told the Nigerian news service Business Day about a “membership rewards program” that allowed people to buy “houses for cash”.

“We’ve now partnered with a multi-billion dollar company and we have a rewards program where people are paid every single day, and through the compound effect they are able to grow a very small amount of money into a large amount of money in a very short timeframe,” Amey said.

“And people now in Africa, in Asia, and in so many developing countries, are able to use this rewards program to buy houses for cash. It’s a very clear system, it works like clockwork and it does exactly what it says on the tin - our members get paid every single day.”

Amey did not name HyperFund, and at one stage the interviewer asked: “You don’t want to mention that [company] do you?” He replied: “No, no, no.”

He said Nigerians had been interested in becoming involved in the membership scheme and “we’ve had several events ... and meetings.”

Amey did not respond to questions from Guardian Australia.

In 2021, the New Zealand-based Kaniva Tonga newspaper reported that Tongans across the diaspora were also being urged to join the scheme. This was unrelated to Amey’s promotional activity.

In February 2023, a US-based Tongan promoter reportedly warned members not to put any more money into the scheme.

“Those of you who have invested tens of thousands, thousands, and hundreds and have yet to withdraw it, Sam Lee will be here in an attempt to refund their money,” the Tongan promoter was quoted as telling her members. According to the report, she claimed that Lee wanted to obtain the names of investors who couldn’t get money out so he could help them retrieve their money.

Lee, who has previously denied the scheme was a scam, did not respond to questions from Guardian Australia.

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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

Violence flares in Comoros following opposition claims of rigging in poll by winning candidate Azali Assoumani

By Peter Fabricius

AFRICA'S 2024 election season – comprising 19 presidential and general polls – got off to an unpromising and alarming start this week. After Sunday's re-election of President Azali Assoumani to an effective fifth term, violent protests against the result broke out in Moroni, the capital of Comoros.

The government responded by imposing a night-time curfew and deploying the army on the streets. The United Nations Commissioner for Human Rights appealed for calm and for the authorities to show restraint in dealing with the protests.

"Comoros is experiencing an insurrectionary situation," the five losing presidential candidates said in a joint statement. This was "fuelled by a spontaneous reaction of indignation" among young people against Assoumani's perceived rigging of his victory. The candidates called for nationwide protests on 19 January after prayers.

The riots were sparked when the Independent National Electoral Commission (Ceni) announced on Tuesday that Assoumani had won 62.97% of votes in the first round, avoiding a run-off. The most astonishing statistic was that only 16.3% of registered voters turned out to elect a president. So Assoumani will assume a mandate to govern with just 33,209 of his people formally backing him.

The excuses offered included tropical cyclones and general voter apathy. But these did not explain why the turnout in the simultaneous vote for the three island governors had, on average, been over 50%.

At the very least, that suggests a massive vote of no confidence in Assoumani and the integrity of the presidential poll. At worst, it's hard to avoid suspicion of vote destruction, especially because Ceni had already estimated a turnout of over 60% on Sunday night, a diplomat told ISS Today.

"How can they maintain that out of four voters who turned up at the polls, only one put his ballot paper in the box, when the



President of Comoros, Azali Assoumani.

presidential and governors' ballots were harmonised?" the five losing candidates asked in their statement. Ibrahim Mzimba, former foreign minister and now a strategy head for the opposition, denounced the "inconsistency and contradiction of the figures announced".

Some opposition parties had called for a boycott of the polls. And many Comorians, even if they didn't formally endorse a stay away, had nonetheless told Radio France International they didn't believe in an electoral process that was a foregone conclusion.

The African Union's (AU) election observation mission issued a typically non-committal interim report, saying the polls had been "peaceful

and without major incidents". The International Organisation of the Francophonie noted in its interim report that voting had largely been "free, reliable and transparent". Both missions nevertheless suggested how the government, Ceni and the parties could improve future elections and heal social and political divisions.

The five losing candidates "rejected in toto" the AU assessment, saying "it denotes culpable complicity" in the rigging.

The opposition indicated its intention to refer the matter to the courts to "put an end to this masquerade which violates the sovereign choice of the Comorian people". But few cherished any hope that the Su-

preme Court would help, as it's widely considered a servant of Assoumani's interests.

Controversial presidency Assoumani's democratic credentials are doubtless being judged against a questionable political career. As army chief of state, he seized power in a military coup in 1999 before standing down under international and regional pressure in 2002 to run in controversial elections, which he won.

He stood down again in 2006 before returning to office after winning elections in 2016. He prolonged his tenure by holding a controversial referendum in 2018 to extend the presidency's lifespan to two five-year terms. The poll also scrapped

the effective system of rotating each presidential term among the nation's three islands. This rotation had ended the separatist crises that had begun in 1999.

Assoumani's amendments 'reset the clock', allowing him to be re-elected in 2019 for another five years. After Sunday's victory, he's set to remain in office until 2029. That would total 20 years in office, spread over five terms.

"Assoumani's latest term has been marked by crackdowns on dissent and curtailments of press freedoms. Journalists work in an atmosphere of intimidation and fear of arrest, resulting in widespread self-censorship. Demonstrations are regularly banned. Opposition party members are threatened and detained by the police and army," said the Africa Center for Strategic Studies.

Liesl Louw-Vaudran, the International Crisis Group's Senior Adviser on the AU, told ISS Today that if the AU wanted to prevent coups, it should do more to promote fair polls and sharpen its election monitoring.

She felt the AU election observation report should have covered important elements such as the huge discrepancy between the number of voters who participated in the presidential elections and those of governors, "which seems very problematic."

The report should also have made more of other vital aspects it mentioned, Louw-Vaudran said. For example the dispute between the government and the opposition about granting the diaspora the right to vote, "which in this case would have made a big difference". And the clash around the dismissal of the Supreme Court head before the polls. "The court has the final say about the fairness of the elections."

Louw-Vaudran also noted that, "Assoumani chaired the AU in 2023 when the organisation called on countries to respect democratic rule following the coups in Niger and Gabon. And yet he has now been elected for a third consecutive term, after already serving for several years. Even if the constitution permits him to run for a third term, as a good democrat, he should step aside and give others a chance to be presidential candidates."

Such manipulations of the electoral and political process, and centralisation of power in a heterogeneous country with three distinct island cultures, seem perilous. Comoros has already experienced 21 coup attempts since independence from France in 1975. And Africa is seeing an upsurge in coups, some precipitated precisely by leaders clinging to power by cynical ruses such as extensions of presidential term limits. **DM**

By Rebecca Morelle

FERTILITY breakthrough has offered hope for saving the northern white rhino from extinction - there are only two of the animals left on the planet.

Scientists have achieved the world's first IVF rhino pregnancy, successfully transferring a lab-created rhino embryo into a surrogate mother.

The procedure was carried out with southern white rhinos, a closely related sub-species of northern whites.

The next step is to repeat this with northern white embryos.

"To achieve the first successful embryo transfer in a rhino is a huge step," said Susanne Holtze, a scientist at Leibniz Institute for Zoo and Wildlife Research in Germany, which is part of the Biorescue project, an international consortium trying to save this species.

"But now I think with this achievement, we are very confident that we will be able to create northern white rhinos in the same manner and that we will be able to save the species."

Northern white rhinos were once found across central Africa, but illegal poaching, fuelled by the demand for rhino horn, wiped out the wild population.

Now only two rhinos remain: two females, Najin and her daughter Fatu. Both of the former zoo animals are kept under tight security at the Ol Pejeta Conservancy in Kenya.

Unable to reproduce, the species is technically extinct. But now the Biorescue team has turned to radical fertility science to bring these animals back from the brink.

They started their work using southern white rhinos. This close cousin of the northern whites has a population of thousands - and is considered a conservation success story although it's still threatened by illegal hunting.

The project has taken years and has had to overcome many challenges: from working out how to collect eggs from the two-tonne animals, to creating the first-ever rhino embryos in a lab and trying to establish how - and when - to implant them.

It has taken the Biorescue team many years to work out how to create and then transfer a rhino embryo

It took 13 attempts to achieve the first viable IVF pregnancy using southern

World's first IVF rhino pregnancy 'could save species'



white rhinos.

"It's very challenging in such a big animal, in terms of placing an embryo inside the reproductive tract, which is almost 2m inside the animal," Susanne Holtze said.

The embryo, which was made using an egg from a female southern white from a zoo in Belgium and fertilized with sperm from a male in Austria, was transferred into a southern white surrogate female in Kenya, who became pregnant.

However, the success was followed by tragedy.

Seventy days into the pregnancy, the surrogate mother died

after becoming infected with Clostridia - a bacteria found in the soil that can be deadly to animals.

The death dealt a blow to the team - a post-mortem revealed that the 6.5cm male foetus was developing well and had a 95% chance of being born alive.

But it showed that the technique had worked and that a viable pregnancy through rhino IVF was possible. Now the next step is to try this using northern white rhino embryos.

There are only 30 of these precious embryos in existence, stored in liquid nitrogen in Ger-

many and Italy.

They were created using eggs harvested from Fatu, the younger female in Kenya, and sperm collected from two male northern white rhinos before they died.

However, the birth of a northern white calf will require another scientific first.

Neither of the last two surviving northern whites can carry a pregnancy because of a combination of age and health problems. So instead the embryo will be implanted into the womb of a surrogate southern white rhino.

IVF across a sub species has never been tried before, but the

team is confident it will work.

Prof Thomas Hildebrandt, the director of Leibniz IZW and project head for the Biorescue Consortium, said: "I think the situation for the northern white rhino is quite privileged for the embryo transfer because we have a closely related recipient - so their internal map is nearly the same."

Noone has ever tried to transfer an embryo into a different sub species

The Biorescue team hopes to implant the embryos in the coming months. They want the calf to be born while some northern white rhinos are still alive.

"We want to preserve the social communication, the social heritage of the northern white rhino by putting the first calf on the ground so they can learn the language from the last two rhinos, they can learn how to behave from them," explained Prof Hildebrandt.

The researchers are aware that adding some more animals through IVF will not save this species - there wouldn't be enough genetic diversity to create a viable population.

So they are simultaneously working on an even more experimental technique, attempting to create rhino sperm and eggs from stem cells, to go on to produce embryos.

The team is also looking at stem cell research to boost the northern white rhino population

Again, this will take time and there will be many scientific challenges to overcome.

Some wildlife experts also argue that pouring more money and resources into a species that's as good as lost could be better used in saving more viable species.

However, Jan Stejskal, the Biorescue project coordinator from Safari Park Dvur Kralove in the Czech Republic where Najin and Fatu were originally from, said: "One thing that we have to understand is that behind the extinction of the northern white rhino is man.

It's not because of some evolutionary pressure, it was greed, it was the consumption of a rhino horn.

"So, in a way, we are responsible and if we actually have a technique that can assist us to save them, then I think we have a responsibility to use it and to try to save them."

Samuel Mutisya, head of research and species conservation at Ol Pejeta, added that the northern whites were a critical party of the ecosystem and the team was "committed to do all that is humanly possible to nurture, protect and recover the species".

Zimbabweans gamble for a living amidst escalating hardships

HARARE

Twenty years after completing high school in Zimbabwe, 38-year-old Tinago Mukono still has not found employment, and in order to survive, he has switched to betting, turning it into a form of employment.

Every day throughout the week, Mukono leaves his home to join many others like him in betting clubs strewn across Harare, the Zimbabwean capital, with the hope of making it.

With Zimbabwe's economy underperforming over the past two decades since the government seized white-owned commercial farms, unemployment has stood out as the country's worst burden.

According to the Zimbabwe Congress of Trade Unions (ZCTU), over 90 percent of Zimbabweans are jobless.

Such are many, like Mukono, who has desperately found betting to be the panacea.

"I wake up every day to come bet here in town. I do soccer betting, and sometimes I win, but sometimes I also lose, but I keep trying," Mukono told IPS.

He (Mukono) spoke recently from inside a soccer shop, typically a local betting hall, where other men like him sat with their eyes glued to television and computer screens display-



Many unemployed youths in Zimbabwe are taking to gambling to support themselves. Credit: Jeffrey Moyo/IPS

have become a way of survival."

"So, you see the increasing number of betting houses; you see the increasing numbers of young people who go out to bet. This is a clear indication that the economic fundamentals are off the rails and many people are having to look for ways to survive outside of what you would normally expect such people to be doing," Mukundu told IPS.

However, economists like Prosper Chitambara see otherwise.

Chitambara, who is the chief economist with the Labor and Economic Development Research Institute of Zimbabwe (LEDRI), said: "There are some people who are more predisposed to risk-taking through gambling or betting activities, but mental health conditions and even substance abuse are key drivers of gambling, and of course mental health is also a function of the state of the economy."

With countrywide economic hardships coupled with unemployment, many, like Mukono, have taken to sports betting in order to raise money for survival.

In fact, across Zimbabwe, local authority halls that used to team with recreational activities have now been converted into betting clubs where gambling thrives, with many, like Mukono, frequenting them in their desperate quest to earn a living.

Meanwhile, there are no stringent rules governing Zimbabwe's gambling sector, with betting still viewed as a pastime rather than an economic activity.

But with many Zimbabweans like Mukono now taking up betting as employment, betting club employees have a word of advice.

"Honestly, one cannot substitute betting with employment. Surely, it should not be something individuals should opt for to rely on for their economic needs," Derick Maungwe, one of the staffers at a local betting club in central Harare, told IPS.

But owing to joblessness, said Maungwe, it has become some form of employment for many Zimbabweans.

IPS UN Bureau Report

THE GUARDIAN CROSSWORDS/WORD FIT - 66 -

11 form into a know
 12 meat in Kiswahili
 14 Maori greetings
 16 divine commandments
 17 less than two
 18 group with strong common interest
 19 used for catching fish
 20 a bright green colour

Down:
 1 the basic cause, source, or origin
 2 5th letter of the Greek alphabet (E, e), transliterated as 'e'
 3 a single step taken when walking or running
 4 a South American plant related to wood sorrel, cultivated in Peru

Across:
 1 a car or other item which has been repossessed
 5 unfamiliar
 7 the condition of being opaque
 9 the nickname for a gold statuette given as an Academy award
 10 open space above surface

ARENA SNAIL NYALA
 MELTER AERO DANTEAN
 ASANTE AERO ALTERNATE
 ROYAL SEA EROSION
 BONDAGE OOSE LEA, TOE
 ANS

In this Puzzle you have no clues, only a list of words that all fit into the grid. The Guardian have given you a head start.

Yesterday's solution
 FRIEND A LOVED UP
 AN UCAS AMID PO
 MALAIKA VICEROY
 MAM ENDA ETALON
 NABU ANN RWA S
 ELDER A DRIED P
 G ROMNEY E A TSIE
 HARSH ERATS EA
 M OCEANS ESTER

ing soccer games, horse races, and dog races.

Littering the floor with betting receipts, many, such as Mukono, closely studied television and computer screens displaying payout dividends and other information gamblers like him hoped would help them bet victoriously.

Yet in the past, betting never used to be popular in this southern African nation, but as economic hardships grew, affecting many like Mukono, betting has become the way to go.

In the past, where it occurred in Zimbabwe, betting was often limited to the state lottery, horse betting, and casinos.

Now, whether they win or lose as they bet, with no survival options, many, like Mukono, find themselves hooked on the vice, which local police have gone on record moving in to quell, with claims that some of the betting clubs are illegal and behind a spate of robberies and money laundering in

the country.

Of late, betting clubs have seen a rise in the number of patrons who frequent these places each day from morning until late as people try out their luck, battling for redemption from mounting economic hardships.

Mukono, like many other people involved in betting, said that without a job for years on end, betting for him has turned into a profession.

"I might not be reporting to someone, but for me, this is some form of job because at times I earn money, which feeds my family," said Mukono.

Rashwat Mukundu, researcher with the International Media Support (IMS), said, "I think there are significantly reduced means or ways upon which young people, especially the youth and young male adults, can survive in Zimbabwe because of the high rate of unemployment and lack of economic opportunities, and so betting and gambling

RADIO One 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 AM HALI YA HEWA / KUMEPAMBAZUKA I 06.00 AM AMKA NA BBC 06.30 AM NIPASHE 06.50 AM MATANGAZO 07.00 AM NEWS BULLETIN 07.10 AM MATANGAZO 07.15 AM TAARIFA ZA BARABARANI 07.25 AM UDONDOZI WA MAGAZETI 07.40 AM KUMEPAMBAZUKA II 08.00 AM HABARI NYEPESI 08.10 AM KUMEPAMBAZUKA III 09.00 AM HABARI ZA BIASHARA 09.10 AM MATANGAZO 09.20 AM BRAND TALK 10.00 AM NEWS BRIEF 10.03 AM DEATH ANNOUNCEMENTS 10.10 AM YALIVOMO YAMO 13.00 HRS NEWS BULLETIN 13.10 HRS DEATH ANNOUNCEMENTS 13.10 HRS DEATH ANNOUNCEMENTS 16.00 HRS NEWS BULLETIN 16.03 HRS DEATH ANNOUNCEMENTS 16.30 HRS HOJA YA LEO 18.30 HRS DIRA YA DUNIA BBC 19.30 HRS SPOTI LEO 20.00 HRS NEWS BULLETIN 20.10 HRS RADIO ONE DOCTOR 21.00 HRS NEWS BRIEF 21.05 HRS NEWS BULLETIN (24 HRS) 22.00 HRS AFRO TIZI 23.00 HRS NEWS BRIEF 23.03 HRS AFRO TIZI 01.00-05.00 HRS MUZIKI MCHANGANYIKO	05.00 AM HALI YA HEWA / KUMEPAMBAZUKA I 06.00 AM AMKA NA BBC 06.30 AM NIPASHE 06.50 AM MATANGAZO 07.00 AM NEWS BULLETIN 07.10 AM MATANGAZO 07.15 AM TAARIFA ZA BARABARANI 07.25 AM UDONDOZI WA MAGAZETI 07.40 AM KUMEPAMBAZUKA II 08.00 AM HABARI NYEPESI 08.10 AM KUMEPAMBAZUKA III 09.00 AM HABARI ZA BIASHARA 09.10 AM MATANGAZO 09.20 AM BRAND TALK 10.00 AM NEWS BULLETIN 10.03 AM DEATH ANNOUNCEMENTS 10.10 AM YALIVOMO YAMO 13.00 HRS NEWS BULLETIN 13.10 HRS DEATH ANNOUNCEMENTS 13.10 HRS DEATH ANNOUNCEMENTS 16.00 HRS NEWS BULLETIN 16.03 HRS DEATH ANNOUNCEMENTS 16.30 HRS HOJA YA LEO 18.30 HRS DIRA YA DUNIA BBC 19.30 HRS SPOTI LEO 20.00 HRS NEWS BULLETIN 20.10 HRS MATANGAZO / MUZIKI 21.00 HRS NEWS BRIEF 21.05 HRS CHAGUO LA DJ 22.00 HRS NEWS BULLETIN (24 HRS) 22.15 HRS AFRO TIZI 23.00 HRS NEWS BRIEF 23.03 HRS AFRO TIZI 01.00-05.00 HRS MUZIKI MCHANGANYIKO	05.00 AM HALI YA HEWA / KUMEPAMBAZUKA I 06.00 AM AMKA NA BBC 06.30 AM NIPASHE 06.50 AM MATANGAZO 07.00 AM NEWS BULLETIN 07.10 AM MATANGAZO 07.15 AM TAARIFA ZA BARABARANI 07.25 AM UDONDOZI WA MAGAZETI 07.40 AM KUMEPAMBAZUKA II 08.00 AM HABARI NYEPESI 08.10 AM KUMEPAMBAZUKA III 09.00 AM HABARI ZA BIASHARA 09.10 AM MATANGAZO 09.20 AM BRAND TALK 10.00 AM NEWS BULLETIN 10.03 AM DEATH ANNOUNCEMENTS 10.10 AM YALIVOMO YAMO 13.00 HRS NEWS BULLETIN 13.10 HRS DEATH ANNOUNCEMENTS 13.10 HRS DEATH ANNOUNCEMENTS 16.00 HRS NEWS BULLETIN 16.03 HRS DEATH ANNOUNCEMENTS 16.30 HRS HOJA YA LEO 18.30 HRS DIRA YA DUNIA BBC 19.30 HRS SPOTI LEO 20.00 HRS NEWS BULLETIN 20.10 HRS MATANGAZO / MUZIKI 21.00 HRS NEWS BRIEF 21.05 HRS CHAGUO LA DJ 22.00 HRS NEWS BULLETIN (24 HRS) 22.15 HRS AFRO TIZI 23.00 HRS NEWS BRIEF 23.03 HRS AFRO TIZI 01.00-05.00 HRS MUZIKI MCHANGANYIKO	05.00 AM HALI YA HEWA / KUMEPAMBAZUKA I 06.00 AM AMKA NA BBC 06.30 AM NIPASHE 06.50 AM MATANGAZO 07.00 AM NEWS BULLETIN 07.10 AM MATANGAZO 07.15 AM TAARIFA ZA BARABARANI 07.25 AM UDONDOZI WA MAGAZETI 07.40 AM KUMEPAMBAZUKA II 08.00 AM HABARI NYEPESI 08.10 AM KUMEPAMBAZUKA III 09.00 AM HABARI ZA BIASHARA 09.10 AM MATANGAZO 09.20 AM BRAND TALK 10.00 AM NEWS BULLETIN 10.03 AM DEATH ANNOUNCEMENTS 10.10 AM HIZI NAZO 13.00 HRS NEWS BULLETIN 13.10 HRS DEATH ANNOUNCEMENTS 13.10 HRS DEATH ANNOUNCEMENTS 16.00 HRS NEWS BULLETIN 16.03 HRS DEATH ANNOUNCEMENTS 16.30 HRS HOJA YA LEO 18.30 HRS DIRA YA DUNIA BBC 19.30 HRS SPOTI LEO 20.00 HRS NEWS BULLETIN 20.10 HRS MATANGAZO / MUZIKI 21.00 HRS NEWS BRIEF 21.05 HRS MALUMBANO YA HOJA 21.05 HRS MALUMBANO YA HOJA 23.00 HRS NEWS BRIEF 23.03 HRS AFRO TIZI 01.00-05.00 HRS MUZIKI MCHANGANYIKO	05.00 AM HALI YA HEWA / KUMEPAMBAZUKA I 06.00 AM AMKA NA BBC 06.30 AM NIPASHE 06.50 AM MATANGAZO 07.00 AM NEWS BULLETIN 07.10 AM MATANGAZO 07.15 AM TAARIFA ZA BARABARANI 07.25 AM UDONDOZI WA MAGAZETI 07.40 AM KUMEPAMBAZUKA II 08.00 AM HABARI NYEPESI 08.10 AM KUMEPAMBAZUKA III 09.00 AM HABARI ZA BIASHARA 09.10 AM MATANGAZO 09.20 AM BRAND TALK 10.00 AM NEWS BULLETIN 10.03 AM DEATH ANNOUNCEMENTS 10.10 AM HIZI NAZO 13.00 HRS NEWS BULLETIN 13.10 HRS DEATH ANNOUNCEMENTS 13.10 HRS DEATH ANNOUNCEMENTS 16.00 HRS NEWS BULLETIN 16.03 HRS DEATH ANNOUNCEMENTS 16.30 HRS HOJA YA LEO 18.30 HRS DIRA YA DUNIA BBC 19.30 HRS SPOTI LEO 20.00 HRS NEWS BULLETIN 20.15 HRS CHEMISHA BONGO 21.00 HRS NEWS BRIEF 21.03 HRS WEEK END SHOW I 22.00 HRS NEWS BULLETIN (24 HRS) 22.15 HRS WEEK END SHOW II 23.00 HRS NEWS BRIEF 23.03 HRS WEEK END SHOW III 01.00-05.00 HRS MUZIKI MCHANGANYIKO	05.00 AM HALI YA HEWA / KUMEPAMBAZUKA I 06.00 AM AMKA NA BBC 06.30 AM NIPASHE 06.50 AM COMMERCIALS 07.00 AM NEWS BULLETIN 07.15 AM NEWSPAPERS REVIEW 07.30 AM KUMEPAMBAZUKA - FAMILIA 10.00 AM NEWS BRIEF 10.03 AM DEATH ANNOUNCEMENTS 10.15 AM MIWANI YA MAISHA 11:00 HRS TOP 20 13.00 HRS NEWS BULLETIN 13.10 HRS DEATH ANNOUNCEMENTS 13.30 HRS CHAGUO LA DJ 15:00 HRS MUZIKI NA MICHEZO 16.00 HRS NEWS BRIEF 16.03 HRS DEATH ANNOUNCEMENTS 16.15 HRS MIMBANDO MOTOMOTO 18:00 HRS BONGOTEN 19.30 HRS SPOTI LEO 20.00 HRS NEWS BULLETIN 20.10 HRS MBAVU ZANGU 21.00 HRS NEWS BRIEF 21.03 HRS WAMBO MSETO 22.00 HRS NEWS BULLETIN (24 HRS) 22.15 HRS RAFIKI I 23.00 HRS NEWS BRIEF 23.03 HRS RAFIKI II 01.00-05.00 HRS MUZIKI MCHANGANYIKO	

Tembelea mitandao ya kijamii ya Radio One



Radio One



Thursday 25 January 2024

Economic recovery boosts banks' deposits uptake in northern zone

By Guardian Reporter

Ongoing economic recovery, specifically tourism sectors and cross border trade have boosted the banks' deposits uptake in northern regions, after recording the highest growth against other zones of Tanzania mainland.

The northern zone of Tanzania mainland comprises of Kilimanjaro, Arusha, Manyara and Tanga region.

The Bank of Tanzania (BoT) consolidate zonal economic report for the third quarter of this year shows bank deposits in northern region of Tanzania mainland, grew by 22.8 percent to 3.9trn/- at the end of September last year, from 3.2trn/- recorded at the end of September 2022.

The amount was higher than 2.4trn/- recorded in September 2020, on the epic of Covid-19 pandemic, which affected tourism arrivals in the northern circuit, home of most famous tourists attractions

including Kilimanjaro Mountain and magnet wildlife sites such as Ngorongoro, Manyara, Mkomazi, Tarangire and Serengeti.

The northern zone of Tanzania mainland also home of Tanga Port, the second largest behind Dar es Salaam Port, and it borders neighbouring country of Kenya, the largest trading and investment partner of Tanzania, which is also the largest economy in East African Community (EAC).

Northern zone of Tanzania is also home of Kilimanjaro International Airport (KIA) the largest airport in Tanzania, where number of international flights amounted to 2,638 with 347,574 passengers were recorded during the third quarter of last year, the second to Julius Nyerere International Airport (JNIA).

The northern zone is also involved in cement production through the Tanga Cement Company Limited, various agricultural activities specifically horticulture and floriculture farming, coffee, sisal and livestock keeping.



The central bank report shows this has also increased the zone's share of banking deposits to 13.1 percent during the third quarter of last year, from 11.3 percent during the third quarter of 2020, the second highest increase behind central zone, comprising of Dodoma capital city, which increased to 9.5 percent from 6.7 percent.

The reports show the share of bank deposits in other zones including Dar es Salaam, Lake Zone, South Eastern and Southern Highlands decreased during

the period of three consecutive years ended in September 2023.

Museums tourism earnings in northern zone more than doubled to 29.6mn/- during the third quarter of last year from 10.9mn/- during similar quarter of 2021, while number of tourists in the zone's museums went up to 6,057 compared to 1,636 respectively.

The reports also show that earnings to national parks in Northern zone amounted to 140bn/- during the third quarter of last year from 708,587 visi-

tors, compared to 6.9bn/- earned from 59,924 visitors in 2020.

The share of number of visitors in national parks based in northern zone of Tanzania mainland, according to the central bank report has also increased to 68.8 percent during the third quarter of last year, compared to 48.7 percent during similar quarter of 2020.

The increase of tourism and other economic activities has also pushed up government revenue from the zone to 482.6bn/- against targeted 459.2bn/-

during the third quarter of last year, from 175.2bn/- during the third quarter of 2020.

Data from banks show, bank loans to northern zone nearly doubled to 2.9trn/- during the third quarter of last year from 1,694.3bn/- recorded during the third quarter of 2020, pushing the share of bank loans slightly to 10.9 percent from 10.6 percent respectively.

The largest share banks' lending went to personal loans, which accounted for 45.8 percent, followed hotels and restaurants with 13.9 percent, wholesale and retail with 11.8 percent and agriculture with 8.1 percent of total loans.

In a meantime, the zone's share of tax revenue increased to 7.5 percent as at the end of September 2023, against 4.6 percent recorded during the third quarter of 2021. Direct tax during the third quarter of last year accounted for largest share of 15.3 percent.

On cross border trade, the report shows northern zone recorded a trade surplus of 197bn/- during the third quarter of last year, after recording exports amounting to 674.2bn/- against imports of 476.5bn/- where by almost all zones recorded the surplus.

The report shows on port performance, the zonal port of Tanga also increased the cargo movement to 200,893 tonnes during the third quarter of last year, compared to 159,317 tonnes recorded during the third quarter of 2020.

Bank of Tanzania total assets hit 24trn/- in Dec

By Guardian Reporter

The Bank of Tanzania (BoT) total assets reached 24.2trn/- at the end of December last year, an increase of 2trn/- compared to 22.1trn/- recorded during the end of previous month.

The central bank's statement of financial position as at December 31, 2023 published on its website shows that the expansion of total assets resulted into increased cash and cash equivalent, items of course of settlement, foreign currency marketable securities as well

as loans and receivables.

The amount as nearly 4trn/- compared to 20.5trn/- recorded during the end of December 2022.

Cash and cash equivalent went up by 1trn/- to 5.4trn/- at the end of December last year, compared to 4.4trn/- in November, while items in course of settlement amounted to 35bn/- from none amount respectively.

The central bank also managed to expand its foreign currency marketable securities as they increased to 8trn/- compared to 7.6trn/- re-



spectively, while equity investments slightly gained to 127bn/- compared to 126bn/-.

The statement shows loans and receivables jumped more than three times to 808bn/- during the end of last year, compared to 265.6bn/- at the end of November, while other assets slightly

grew to 477.8bn/- compared to 469bn/- respectively.

Total equity also went up to 2.12trn/- during the end of December, compared to 2.03trn/- during the previous months due to increase of reserves, which increased to 2trn/- compared to 1.9trn/- respectively. Authorised ad paid up capital

remained flat at 100bn/-.

According to the statement, the central bank total liabilities also gained to 22.08trn/- during the end of last month, compared to 20.08trn/- at the end of November due to increased other deposits, foreign currency financial liabilities, other liabilities, amid decreased BoT liquidity paper and deposits from banks and non-bank financial institutions.

Currency in circulation slightly increased to 7.6trn/- compared to 7.4trn/-, while other deposits amounted to 2.2trn/- during the end of December last year, compared to 2trn/- at the end of November.

Foreign currency financial liabilities jumped to 6.3trn/- at the end of December last year, from 4.7trn/- a month before, while other liabilities amounted to 338bn/- compared to 299bn/- respectively.

Mobile, agency banking contract ATMs count to 11-year lowest

NAIROBI

Banks have cut the number of automated teller machines (ATMs) for the fifth consecutive month, taking the overall count to levels last seen over 11 years ago on the continued switch to agency, the Internet and mobile banking.

Central Bank of Kenya (CBK) data shows the banking sector shut 55 ATMs in five months to close December at 2,282 ATMs, the lowest count since October 2012 when there were 2,264 such machines.

The continued drop in the number of ATMs, once the epitome of convenience, reflects the impact of the growing popularity of agents, Internet and mobile banking among customers as they search for even more convenience.

The latest count means banks have shut 370 ATMs since March 2016 when the number hit the peak of 2,652.

The ATMs for long helped customers escape the long queues in banking halls but the onset of mobile banking has appealed more.

The financial services sector is experiencing an increasing preference for mobile money wallets, which are being complemented by agents for banks and mobile money firms.

The continued drop points to the waning popularity of the once-revolutionary technology that was introduced in Kenya during the 1990s to decongest the banking halls.

Banks have slowed down their focus on ATMs but opted to enrich this technology with new capabilities such as the ability to deposit money as opposed to just the traditional use of cash withdrawal.

"The adaptation of digital channels such as mobile banking has made it more convenient to move money from bank to mobile as opposed to visiting ATMs," said an analyst who sought anonymity.

"ATMs are also being shut down due to the cost of maintaining them that is making sure they are secure, transporting cash to them daily and we know that banks have been trying to cut their operational costs."

The CBK data shows the value of mobile money transactions in December hit a record at Sh788.35 billion last year, fuelled by increased demand for cashless transactions and the establishment of 4.14 million new active mobile money accounts to take the number to close the year at 77.26 million.

CBK data showed the number of agents crossed the 300,000 mark in June 2021 and has been on a general upward trend, even though with declines in a few months. The number stood at 322,404 in December.

US dollar flies near 6-week high on Fed view

TOKYO

The dollar hovered near a six-week high against major peers on Wednesday as investors cemented expectations that the Federal Reserve would be in no rush to cut interest rates in the face of a resilient US economy.

The Japanese yen, though, ticked higher as expectations rose for a stimulus exit as soon as March, following hawkish comments from the Bank of Japan on Tuesday.

The US dollar index - which tracks the currency against six rivals, including the euro and yen - was flat at 103.48 after rising to the highest since Dec. 13 at 103.82 in the previous session.

The US rate futures market on Tuesday priced in a roughly 47 percent chance of a March rate cut, up from late on Monday, but down from as much 80 percent about two weeks ago, according to LSEG's rate probability app.

For 2024, futures traders are betting on five quarter-point rate cuts. Two weeks ago they expected six.

In the last comments before Fed officials entered a blackout period ahead of their Jan. 31 policy decision, San Francisco Fed President Mary Daly said Friday she believes monetary policy is in a "good place" and it is premature to think rate cuts are imminent.

Earlier that week, Fed Governor Christopher Waller said policymakers would move "carefully and slowly", which traders took as pushing back at pricing for a speedy fall in rates.

"Markets have been correcting from the narrative that rate cuts were incoming and incoming quickly," leading to dollar strength, said James Kniveton, senior corporate FX dealer at Convera.

"This follows a general pattern of resistance to inflation reduction the closer central banks get to their final target, and has caused a rethinking of how fast monetary policy would return to lower levels," he added. "We have seen ECB (European Central Bank) officials push back on rate cut expectations as well, in line with the Federal Reserve."

The ECB decides policy on



Thursday. No change in interest rates is expected, but investors will watch the tone of the statement and central bank chief Christine Lagarde's press conference for clues on where rates are headed.

The euro was flat at \$1.08565, after slipping as low as \$1.0822 on Tuesday for the first time since Dec. 13.

Sterling was slightly higher at \$1.2694, making up some ground following an overnight dip of 0.2%. The Bank of England announces

its policy decision on Feb. 1.

The Japanese yen gained some ground on Wednesday, following a volatile session a day earlier, after the BOJ opted to keep stimulus settings unchanged, as expected, but central bank head Kazuo Ueda hinted at a possible end to negative rates in April or even March.

The dollar declined 0.17 percent to 148.085 yen, after swinging from as low as 146.99 and as high as 148.70 on Tuesday.

The Bank of Canada meets on policy on Wednesday, and is ex-

pected to leave its key overnight rate unchanged at a 22-year high of 5 percent.

The greenback was flat at C\$1.3462, after slipping 0.15 percent on Tuesday.

China's yuan was steady in offshore trading at 7.1660 per dollar, keeping close to a nearly two week high of 7.1635 from Tuesday, when Bloomberg reported that Chinese policymakers are seeking to mobilise about 2 trillion yuan (\$278.86 billion) as part of a stabilisation fund to support the ailing stock market.

Elsewhere, cryptocurrency bitcoin steadied at just above \$40,000 after sliding as low as \$38,505 on Tuesday for the first time since Dec. 1.

Traders have unwound bullish positions built up in anticipation of US approval of the country's first spot bitcoin exchange traded fund (ETF).

Bitcoin had surged to a record \$49,048 on Jan. 11, a day after the approval, but tumbled as low as \$41,509 in the subsequent session as traders dumped the token in a textbook sell-the-fact move.

US BANK REGULATION NEEDS TO ENTER THE DIGITAL AGE

BY BROOKE MASTERS

Nearly a year after Silicon Valley Bank collapsed, it is tempting to dismiss the US regional banking crisis as a very loud tempest in a relatively small teapot. After all, the damage was contained to a handful of failed lenders, the sector has stabilised and the KBW regional banks index has regained most of its losses.

Such insouciance would be a mistake. The crisis should serve as a wake-up call about the unanticipated dangers linked to online banking. The industry and its watchdogs must start preparing now if they are to prevent a larger disaster in the future.

After a string of bad decisions, SVB was ultimately toppled last March by a deposit run, a problem that is as old as banking. The basic business model involves a liquidity mismatch: banks take short-term money from depositors and make long-term loans and investments. If too many customers ask for their money back at once, any bank will struggle to come up with the cash. Should depositors panic, one run can destabilise other lenders.

What has changed is the speed with which these crises spread. Back in the Depression, Franklin Roosevelt was able to halt a month-long bank run by ordering lenders to shut their doors for a four-day holiday. In 2008, Washington Mutual went down after hemorrhaging \$16.7bn over nine days.

This time, SVB's depositors pulled out \$42bn in 10 hours. Another \$100bn was heading out of the door when regulators shut it down. One day later, Signature bank lost 20 per cent of its deposits, and other lenders looked shaky. The US government promptly declared a systemic emergency.

The difference now is digital. Not only do fears about banks spread like wildfire on social media, but customers can move their cash by tapping an app or clicking a mouse. That danger is only going to increase as instant payment systems spread.

There are tried and trusted ways to protect against this kind of problem. Government deposit insurance helps keep money in place because retail customers know their accounts will be protected in a bank failure. Global liquidity rules put in place after 2008 force the



Brooke Masters largest banks to hold enough easy-to-sell securities to cover 30 days of projected outflows. And the US Federal Reserve's discount window provides a liquidity lifeline by allowing banks to borrow cash, using their long-term assets as collateral.

But none of that saved SVB, Signature or later First Republic. They relied heavily on big depositors, those with accounts too large to be protected by the Federal Deposit Insurance Corporation. That problem is only getting worse: US uninsured deposits have more than doubled from \$2.3tn in 2009 to \$7.7tn in 2022.

Both banks were also small enough to escape the post-crisis liquidity rules and each proved incapable of tapping the discount window. SVB did not have the right operational arrangements in place, Signature repeatedly tried to use ineligible collateral.

Banking watchdogs are trying to address these problems. The FDIC put out a paper last year exploring whether to raise the current cap on deposit insurance or remove it entirely. Global regulators at the Financial Stability Board are doing a "deep dive" into rapid deposit flight and whether more buffers might be needed.

Perhaps the most intriguing proposal came last week from a top US banking watchdog, Michael Hsu, acting comptroller of the currency, wants to create an additional five-day liquidity rule that would require banks to have collateral

in place to borrow from the Fed to staunch a high speed run. Even better, he would force all banks to tap the discount window at least once a year, if only to prove that they can.

Banks don't love these proposals, to put it mildly. Lifting the insured deposit cap would require the FDIC fund to be 70 to 80 per cent bigger, a jump the industry would have to fund. Large lenders already covered by the 30-day liquidity rule oppose having extra requirements on top, and lenders of all sizes are concerned about any new buffers that would shrink the funds they have available for lending and other banking business. They warn that bank runs will be with us as long as we have banks, and all the rules in the world won't prevent greedy or misguided executives from making dangerous mistakes.

They are right on both counts, but cleaning up last March's banking ructions, small as they were, cost the industry \$16bn. Imagine the tab for a proper mess. If deposit runs are a fact of life, we had better find ways to slow them down before the entire system comes crashing down in the blink of a digital eye.

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The People's Bank of China

BEIJING

China's central bank announced a deep cut to bank reserves on Wednesday, in a move that will inject about \$140 billion of cash into the banking system and send a strong signal of support for a fragile economy and plunging stock markets.

The central bank's announcement, coming just as stock markets were closing for the day, led to a bounce in benchmark stock indexes and the yuan, even as analysts said more policy measures were needed.

The People's Bank of China (PBOC) said it was making a 50-basis points (bps) cut, the biggest in two years, in the amount of cash banks must hold as reserves, effective from Feb. 5.

More importantly, PBOC Governor Pan Gongsheng said the bank would release policies on improving commercial property loans either on Wednesday or Thursday night, giving hope to investors who have

been frustrated by China's efforts to put a floor under a real estate sector that underpins consumption and household wealth.

The first cut in banks' reserve requirement ratio (RRR) this year comes as the world's second-largest economy struggles to mount a strong post-COVID recovery amid a housing crisis, local government debt risks and weakening global demand.

It also comes just days after China's benchmark indexes hit 5-year lows as even the last hopeful investors waiting for clarity and an eventual economic rebound appeared to be giving up on the \$9 trillion market.

"It's a welcome step, but it's not going to be a game-changer," said Chris Scicluna, head of economic research at Daiwa Capital Markets in London.

"There are still questions about the extent to which the 'National Team', and various institutions can try to pull together to try to support

the market and start up the buying of stocks and draw a line under the sell-off there."

Stock markets in Hong Kong and China had stabilised slightly on Tuesday on reports of a cabinet meeting chaired by Premier Li Qiang to stabilise markets and of state-owned investment vehicles, known as the "national team", being pressed into action, as they were during the 2015 crash.

At Wednesday's surprise press conference in Beijing, Pan said the RRR cut would free up 1 trillion yuan (\$139.45 billion) in cash for the economy, exceeding most analysts' expectations.

"The RRR cut is a sign that PBOC will stick to a loose monetary stance throughout this year, despite having missed market expectation of a medium-term lending facility (MLF) rate cut earlier," said Xu Tianchen, senior economist at the Economist Intelligence Unit.

"It's also a sign that policymakers across the government want to en-

sure a good start for the economy by frontloading policy support. This is needed to achieve their ambitious growth target in a challenging year."

The cut in reserves follows earlier cuts of 25 bps for all banks in March and September last year. The PBOC would also cut re-lending and re-discount interest rates by 25 bps for the rural sector and small firms from Jan. 25, Pan said.

"At present, China's monetary policy still has enough room," Pan said. "We will strengthen counter-cyclical and cross-cyclical adjustments, and create a good monetary and financial environment for economic operations."

Hong Kong's Hang Seng Index extended gains after the RRR cut was announced, ending the session up 3.6 percent to clock its biggest one-day gain in two months.

China's stock market tumbled 13 percent in 2023 and had extended its slide in the new year amid relentless foreign selling. The blue chip CSI300 Index has risen 3.5 percent

China cuts bank cash reserves to defend markets, promote growth

from five-year lows struck last week, but is still down more than 6 percent this year. China's onshore yuan hit 7.1601, the strongest level since Jan. 12, after the announcement.

Earlier in the day, Reuters reported China's securities regulators had asked some hedge fund managers to restrict short selling in its stock index futures market.

Since China has traditionally injected cash into the economy just before the Lunar New Year holiday week - which this time falls in early February - some analysts were circumspect about policymakers intent to defend markets.

"We like to wait to see a full set of policy supports before concluding the impact on overall market," said Kiyong Seong, lead Asia macro strategist at Societe Generale.

Analysts say more stimulus is needed this year as the government aims to spur growth to fend off deflationary risks and keep a lid on unemployment as businesses remained wary of adding workers.

In December, top Chinese leaders at a key meeting to chart the economic course for 2024

pledged to take more steps to support the recovery.

Zhiwei Zhang, chief economist at Pinpoint Asset Management, said China's fiscal policy should focus more on boosting consumption, which would help ease deflationary pressures.

"China needs stronger domestic demand instead of more production capacity," he said.

So far, a slew of policy measures and steps to support the stock market have proven only modestly beneficial, raising pressure on authorities to roll out more stimulus.

But the central bank faces a dilemma as more credit is flowing to manufacturing than into consumption, which could add to deflationary pressures and reduce the effectiveness of its monetary policy tools, analysts say. Pressure on the yuan continued to limit the scope of monetary easing as well.

The economy grew 5.2 percent in 2023, meeting the official target, but the recovery has been shakier than investors had expected.

Analysts polled by Reuters expect economic growth to slow to 4.6 percent this year.

BANKING & FINANCE

India banking liquidity deficit hits record high

MUMBAI

India's banking system liquidity deficit hit a record high, data showed on Wednesday, amid outflows towards tax payments and limited government spending, with traders anticipating that the central bank will infuse more cash to address the shortfall.

The deficit widened to 3.34 trillion rupees (\$40.18 billion) as on Jan. 23, nearly tripling from the start of the month, data from the Reserve Bank of India (RBI) showed.

"The widening in deficit is a combination of rise in tax collections and a slowdown in government spending, which has been seen in the last few months," said A Prasanna, head of research at ICICI

Securities Primary Dealership.

Indian lenders have urged the RBI to ease liquidity conditions as overnight cash rates have stayed above the policy rate. On Wednesday, the call rate was at 6.85 percent and the TREPS rate was at 6.78 percent, both well above the repo rate of 6.50 percent.

So far, the central bank has conducted shorter-term repo auctions to infuse cash into the banking system but refrained from infusing longer term money.

"We think the RBI will keep liquidity in deficit mode in the near term, but keep reducing the size of deficit steadily going forward," said Parul Mittal Sinha, head of financial markets, India at Standard Chartered Bank.

"We believe that easing liquidity

conditions towards neutral would be interpreted as a precursor to rate cuts," Sinha said.

Earlier this month, RBI Governor Shaktikanta Das said it would be too premature to talk of a monetary policy pivot when inflation is still elevated.

Traders expect another short-term repo auction to be announced soon as 3 trillion rupees of outstanding repos will mature on Thursday.

"RBI will need to persist with VRRs to ensure liquidity demands are met... We see scope for the overnight rates to move towards repo by end March or beginning April, as government expenditure tends to pick-up before fiscal year closes," said Gaura Sen Gupta, an economist with IDFC First Bank.



Reserve Bank of India



Financial literacy vital for spurring economic growth

BY DOREEN DOMINIC

LAST year, the Bank of Tanzania (BOT) launched the curriculum for certified financial educators in a deliberate effort to ensure Tanzanians are equipped with the right knowledge and understanding of financial literacy.

Speaking at the launch of the curriculum, BoT Governor, Emmanuel Tutuba highlighted that the push for financial knowledge is a key towards realizing the goal of inclusivity and sustainability in service delivery in the financial sector value chain.

In his words, he said, "The new curriculum targets at addressing the challenges arising from inefficient financial literacy country-wide, as financial literacy educators, will be put to competency modules to spread the knowledge to people."

This initiative plays a significant role towards not only ensuring financial literacy is provided to the common people and ensure sustainability but also help the government and the development stakeholders champion for the common goal of alleviating poverty and ensure the public can effectively engage in the economy with no handicaps in financial understanding.

Financial literacy, as a term, means an individual's minimal

knowledge about financial terms like interest rate, credit, currency, inflation, savings and others. However, it also means abilities and skills a person possesses and utilizes in his or her person endeavors.

In our education institutions to date, manual processes hinder progress, burdening leaders with administrative tasks and impeding learning outcomes.

To overcome these challenges, comprehensive digital solutions that embed features for all educational players within the full spectrum of learning are vital.

In the context of our society and the noting the current tech-driven era, the growth of society hinges on the transformative power of education and its harmonization with technology to capture a wider population of the society through effective usage of the new media technologies and various forms of communication made simpler through innovation.

Recognizing the critical importance of effective & quality education, the Finance literacy is a solution that demands a holistic approach which involves collaboration between key stakeholders ranging from the government, financial institutions, lenders and education sector to cultivate the required understanding and meet the needs to create a financially literate society.

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Having a financially literate society means people can budget, manage debts, create savings and retirement plans and also utilize the financial solutions made available by innovative banking and financial institutions and also pass knowledge down to the future generation.

Understanding the key role education can play in preparing the future generation, it is important to commit to education and actively participate in enhancing the financial acumen of various stakeholders through supporting financial literacy initiatives by learning institutions, directly engaging with partners at educational events, including headmasters' association meetings and parent-teacher gatherings, solidifying our commitment to the educational community.

By doing so, the young generation be well equipped with handling financial resources and setting a stage for a chain reaction for knowledge being passed down to families, communities' generations thus creating a future nation with a financially literate population.

In response to the escalating importance of cybersecurity in the digital age, it is also paramount to initiate and drive Skills Development Programs that focus on empowering top Information and Communications Technolo-

gy (ICT) students with advanced knowledge and skills in the cybersecurity domain.

Through such investments in cybersecurity training, sensitive data can remain secure and also elevate the employability and competitiveness of Tanzanian students in this critical field.

As Tanzania journeys on to achieve the National Vision 2050, it is important to note that, empowering the public with strong financial understanding is key towards achieving more investment, more trade and having a financial capable society that can benefit and exploit the various markets locally and internationally for the country's benefit.

Such endeavours should also align with a global vision for a brighter future, guided by the United Nations' Sustainable Development Goal 4 (SDG 4) - a goal, centred on inclusive and equitable quality education for all by 2030, serves as our guiding light. It resonates profoundly with our mission, driving us to contribute meaningfully to its realisation, because at the heart of it all, there lies education, empowering and enlightening for a better tomorrow.

Doreen Dominic (pictured) is the Head of Public Sector, Stanbic Bank Tanzania. She can be reached through Doreen.dominic@stanbic.co.tz

INTERVIEW

DIB: Safeguarding customer deposits in banking industry

Customer deposits account for at least 70 per cent of banking sector's assets and they are important for maintaining liquidity for banks to finance different sectors of the economy. When the bank collapse, or cease its operations, customers remain concerned about their deposited funds. The Deposits Insurance Board (DIB) was therefore established by the law, to safeguard the customer deposits in banks, when such scenario happen. The Guardian Correspondent interviewed DIB Chief Executive Officer, **Isaack Kihwili (pictured)**, about the statutory relevance of the board in safeguarding the banks' customer deposits. Excerpts:

Tell us a brief history of Deposit Insurance Board and its roles?

The DIB was established under section 23 of the Banking and Financial Institutions Act No. 12 of 1991 (now repealed) and continues to exist under Section 37(I) of the Banking and Financial Institutions Act No. 5 of 2006. I will be referring to this law as the Banking Act primarily to protect depositors against such eventualities.

Like other deposit insurance systems around the world, the main objective of DIB is to protect depositors against loss of their insured deposits in the event of failure of a bank or financial institution.

Through this protection and prompt reimbursement of the insured deposits, DIB promotes public confidence in the banking system and contributes to financial stability.

Essentially this means that depositors do not have to be worried about the safety of, and immediate access to, their insured funds.

This way, DIB helps in reducing the depositors' incentive to make a run on their failed bank that may spill over to other banks thereby causing systemic failure.

There are four statutory roles of DIB and these are provided for under the Banking Act. The roles include assessing and collecting premiums



from member institutions. The law provides guidance on the assessment of amount of premium to be collected and manage the Deposit Insurance Fund by investing in Government Securities.

Other roles include to reimburse depositors their insured deposits in case of bank or financial institution failure; Again, the amount to be reimbursed is up to 7.5mn/- and liquidate failed banks and financial institutions when appointed by BoT.

How does DIB insure deposits?

Insured deposit is also known as a protected deposit. This is an amount being aggregate credit balance of accounts maintained by a customer at a bank or financial institution less any liability of the customer to the bank or financial institution.

In Tanzania, this amount is determined by the Minister responsible for financial matters of the United Republic of Tanzania, from time to time and published in the Government Gazette.

Currently, the insured deposits up to 7,500,000/- or its equivalent per

depositor per member bank. This amount became effective on 1st February 2023. Prior to this date (from 2010) the protected amount was 1,500,000/-.

What are the risks or dangers of having an uninsured deposit?

With uninsured deposit a depositor does not have an assurance to cover any part of his funds when a bank or the financial institution fails.

It is like any other insurance. If you are not insured you cannot be compensated on the happening of the event such as fire or theft.

But unlike other insurance products, deposit enjoys automatic protection up to 7.5mn/- as long as it is an eligible deposit.

It is important to note that not all deposits are protected by DIB.

Deposits which are not protected as provided for under section 39 (8) of the Banking Act are (i) interbank deposits; (ii) Government deposits, government agency or instrumentality; (iii) deposits of investment companies or securities firms; and (iv) deposits of a person who is a "connected person".

Q. What kind of the DIB's roles have a direct bearing on banks other financial institutions and their workers?

Out of the four roles I have just mentioned, two have a direct bearing on the banks/financial institutions or workers.

Assessment and collection of premium from member institutions has a direct bearing on the member institutions on account of their statutory obligation to make payment of the assessed premium to DIB.

Also, liquidation of banks has a direct bearing on the institutions and their workers. The reason is quite obvious.

When a bank or financial institution is placed under liquidation the institution's operations are brought to an end, Management and Board of Directors replaced by the liquidator --- in this case DIB and the institution's workers terminated.

Upon discontinuation of their employment, employees are eligible to certain entitlements that are provided for by the law.

Which activities have direct bearing on the public?

As a primary objective of deposit insurance scheme, protection of depositors against the loss of their insured deposits in case of a failure of a bank or financial institution and making of a prompt reimbursement of such deposits have a direct bearing on the banking public.

I must hasten to clarify that reimbursement of the insured deposits is made from Deposit Insurance Fund (DIF); and this means that our management of the DIF has a direct bearing on the depositors.

Sometime in the past, the DIB recommended to the government to enact a new law to govern the Deposit Insurance System (DIS) in Tanzania. Was the recommendation upheld by the government?

The recommendation to the Government for a new law was made in 2019 and the Government accepted it in principle.

However, further legislative steps were put on hold pending finalization of other processes.

Preparations for a draft Bill for a separate law which will govern DIS in Tanzania are now at an advanced stage.

AfDB to invest in supporting innovation firms

By Guardian Reporter

The African Development Bank (AfDB) has allocated US\$10.50 million in the capital of Seedstars Africa Ventures S.L.P. venture capital fund to enable it to invest in innovative African businesses with strong growth potential.

The bank's board has agreed to invest US\$7 million from its ordinary resources and USD 3.5 million from the European Union Boost Africa programme. The investment will allow Seedstars Africa Ventures (SAV) to raise funds, expand its presence in Africa and attract other investors.

Seedstars Africa Ventures is an early-stage venture capital fund investing in high-growth companies active across Sub-Saharan Africa.

The fund focuses on businesses that have strong potential, are generating income and tackling key challenges in the market. It mainly targets sub-Saharan Africa, especially markets less well covered by traditional investors, and enjoys a particular focus on French-speaking countries such as Senegal, Côte d'Ivoire, Benin and Cameroon. However, it also has investments in Ghana, Uganda and Tanzania.

As a venture capital fund of US\$75 million, Seedstars Africa Ventures targets the start-up and launch phases of businesses tackling key constraints in the market. Initial investments are around the EUR 250,000 mark, followed by additional capital injections of €5 million to support their growth.

SAV focuses on financial inclusion and the technologies that equip businesses (fintech and insurtech); retail sales and logistics platforms that target the online and mobile consumers market; health-related technologies; pre-paid, off-grid energy; and more generally, the adoption of technology in businesses, particularly in the food-processing industry and value chains.

It is estimated that the fund will help create 9,000 full-time jobs, 50 percent of them for women, and have a significant economic impact.

The fund's objectives are in line with those of Boost Africa, which aims to invest in innovative start-ups that are growing strongly and having a positive social impact.

Its investment strategy will strengthen that of the African Development Bank, which links entrepreneurship, investment and economic growth to poverty reduction and sustainable development.

It will also contribute to the Bank's operational priorities - the High 5 - by supporting start-ups operating in key sectors, such as agriculture, health, industrialization and off-grid energy. Finally, the investments will contribute to strengthening regional integration and improving the lives of people in Africa.

WORLD

UN chief: Two-state solution only way out of Gaza conflict

UNITED NATIONS

UN Secretary-General Antonio Guterres stressed Tuesday that a lasting end to the Israeli-Palestinian conflict can only come through a two-state solution.

"Last week's clear and repeated rejection of the two-state solution at the highest levels of the Israeli government is unacceptable," he told a high-level open debate of the Security Council on the Middle East, including the Palestinian question.

The Israeli leadership's rejection of the two-state solution was despite the strongest appeals from even the friends of Israel, including those sitting around the table for the Security Council meeting, he noted.

"This refusal, and the denial of the right to statehood to the Palestinian people, would indefinitely prolong a conflict that has become a major threat to global peace and security. It would exacerbate polarization and embolden extremists everywhere," he

warned.

The right of the Palestinian people to build their own fully independent state must be recognized by all. And any refusal to accept the two-state solution by any party must be firmly rejected, he said.

"What is the alternative? How would a one-state solution look with such a large number of Palestinians inside without any real sense of freedom, rights and dignity? This would be inconceivable. The two-state solution is the only way to address the legitimate aspirations of both Israelis and Palestinians."

Israelis must see their legitimate needs for security materialized, and Palestinians must see their legitimate aspirations for a fully independent, viable and sovereign state realized, in line with UN resolutions, international law and previous agreements. Israel's occupation must end, said Guterres.

"The role of the international community is clear," he said. "We must unite to support Israelis and Palestin-



United Nations Secretary-General António Guterres speaks on Jan 23, 2024, at United Nations Headquarters. (PHOTO / AP)

ians to take determined actions to advance a meaningful peace process."

Over recent decades, the two-state solution has been trampled, undermined and left for dead many times. However, it remains the only way to achieve durable and equitable peace in Israel, in Palestine, and in the region. As the events of the past three months have shown, it is also the only way to avoid endless cycles of fear, hatred and violence. This terrible time for Israelis and Palestinians must spur both parties and the international community to act with courage and determination to achieve a just and lasting peace, he said.

Immediate ceasefire urged

Guterres also called for an immediate humanitarian ceasefire in Gaza.

"I renew my appeal for an immediate humanitarian ceasefire. This will ensure sufficient aid gets to where it is needed, facilitate the release of hostages, and help lower tensions around the Middle East," he said.

No effective humanitarian aid operation can function under the conditions that have been forced on Palestinians in Gaza and on the humanitarian workers, he said.

Humanitarian delivery is not an exercise of counting trucks. It is about ensuring the right volume and quality of assistance reaches people in need. To be able to do its work, the United Nations needs to see a set of operational requirements met, said Guterres.

"We need safety. We are operating in a war zone. The current humanitarian notification mechanisms do not offer any real confidence for operations and planning humanitarian responses. A number of serious incidents have shown how these essential mechanisms need to be sub-

stantially improved. Safety also entails reliable and cleared roads inside Gaza, and unimpeded crossings at checkpoints.

"We need to be equipped to do our job. This includes telecommunications equipment, so convoys can communicate with each other; armored vehicles and protective gear, given the ongoing hostilities and the widespread contamination with explosive remnants of war; far greater logistical capacity; spare parts for infrastructure such as desalination plants, and other critical humanitarian items," he said.

There is also a need for more crossing points into Gaza to reduce congestion and avoid chokepoints. Humanitarian access to northern Gaza is lacking. In the first two weeks of January, out of 29 planned humanitarian missions to deliver life-saving supplies north of Wadi Gaza, only seven were accomplished, fully or partially. The majority of missions were denied access by Israel. After over 100 days of operations in the north, insecurity and fighting has continued, he said.

"I call for rapid, safe, unhindered, expanded and sustained humanitarian access throughout Gaza. I repeat my call for an end to all violations of international humanitarian law," said Guterres.

The humanitarian situation in Gaza is appalling, he said.

With winter bearing down, 2.2 million Palestinians in Gaza face inhumane, squalid conditions, struggling to simply make it through another day without proper shelter, heating, sanitary facilities, food, and drinking water. Everyone in Gaza is hungry. A quarter of Gaza's population -- more than half a million people -- are grappling with catastrophic levels of food insecurity, he said.

Agencies

Lumwana super pit project on track for first production in 2028

LUSAKA

THE Lumwana copper mine's Super Pit expansion project has been accelerated with first production now scheduled for 2028, Barrick president and chief executive Mark Bristow advised Zambian president Hakainde Hichilema at their meeting here today.

The project will transform Lumwana into one of the world's major copper mines, with projected annual production of around 240,000 tonnes per year over a +30-year life. It is a key component of the Zambian government's drive to revive the country's copper industry over the next 10 years. The estimated cost of the project is almost \$2 billion and construction is scheduled to start towards the end of this year.

Since Barrick refocused its strategy in 2019 Lumwana, the once struggling mine, has been restructured and re-engineered into a significant contributor to Barrick's expanding copper portfolio. The ramp-up of the reopened Malundwe pit and completion of the transition to owner mining supported the achievement of its production guidance for 2023.

Since 2019, Lumwana has contributed almost \$3 billion to the Zambian economy in the form of royalties, taxes, salaries and the procurement of goods and services from local businesses.

Local procurement of \$472m in 2023 made up more than 81% of total spend for Lumwana. Barrick has also launched a Business Accelerator Program designed to build the business capacity of the Zambian contractors in its supply chain, equipping them to grow and diversify their enterprises and remain sustainable beyond Lumwana's life of mine.

"In line with Barrick's partnership philosophy, our REDD+ initiative will uplift our host communities through conservation of the natural forest surrounding the mine. Resources have already been allocated and engagement with the communities is underway. We are in discussion with the Ministry of Green Economy and Environment to facilitate the required licensing and our partnership with local government," Bristow said.

Agencies

Reversing trend: Foreign investors turn net sellers in Indian stocks

NEW DELHI

FOREIGN portfolio investors have turned net sellers in the Indian stock market so far in January 2024, after making a beeline to accumulate domestic stocks during the past two months - November and December.

The latest data available from the National Securities Depository Limited (NSDL) showed that the FPIs sold Indian stocks worth Rs 16,601 crore in January.

The selling of stocks by FPIs lately led to some correction in Indian benchmark stock indices. They cumulatively declined 2 per cent during the past five sessions.

In December, especially, they made a beeline to invest in Indian stock markets, with a cumulative accumulation of Rs 66,135 crore. To put it into context, the entire year saw an inflow of about Rs 171,107 crore, and notably, over one-third of it came in December. The strong inflow of funds from foreign portfolio investors (FPIs) lately also supported the stocks to march towards all-time highs.

In November, the FPI inflow was Rs 9,001 crore, NSDL data showed.

Before November, FPI participation in Indian stocks was lukewarm, and they had turned net sellers. They sold Rs 14,768 crore and Rs 24,548 crore, in September and October, respectively. Before that, FPIs bought Indian stocks worth Rs 7,936 crore, Rs 11,631 crore, Rs 43,838 crore, Rs 47,148 crore, Rs 46,618 crore, and Rs 12,262 crore in March, April, May, June, July, and August respectively, data showed.

"The trigger for the (latest) correction came mainly from the sustained selling by FIIs who have sold equity...during the last 5 days," said VK Vijayakumar, Chief Investment Strategist, Geojit Financial Services. On Tuesday, benchmark Sensex declined over 1,000 points, wiping off lakhs of crores from investors' kitty.

"Some news and rumours also contributed to the selling in the market. There is news that SEBI is tightening the ultimate beneficiary norms for FPIs starting February 1st. This might have triggered some FPI selling," Vijayakumar said.

ANI

Trump wins New Hampshire primary against Nikki Haley as per early estimates

NEW HAMPSHIRE

AS the counting begins in New Hampshire, early trends have projected former US President Donald Trump to win the New Hampshire GOP primary, The Hill reported, citing Decision Desk HQ.

This comes as a major blow to his rival Nikki Haley and puts Trump one step closer to securing his party's nomination and getting a historic 2020 rematch with incumbent President Joe Biden.

The Hill showed Trump leading with 53.8 per cent votes and Haley trailing at 45.5 per cent with 26 per cent of the votes counted.

According to CNN, after 15 per cent of votes counted, Trump

leads with 53.1 per cent votes and 11 delegates, while Haley has 45.4 per cent votes and eight delegates.

The New York Times, on the other hand, has shown Trump winning the primary by securing 52.5 per cent of votes and 11 delegates, while Haley managing 46.6 per cent votes and six delegates.

Trump's win in the Granite State is especially damaging to Haley because she had invested much of her time and resources in the state, even notching the endorsement of popular Governor Chris Sununu, as per The Hill.

Polling at one point showed Haley trailing Trump by just single digits.

Earlier, Florida Governor Ron



DeSantis pulled out of the White House race and endorsed Trump -- leaving Haley as Trump's sole remaining major challenger.

The former UN ambassador faced pressure to perform well in New Hampshire after being a close third in Iowa to DeSantis, who dropped out just days before the first-in-the-

nation primary.

But polling in recent days showed Haley facing a tough hill to climb in toppling Trump, with a polling average of New Hampshire surveys from Decision Desk HQ and The Hill showing Trump at 51 per cent and Haley at 37 per cent.

Trump was also further buoyed by former rivals coalescing around him. Just before the Iowa GOP caucus, North Dakota Governor Doug Burgum endorsed Trump. Sen. Tim Scott and biotech entrepreneur Vivek Ramaswamy also endorsed him ahead of the Granite State primary, The Hill reported.

Haley only received a few endorsements from former candidates, including former Rep. Will

Hurd and former Arkansas Governor Asa Hutchinson.

Trump's win in New Hampshire raises questions around whether Haley will continue her primary challenge heading into her home state of South Carolina, as both wins underscore Trump's dominance in the party and as the next early voting nominating contests offer an almost impossible runaway for Haley, as reported by The Hill.

However, Haley's campaign signalled before the New Hampshire primary that it would compete in South Carolina. AdImpact also noted that her campaign placed ad reservations in the Palmetto State that would run beginning on Thursday.

ANI

US strikes Iranian-backed militia targets in Iraq

WASHINGTON / BAGHDAD

US forces conducted unilateral strikes on Tuesday against facilities used by an Iranian-backed militia group in Iraq, the US Central Command (CENTCOM) said.

CENTCOM said in a post on X that the strikes were carried out at 12:15 am Wednesday Iraq time,

targeting three facilities used by the Kataib Hezbollah (KH) militia group and other Iran-affiliated groups in Iraq.

The strikes were in response to KH's recent attacks, including the attack on al-Asad Airbase in western Iraq on Jan 20, CENTCOM said.

"These strikes targeted KH headquarters, storage, and train-

ing locations for rocket, missile, and one-way attack (unmanned aerial vehicle) capabilities," the command said.

Separately, two explosive-laden drones were shot down Tuesday by the air defense system at the Ayn al-Asad Airbase which houses US troops in the western Iraqi province of Anbar.

The Islamic Resistance in Iraq, an Iraqi Shiite militia, claimed

responsibility for launching two booby-trapped drones toward the airbase.

The militia said in an online statement that its fighters had launched "two separate drone attacks" on the Ayn al-Asad Airbase, stressing that it will continue its attacks on the US bases.

Agencies

Certain countries must stop sending wrong signals to 'Taiwan independence' separatist forces

FOLLOWING the elections of China's Taiwan region, over 100 countries and international organizations have reaffirmed their commitment to the one-China principle, their firm support for China's effort to safeguard the nation's sovereignty and territorial integrity, their opposition to any form of "Taiwan independence" and their support for China's cause of national reunification. What they have made is the voice of justice and peace.

However, the United States and a few other countries sought to use the event to engage in political manipulation and published so-called statements "congratulating" the election victor. Such practices are serious interference of China's internal affairs and violation of China's sovereignty, and go against a universally recognized basic norm in international relations and a prevailing consensus among the international community.

The Taiwan question is China's internal affair and elections in the Taiwan region are purely China's internal affairs. Whatever changes take place in Taiwan, the basic fact that there is only one China in the world and Taiwan is part of

China will not change.

The Cairo Declaration, Potsdam Proclamation and other legally binding international instruments that have established the post-World War II international order all provide the historical and jurisprudential basis for the fact that Taiwan is an inalienable part of China's territory.

While the two sides across the Taiwan Strait have yet to be reunified, the sovereignty and territory of China have never been severed. The legal status and the fact that Taiwan is an integral part of China's territory have never changed. This represents the true status quo of the Taiwan question.

The one-China principle is the political premise on which China establishes and develops diplomatic relations with other countries. China has consistently and firmly opposed any form of official contact between the Taiwan region and countries having diplomatic ties with China, and interfering in Taiwan affairs in any way or under any pretext.

A few countries have manipulated narratives to mislead the public, with an aim to cover and gloss over their erroneous practices that interfere in China's in-

ternal affairs and violate the basic norm governing international relations.

They hyped the so-called "democratic values," trying to support "Taiwan independence" in the name of "democracy." The Taiwan question is not about democracy, but about China's sovereignty and territorial integrity.

The Democratic Progressive Party (DPP) authorities, in collusion with external forces, have been foisting a trumped-up narrative of "democracy versus authoritarianism," fanning up the institutional difference between Taiwan and the mainland. Such efforts to pursue "Taiwan independence" in the name of democracy are very dangerous and go against the interests and wellbeing of people in Taiwan.

The future of Taiwan lies in China's reunification. The difference in social systems is neither an obstacle to reunification nor a justification for secessionism.

A few countries are all talk when it comes to the "peace and stability across the Taiwan Strait," while turning a blind eye to the actual threats that jeopardize it. The one-China principle is what underpins peace and stability across the Taiwan Strait. "Taiwan independence"

is as incompatible with peace and stability of the Taiwan Strait as fire with water.

The real threat to cross-Strait peace and stability is the DPP authorities' unwillingness to recognize the 1992 Consensus which embodies the one-China principle, separatist activities to seek "Taiwan independence" and attempts to change the status quo that both sides of the Taiwan Strait belong to one and the same China.

Certain countries have been fudging and hollowing out the one-China principle, and echoing and collaborating with "Taiwan independence" forces in political, military and economic dimensions.

They only say they want peace and stability across the Taiwan Strait, but ignore the separatist activities to seek "Taiwan independence." This will only embolden the "Taiwan independence" separatist forces to solicit foreign support and cause greater damage to cross-Strait peace and stability.

These countries only say they want to solve the Taiwan question peacefully, but never show support for China's peaceful reunification. In essence, they are hindering China's efforts to pursue reunification and separating the two

sides across the Taiwan Strait.

Certain countries claimed that they are committed to maintaining the peaceful resolution of differences, free from coercion and pressure. In recent years, the DPP authorities have damaged the peaceful development of cross-Strait relations, blatantly obstructed cross-Strait exchanges and cooperation, and continuously escalated the tense and volatile situation across the Taiwan Strait.

A few countries, in an attempt to mislead the public, disguised the DPP authorities as a "victim" so that the latter could win "compassion" from the international community. They hyped the rhetoric that they are committed to maintaining the peaceful resolution of differences, free from coercion and pressure, just to hinder the Chinese government and people from deterring separatist activities for Taiwan independence.

The Chinese government and people are ready to create vast space for peaceful reunification; but they will leave no room for separatist activities in any form. They will work with the greatest sincerity and exert their utmost efforts

to achieve peaceful reunification; but they will not renounce the use of force, and they reserve the option of taking all necessary measures.

Taiwan has never been a country and will never be one. The recent decision of Nauru to sever "diplomatic relations" with Taiwan and resume diplomatic relations with the People's Republic of China once again proved that the one-China principle is where the global opinion trends and where the arc of history bends.

China believes that the international community will keep supporting the one-China principle, understand and support the Chinese people's just cause of opposing "Taiwan independence" separatist activities, and their striving to achieve national reunification.

China urges relevant countries to earnestly abide by the one-China principle and the three China-U.S. joint communiques, stop all forms of official contact with Taiwan, stop sending wrong signals to "Taiwan independence" separatist forces, and sincerely support China's peaceful reunification.

People's Daily

'Dior bag scandal' lands ROK's Yoon, ruling party into dispute

SEOUL

HIDDEN camera footage appearing to show the Republic of Korea's First Lady accepting a Dior bag as a gift has plunged President Yoon Suk Yeol and his party into a controversy that may threaten their bid to reclaim a parliamentary majority in April's election.

Some members of Yoon's conservative People Power Party (PPP) have urged the president and his wife, Kim Keon Hee, to apologize for the incident dubbed by local media "Dior bag scandal" and admit receiving the purse was, at least, inappropriate, in the hope of putting the matter to rest.

Yoon's office said it had no information to share.

By opting to remain silent and, at the weekend, pushing for the party leader to resign due to a disagreement over some members' stance, Yoon risks creating a flash point that could end up costing PPP the April 10 election, analysts say.

"It is a political bombshell," said Rhee Jong-hoon, a political analyst. "The Kim Keon Hee risks are only going to get bigger."

Yoon won a close election in 2022 but his PPP is a minority in the parliament, which is controlled by the rival Democratic Party.

Analysts said when Kim, as the spouse of a government official, accepted the purse, which had a price tag of 3 million won (\$2,250), she may have violated an anti-bribery law.

The president's supporters say Kim is the victim of an illegal plot to set her up and a smear campaign.

The case surfaced in November when a YouTube channel aired a video clip secretly recorded by a Korean American pastor with a hidden camera as he visited Kim and handed her the handbag.

The pastor, Rev. Abraham Choi, who has been involved in religious exchanges with the Democratic People's Republic of Korea and is an advocate of engagement with Pyongyang, said he initially sought a meeting with Kim out of concern for Yoon's hardline policy of the Democratic People's Republic of Korea.

Choi said while Kim was a family acquaintance, her response to discussions over possible luxury gifts - including Chanel cosmetics he claims he gave her in their first meeting - led him to believe such gifts were the only way to secure an audience.

"You might say they were like an entry pass, a ticket for a meeting (with Kim)," Choi told Reuters in an interview on Tuesday.

Yoon's office said it had no information to provide when asked about Choi's claims.

An unnamed presidential official told Yonhap news agency last week that Choi had deliberately approached Kim with the intention of illegally filming using his family connections, and that gifts to the couple are handled and stored as property of the government.

After a first meeting, Choi said he became concerned about Kim's role in the administration and worked with a reporter at the YouTube channel, which airs left-wing news and commentary, to film her accepting the pricey bag during a second visit.

"A normal person would then say, 'Reverend, I can't see you if you do this,'" he said. "But the First Lady gave me the place and time."

Kim also remains mired in allegations of stock price manipulation from about 12 years ago, a case for which opposition-controlled parliament voted last month to appoint a special prosecutor to investigate.



Republic of Korea's President Yoon Suk Yeol, (left) and his wife Kim Keon Hee arrive for the gala dinner at the Association of Southeast Asian Nations (ASEAN) Summit in Jakarta, Indonesia, Sept 6, 2023. AP

PPP opposed the bill as a plot by the DP to hamper an investigation into its leader, Lee Jae-myung, and his corruption charges, which he denies. Yoon vetoed the bill as politically motivated.

In 2021, Kim made a public apology after months of allegations of falsified professional record and plagiarism in her Ph.D. thesis overshadowed Yoon's campaign for president.

'Marie antoinette'

A number of PPP members have argued public sentiment is focused on Kim and not the hidden camera sting, reflect-

ing growing concern the issue is leaving a bad impression with voters.

Tension between Yoon's office and his party boiled over last week when a member of its leadership, Kim Kyung-yul, likened the situation to the notoriety of Marie Antoinette, the French Queen known for her profligacy.

Local news reports said Yoon was livid and wanted to remove the party's leader, Han Dong-hoon, marking at least a brief split between the president and an official widely seen as a protégé and close associate.

In a poll released by YTN cable news

conducted this week, 69 percent of respondents said Yoon needs to explain his position regarding the controversy around the first lady.

Another poll by the financial publication News Tomato in December showed 53 percent of respondents believe Kim acted inappropriately, while 27 percent said she was caught in a trap set up to embarrass her.

"The general public thinks, 'Okay, it may be a trap, but why did she take it (the bag) anyway?'" said Shin Yul, political science professor at Myongji University.

Agencies

Netanyahu tells soldiers 'no substitute for victory'

TEL AVIV

ISRAEL Prime Minister Benjamin Netanyahu on Tuesday visited the IDF's (Israel Defense Forces) Elyakim base where he met with cadets in the company commanders training course, both conscripts and reservists.

Netanyahu was briefed by Training Center Deputy Commander Col. Sharon Eltit and heard about the training regimen of the combat company commanders course.

The Prime Minister spoke with the course cadets and answered their questions about the progress of the fighting, and the policy regarding activity in the various sectors: South, North, and Judea and Samaria.

"My main expectation is nothing less than total victory," he told them about the war in Gaza.

"There is no substitute for victory. I hear in the studios, analysts and all kinds of commentators: 'It is impossible' and 'It is not necessary.' It is possible and it is necessary, neither do we have a choice. Total victory."

"These monsters will be thoroughly defeated to the end," he added. "There is no substitute for victory. This is my main expectation and I hope and am certain that it is also yours."

"I want you to know that I rely on you and I believe in you," Netanyahu told the soldiers. "I know that it is not simple to be a commander. It is not simple because suddenly you laden yourselves with responsibility - to carry out the mission and to do so in the best way possible."

"But each one of you carries on your shoulders the destiny of the people of Israel and of the State of Israel. This is no exaggeration." ANI

Strengthening multilateralism for equitable global development and security

By Andrey Avetisyan

STARTING January 1, 2024, the Russian Federation took over the chairmanship of BRICS, an association which, according to the decision adopted by the BRICS Johannesburg Summit in August 2023, now includes 10 countries. Egypt, Ethiopia, Iran, Saudi Arabia, and the United Arab Emirates joined BRICS as new full members, which is a strong indication of the growing authority of the association and its role in international affairs.

As President of the Russian Federation Vladimir Putin (pictured) has pointed out in his address on this occasion, BRICS is attracting an ever increasing number of supporters and like-minded countries that share its underlying principles, namely, sovereign equality, respect for the chosen path of development, mutual consideration of interests, openness, consensus, the aspiration to form a multipolar international order and a fair global financial and trade system, and pursuit of collective solutions to top challenges of our time.

The Russian 2024 BRICS Chairmanship under the motto "Strengthening Multilateralism for Equitable Global Development and Security" will act precisely in this manner and focus on positive and constructive cooperation with all countries concerned.

The agenda of our chairmanship is packed. One of the crucial tasks is to ensure the integration of new participants in the BRICS mechanisms without compromising their efficiency.

Of course, we will consider the degree to which many other countries, about 30 of them, are prepared to join



the BRICS multidimensional agenda in one form or another. To this end, we will start working on the modalities of a new category of BRICS partner country.

In general, Russia will continue to promote all aspects of the BRICS partnership in three key areas: politics and security, economy and finance, and cultural and humanitarian contacts.

Naturally, we will focus on enhancing foreign policy coordination among the member countries and on jointly seeking effective responses to the challenges and threats to international and regional security and stability. Our foreign policy priorities include strengthening coordination on multilateral platforms, cooperation in combating terrorism, drug trafficking, cybercrime, money laundering and the legalization of criminal proceeds.

We will contribute to the comprehensive implementation of the Strategy for BRICS Economic Partnership until 2025 and the Action Plan for BRICS Innovation Cooperation for 2021-2024. We aim to enhance the role of BRICS in the international financial system, develop interbank cooperation, facilitate the transformation of the international settlements system, and expand the use of BRICS national currencies in mutual trade. Among important areas are deepening the dialogue between taxation, customs and anti-trust bodies.

Our priorities include promoting cooperation in science,

high technology, healthcare, environmental protection, culture, sports, youth exchanges, and civil society.

In total, over 200 events of different levels and types will be held in many Russian cities as part of the chairmanship. We encourage representatives of all countries interested in cooperating with our organization to take part in them. The BRICS Summit in Kazan in October will be the culmination of our chairmanship.

As Russia assumes its chairmanship, it looks forward to working productively with all countries in the BRICS orbit. And I am sure that, as Tanzania steadily pursues the policy of openness, economic development, attracting foreign investments and promoting tourism, there are very promising opportunities for closer cooperation with BRICS and its member countries.

Andrey Avetisyan is the Russian Ambassador to Tanzania

Sweden one step closer towards NATO membership

STOCKHOLM

SWEDEN got closer to NATO membership after the Turkish parliament approved the Scandinavian country's application late on Tuesday.

"Today, we are one step closer to full NATO membership. It is positive that Türkiye's parliament has voted for approval of Sweden's NATO application."

Swedish Prime Minister Ulf Kristersson said on X, formerly Twitter, immediately after the vote of 287-55 came out in the Turkish parliament.

Applauding the outcome, Sweden's Foreign Minister Tobias Billström said in an interview with Swedish Television (SVT) that Turkish President Recep Tayyip Erdogan still had to sign the ratification and send the document to Washington D.C. Mats Knutson, Sweden's domestic political commentator, said in an opinion piece on SVT that Erdogan may not sign it off before Washington has confirmed that they will sell fighter jets to Türkiye.

The process has so far taken 20 months since Sweden applied for membership, although NATO's Secretary General Jens Stoltenberg assured the Swedish newspaper Dagens Nyheter in March 2022 that Sweden would likely join the military alliance "very quickly."

Instead, Sweden has encountered hurdles with Ankara citing concerns regarding Sweden supporting the Kurdistan Workers' Party (PKK) and Syria's Kurdish People's Protection Units (YPG), which Türkiye considers as terrorist groups, and Sweden allowing protesters to burn copies of the Quran even outside Türkiye's embassy in Stockholm.

In April 2023, Finland became a NATO member, crushing the ambition of the Swedish and Finnish governments to join "hand-in-hand" as they deemed it

safest in the wake of Russia launching its special military operation in Ukraine in February 2022.

Although Sweden formally applied for NATO membership in May 2022, it wasn't until March 2023 that the Swedish parliament voted in favor of abandoning the country's long-standing policy of military non-alignment. Out of eight political parties in the parliament, only two smaller ones were opposed to a NATO membership and the voting ended with 269 in favour and 37 against.

According to a poll by the University of Gothenburg, public opinion also shifted quickly in 2022. In 2022, 64 percent were positive about joining NATO - an increase of 35 percentage points from the year before.

Though statements by the Swedish government were initially optimistic about joining NATO soon, they have become increasingly less so over time. That said, Sweden has intensified its cooperation with and integration into the military alliance.

In January, Swedish Prime Minister Ulf Kristersson told delegates of an annual security policy conference that Sweden was prepared to send "a reduced battalion" to Latvia to strengthen NATO's presence along the Russian border once Sweden has become a member.

Sweden is also widely regarded as an important staging area where NATO wants to boost, and in December 2023 Sweden and the United States signed a Defence Cooperation Agreement according to which the United States is granted access to 17 military bases across the country.

The Swedish Peace and Arbitration Society and the Swedish section of International Physicians for the Prevention of Nuclear War have criticized the position of Sweden, unlike Denmark and Norway, not ruling out storing nuclear weapons on its territory. "In a similar agreement between Norway and the United States, it is stated that Norway does not accept the pre-storage or exercises with nuclear weapons on its territory, a clause not included in the Swedish agreement with the United States," the organizations wrote in a report released in January.

"It is frightening that we are joining a nuclear weapons alliance without the Swedish people knowing what it will entail. There are also many question marks about what role Sweden will take within NATO. We hope that this report can shine a light on what membership in the nuclear weapons alliance may entail, even though the questions are still worryingly many," Kerstin Bergea, chairperson of the Swedish Peace and Arbitration Society said in a press release when the report was made public.

Xinhua

China sees rapid growth of cross-border e-commerce exports

ACCORDING to customs statistics, China's cross-border e-commerce logged total imports and exports of 2.38 trillion yuan (\$330.9 billion) in 2023, up 15.6 percent year on year. In particular, exports totaled 1.83 trillion yuan, up 19.6 percent from a year ago, while imports stood at 548.3 billion yuan, up 3.9 percent.

The rapid development of cross-border e-commerce demonstrates China's immense market vitality and growth resilience. It not only meets the diverse and individualized needs of Chinese consumers but also helps Chinese products reach global markets, becoming an important driving force for foreign trade development.

At night, warehouses of cross-border e-commerce companies

in the Guangzhou Baiyun International Airport Comprehensive Bonded Zone, south China's Guangdong province were still bustling - numerous products were being packed and waiting to be sent to consumers around the world via international flights after customs clearance.

With the development of globalization, an increasing number of Chinese companies are turning their attention to overseas markets in search of greater development opportunities. Cross-border e-commerce exports have become an important pathway for this expansion.

China is actively promoting the healthy, sustainable and innovative development of cross-border e-commerce. It encourages local

authorities to leverage industrial and resource advantages to build innovative cross-border e-commerce pilot zones, and develop a model that integrates cross-border e-commerce and industrial belts, so as to facilitate business-to-business exports for cross-border e-commerce enterprises.

According to Zhu Siqiao, associate researcher at the Chinese Academy of International Trade and Economic Cooperation under China's Ministry of Commerce, in the face of increasing global trade uncertainty and sluggishness, cross-border e-commerce, relying on flexible, efficient, and resilient supply chains, provides more value-for-money products to global consumers and injects new impetus into global trade growth.

In 2023, relevant departments have continuously improved policies related to customs clearance, taxation, foreign exchange, and innovated regulatory models to promote cost reduction and efficiency improvement for enterprises. They encouraged cross-border e-commerce pilot zones, industry organizations, and companies to actively participate in "Silk Road e-commerce" and Belt and Road economic and trade cooperation, so as to ensure the steady and sustainable growth of cross-border e-commerce exports.

"We have successfully established a foothold in overseas markets thanks to cross-border e-commerce exports and overseas warehouses," said Lyu Qiang, general manager of Verage, a baggage

manufacturer based in Hangzhou, east China's Zhejiang province.

"Not only is the delivery and after-sales service more convenient, but we can also collect timely feedback from foreign consumers through e-commerce platforms. This allows us to continuously optimize our products," said Lyu.

Since 2023, Verage has achieved sales of over 20 million yuan through cross-border e-commerce platforms, with a year-on-year growth of over 70 percent.

Hangzhou Customs has been actively exploring new models and applying new scenarios for the development of cross-border e-commerce, supporting traditional industries in expanding overseas markets through new business forms, and aiming to bet-

ter facilitate the exports of Chinese products with cross-border e-commerce overseas warehouses.

Zhu believes that the rapid development of digital technology and the advancement of regional cooperation will create a better environment for the development of cross-border e-commerce.

Cross-border e-commerce connects different industries, allowing various sectors such as clothing, footwear, baby care products, furniture, and appliances to access global markets. Additionally, cross-border e-commerce also drives the transformation of traditional manufacturing and trading enterprises, promoting the development of new business forms.

Shandong Jiongxin Trading Co., Ltd. based in a cross-border

e-commerce industrial park in Jinjing, east China's Shandong province, recently signed a garlic trade order worth \$12,000 with a foreign client.

After joining the cross-border e-commerce industrial park, the profit margin of the company's orders has increased by 50 percent, said Han Ju, general manager of the company.

In Zhuhai, Guangdong province, the customs department is working to streamline cross-border logistics for the Guangdong-Hong Kong-Macao Greater Bay Area. Eligible goods to be exported are allowed to go through customs clearance procedures through a "simplified declaration, list-based release and summary statistics" approach. *People's Daily*



Yanga's players, midfielder Zawadi Mauya (R) and fullback Kouassi Attohoulia are pictured participating in the club's training session at the Avic Town venue, Kigamboni in Dar es Salaam recently to prepare for the resumption of the 2023/24 NBC Premier League. PHOTO: COURTESY OF YANGA

Yanga players ready for NBC Premier League resumption

By Correspondent Nassir Nchimbi

YANGA's players have expressed readiness and optimism ahead of the resumption of this season's NBC Premier League after returning to training camp in Dar es Salaam last week.

The Jangwani Street-based outfit, which is training at Avic Town in Kigamboni, is without AFCON-selected players turning out for Burkina Faso, Zambia, Mali, and Tanzania.

League defending champion Yanga is positioned second in the top flight log with 30 points, trailing the leader Azam FC which has collected 31 points- but the latter has taken part in two more ties.

The Jangwani Street club also vying for this season's CAF Champions League quarterfinals, as the side has grabbed four points after five outings, remaining with decisive games against CR Belouizdad and Al Ahly at stake.

After missing Taifa Stars' AFCON final squad, Yanga's striker Clement Mizze noted he and his teammates are gearing up with huge morale for the return of club action while new signings add a more competitive nature to the group.

The young forward disclosed: "We have high spirit and morale in the club's training sessions, they have been intensive and that makes it great to have a group of talented players that we believe will do better in the second round slated for next month."

"New players have made our team competitive, all players are training hard like how they play to impress the coach and earn a starting role," the attacker revealed.

Mzize noted: "It is not easy because all players are good, what is important is the team spirit, all players being ready whenever they are

called upon."

Midfielder Khalid Aucho- also Uganda Cranes' assistant skipper- said he is impressed with how fast and physically ready his fellow players are- an aspect which makes it easy for them to pick up when the league resumes.

Yanga won 1-0 against Tabora United away last year on December 23 before the league was postponed for a short break to pave the way for an AFCON showdown.

"Yanga has it is seasonal goals which makes it easy for players to understand the magnitude of the task ahead of us in the upcoming fixtures once they resume," Aucho said.

The midfielder added: "We understand the prowess of our rivals in all competitions. That's why we are preparing very well and fast to achieve our goals."

Yanga is without injured players at the moment, with left-back Joyce Lomalisa- who was earlier nursing an injury- returning during the 2024 Mapinduzi Cup and playing two games that boosted his match fitness.

The Congolese defender spoke highly of his return and training camp, revealing: "The squad is up and running during this short break, I am delighted to return to full fitness after playing two Mapinduzi Cup games although we did not win the tournament."

"I know it won't be easy to return to the starting eleven due to our competition but I will try hard to secure playing time," Lomalisa, who played 495 minutes of the NBC Premier League covering 11 duels, said.

With players expressing readiness at the club, Yanga's head coach Miguel Gamondi has requested for various friendly games to assess his players after weeks of intensive training.

aimed at the whole community," 'Nikanewmoon' revealed.

The German artist stated that the song which was introduced on the music platforms early this week is in audio format, adding as of next month the track's video will be ready.

Arusha-born rapper 'Panda Tz' pointed out that Tanzanians should expect a unique taste from the song. "People are used to seeing artists of the same genre collaborate but we are different, we have mixed the German hip-hop music with Bongo Flava to give them happiness," 'Panda Tz' noted.

The two artists further stated that they expect to do other works in the future and urged music fans to support them in the new song.

Tanzania's AFCON dream is more than just kicking a ball

By Correspondent Seth Mapoli

WHEN Taifa Stars stepped onto the pitch in the 2023 Africa Cup of Nations (AFCON) in Ivory Coast a fortnight ago, it was not just about football.

It was about Tanzania, a nation on the rise, showing the world what it is made up of. Every cheer, every tackle, every drop of sweat told a story of hard work, of dreams bigger than any goalpost.

For years, young boys across Tanzania have chased makeshift balls, their eyes filled with visions of wearing the national team colours.

The 2023 AFCON showdown has not been just a victory for those boys, it was a sign that those dreams are within reach. It proved that Tanzania belongs to the big stage, playing alongside the continent's best.

Reaching AFCON is though just the beginning. To truly achieve success, Tanzania needs to keep the ball rolling. It needs to nurture the talent that exists in every village and city street.

This is where the Tanzania Football Federation (TFF) and the government come in. They need to come up with better programs, invest in infrastructure, and create a system that supports players from their first kick to their final roar.

Tanzania's soccer followers should think about it, in 2027, the AFCON finals will be coming home! Not just to the country, but to East Africa.

The East African region will be co-hosting the continental showpiece- with three nations of Tanzania, Kenya, and Uganda united by a love for the beautiful game.

This is not just a tournament, it is a chance for the trio to show the world what East Africa can do.

To shine on such a stage, the country needs to get ready now. Soccer enthusiasts ought to imagine the roar of the crowd in Dar es Salaam, the cheers echoing across various regions as Taifa Stars lifts the AFCON trophy in 2027.

It is the dream, and participation in the 2023 AFCON showdown is the first step towards making it a reality.

For the country to reach the dream it needs plans, long-term



Taifa Stars' midfielder Mudathir Yahya (C) attempts to block Morocco's midfielder Selim Amallah when the two teams took on each other in a Group F tie of the 2023 Africa Cup of Nations which took place in Ivory Coast last week. PHOTO: COURTESY OF TANZANIA FOOTBALL FEDERATION

plans, and even short-term plans. I will present an example of nations that achieved success in various continental tournaments.

Zambia's 2012 AFCON victory context came along as the nation had never won the continental showpiece's trophy.

French tactician Herve Renard, the then Zambia head coach, came with a short-term plan as he instilled a never-say-die attitude, emphasizing mental resilience and team spirit.

He also adapted tactics to suit the available players, employing a counter-attacking style that maximized their strengths.

As a result, Zambia defied all the odds, winning the 2012 AFCON title in a dramatic penalty shootout of the final against Ivory Coast.

The victory transcended football, serving as a powerful symbol of national unity and perseverance.

Ghana's 2010 World Cup quarter-final feat- the country had, before that, never reached the World Cup knockout stages.

Ratomir Djukovic, then Ghana's head coach, instilled discipline and tactical awareness, blending experienced players with exciting youngsters. He also fostered a strong team spirit and belief in their ability to surprise.

The West African country's squad

reached the World Cup quarterfinals, narrowly losing to Uruguay in a nerve-wracking duel.

Ghana's run showcased its potential and laid the foundation for future successes. Now all these examples can relate to Tanzania's situation and this means anything is possible- it is just a matter of better plans and strategies.

Germany's 2014 World Cup victory tastes bittersweet. Reaching third place in the 2006 World Cup was good, but not good enough.

The German Football Federation (DFB) knew it needed a long-term plan, a chase game against time culminating in the 2014 tournament.

The DFB focused on three key areas- talent, tactics, and toughness. Elite youth academies blossomed, scientific training methods were deployed, and players became tactically flexible.

Sports psychologists instilled resilience while coaching staff embraced possession-based play inspired by Spanish and Barcelona models.

Grassroots programs were strengthened, scouting networks widened, and infrastructure upgraded. The DFB partnered with universities to stay ahead in sports science.

The result? A generation of technical geniuses like Mario Götze, Toni

Kroos, and Marco Reus emerged, ready to be molded by head coach Joachim Löw's attacking vision.

The 2014 World Cup hosted by Brazil arrived, and Germany marched through the tournament. Past demons were slain, culminating in a dramatic final against Argentina. In the dying moments, Götze volleyed home the winner, silencing the doubters.

This was not just a victory, it was the payoff for eight years of meticulous planning, unwavering dedication, and a shared dream.

Germany's tale was not written in 2014, it was crafted, player by player, dream by dream, eight years before.

Here is the thing, the 2023 AFCON is not just a game- it is a promise. A promise to Tanzanians, to future generations, that Tanzania belongs amongst the footballing giants.

Tanzania has the talent, the passion, and now, the opportunity. The country ought to make 2027 not just a celebration of co-hosting the AFCON but a coronation of dreams fulfilled.

Soccer enthusiasts in Tanzania, for that matter, ought to rally behind Taifa Stars, they should invest in the country's future, and show the world that when it comes to football, Tanzania is here to stay, and is here to play.

Simba set to offload more players during main registration window

By Correspondent Nassir Nchimbi



Simba SC Board of Directors Chairman, Salim Muhene.

SIMBA SC Board of Directors Chairman Salim Muhene has said the squad is planning to trim more players in the main transfer window as part of plans to strengthen the squad at the end of the season.

Muhene, alias 'Try Again', disclosed the plan is based on the instructions issued by Simba SC's head coach, Abdelhak Benchikha, who is responsible for all registration decisions in the club.

The club's top official said that Benchikha is currently in the process of building his squad, so the leaders have to fulfill the coach's wishes.

"We have done the work that we have been asked to do by the technical bench, all players who have been signed and players that have been left are due to the recommendations of Benchikha," he said.

Salim further asked all new players, and their counterparts that have been retained, to continue making good use of the opportunities they are given on the pitch because there will be no mercy when the leadership makes decisions at the end of the season.

He said that they will hardly look at the fact that a certain play-

er might be the outfit's fanatics' favourite and prompt them to retain him for the fans' sake.

The official stated: "What is needed is players should apply themselves when they are given a chance not only in training but also in matches."

"In this window, we had planned to leave some players but their efforts- especially in the 2024 Mapinduzi Cup- have made us change our minds," he said.

In the mini-registration window which was closed last week, Simba SC announced the departure of six players from the first team.

The players are Jean Baleke, Moses Phiri, Nassoro Kapama, Shaban Chilunda, Jimmyson Mwanuka, and Mohamed Mussa.

The club's leadership also announced the recruitment of six new stars- domestic and foreign- namely Saleh Karabaka, Ladack Chasambi, and Edwin Balua (Tanzania).

Others are foreign footballers Pa Omar Jobe (Gambia), Babacar Sarr (Senegal), and Freddy Michael Koublan (Ivory Coast).

Simba SC was set to return to training camp this week, with all newly signed players expected to be present at the club.

Bongo Flava artists Panda Tz, Nikanewmoon release new song

By Guardian Correspondent

TANZANIA's new generation music artist Kamal Masala- popularly known as 'Panda Tz'- and German artist Nicole Piecha, nicknamed 'Nikanewmoon', have released their new song titled 'Kidogo IDK'.

Nicole disclosed that she has decided to include 'Panda Tz' in the song to combine the taste of German music with that of Bongo Flava.

She said that they have talked about life, problems, hope, and God's love for all people regardless of nationality, religion, and race.

"It is a song that describes daily life accompanied by problems, comfort, and hope for people. I hope everyone will like it due to its message

Mohamed Salah accused of 'plotting' Afcon departure ahead of Liverpool return

By Chris Bascombe

PEP Lijnders, the Liverpool assistant manager, says Mohamed Salah could not be more committed to the Egypt national team after accusations he 'plotted his departure' from the Africa Cup of Nations.

Salah's absence due to injury until at least the Afcon final, should his country make it that far, has led to scathing criticism from Egypt legend Ahmed Hassan.

The 48-year-old, who played for his country 184 times, has taken exception to Salah returning to Merseyside for treatment on his hamstring, which could take 28 days to heal.

"I've always backed Salah and I was very happy with his presence as captain of the Egyptian national team," said Hassan, who helped Egypt win four Afcon titles between 1998 and 2010. "I had no problems with what he said, but it turned out that he was plotting his departure from the Egypt camp."

"Do the Afcon regulations allow a player to leave the national team's camp and come back again? He had the possibility of bringing in someone from Liverpool's medical staff to be with him during the competition. Again, he is the captain. He should stay with the team no matter what, even if he only had one leg to stand on."

"He even said himself that it's the Egyptian national team, not Salah's national team, and this is true. We have confidence in all the players who are there and they must fight for the title."

That extraordinary outburst prompted clarity on the seriousness of Salah's hamstring injury from his representative, Ramy Abbas, and a strong rebuttal and defence from Liverpool.

"You should never doubt the commitment of Mo Salah," Lijnders said. "I never met a guy, and also a human being, who is more committed to the life of being a professional football player."

"I know the country is devastated to lose him. We were devastated to hear that he got injured. He played the first game, scored, assisted, the captain, a massive importance of course."

"But the only reason why their medical team and our team decided for him to come back is to give him the best possible chance to be available in the final if Egypt reach the final."

At Liverpool's training ground, the 31-year-old is considered an 'Egyptian James Milner' because of his dedication to being fit and available, the first into training and the last out of the gym. His appearance record for Egypt is exemplary, just short of 100 caps.

Lijnders believes the mixed messages when Salah was first injured - the full extent of the setback required further tests - led to many doubting how serious it was.

"I think that because of the first message that came out, saying it would only be a few days one week, then they made a detailed scan and it came out that there is a proper tear in his hamstring that means the expected return to playing will be three or four weeks if everything goes smooth and goes right," Lijnders said.

"It will go smooth and it will go right because we have treated his body before. What I am really happy about is that the medical team of Egypt and the medical team of Liverpool Football Club really worked together and were in close contact to make a decision. It is an example of how international football and club football should operate to put the player in the centre and not targets of everyone. Then it becomes a conflict of interest."

"How it works now is all of us made the decision that is best for him and in the best stable environment, knowing the people, and having time and focus on the process."

On more positive injury news for Liverpool, Scotland captain Andrew Robertson is back in training and is in line to return to the squad for the League Cup semi-final, second leg against Fulham on Wednesday.

THE TELEGRAPH

Ghana sack boss Hughton after group-stage exit

ACCRA

GHANA have sacked coach Chris Hughton after their group-stage exit from the 2023 Africa Cup of Nations.

The Black Stars finished on two points in Group B, drawing 2-2 with both Egypt and Mozambique following a 2-1 defeat by Cape Verde in their opener.

Ghana had distant hopes of progressing as one of four best-ranked third placed sides, but were eliminated on Tuesday when results went against them.

Hughton had been appointed as Ghana head coach in February last year.

"Chris Hughton has been relieved of his duties with immediate effect," a Ghana Football Association (GFA) statement said. "The executive council has also taken a decision to dissolve the technical team of the Black Stars."

"The GFA will in the coming days provide a roadmap on the future direction of the Black Stars."

Former Newcastle United and Brighton boss Hughton began working as a technical adviser for the four-time continental champions in February 2022.

He replaced Otto Addo as boss after Addo stepped down following the 2022 World Cup in Qatar, where Ghana finished bottom of Group H with one win from three matches.

Ghana also exited the 2021 Afcon finals in Cameroon at the group stage, and the West Africans suffered the same fate in Ivory Coast. BBC

Algeria crash out of Cup of Nations as Cameroon qualify for last 16

ABIDJAN

FORMER champions Algeria crashed out of the Africa Cup of Nations in the group stage on Tuesday after a shock defeat against Mauritania, but Cameroon secured a last-16 place with a dramatic victory over Gambia.

Algeria won their second AFCON title in Egypt in 2019 but were then sent packing in the group stage at the last edition in Cameroon two years ago with just one point and one goal scored.

This campaign has been equally miserable for Djamel Belmadi's team, who drew their first two matches in Group D against Angola and Burkina Faso but would have qualified for the knockout phase with a point against Mauritania in Bouake.

Yet Mauritania, who had lost their opening two matches in Ivory Coast and had never won in eight previous attempts at the AFCON, ran out 1-0 winners thanks to a 37th-minute goal by captain Mohamed Dellah Yaly, who plays his club football in Iraq.

The result relegated Algeria -- who started the game with off-form Riyad Mahrez on the bench -- to bottom spot in their group and they head home having now gone six Cup of Nations matches without winning since beating Senegal 1-0 in the 2019 final.

Mauritania make history -

Mauritania, meanwhile, are now certain to advance



Cameroon's Karl Toko Ekambi scores their first goal against Gambia in Bouake on January 23, 2024. Photo: Reuters

to the knockout phase for the first time in their history as one of the four best third-placed teams.

"Nobody was thinking about Mauritania, but football is like that, full of surprises, and we have been rewarded for all the hard work we have put in," Mauritania coach Amir Abdou told broadcaster Canal Plus Afrique.

Angola finish top of Group D ahead of Burkina Faso after beating the Stallions 2-0 in Yamoussoukro thanks to a goal in each half from Egypt-based striker Mbululu and Zini of AEK Athens.

The Angolans are through to the knockout phase for the first time since hosting the tournament in 2010, and will now play a best third-placed team in Bouake in the last 16.

Runners-up in 2013 and semi-finalists two years ago, Burkina Faso will head to the northern city

of Korhogo for a tie next Tuesday against the winners of Group E, which will be Mali, South Africa or Namibia.

Earlier on Tuesday, five-time champions Cameroon secured qualification for the next round with a 3-2 win over Gambia in an extraordinary match in Bouake.

Both teams needed a win to stand a chance of going through from Group C, and Cameroon took the lead early in the second half from a Karl Toko-Ekambi header.

Yet Gambia, quarter-finalists two years ago, drew level on 72 minutes when the unmarked Abie Jallow finished past Fabrice Ondoa, preferred in goal to Manchester United's Andre Onana.

Ebrima Colley then put Gambia ahead five minutes from time, meaning the Indomitable Lions were heading out.

However, James Gomez turned a

cross into his own net two minutes later to make it 2-2, and Christopher Wooh then headed in Cameroon's winner in stoppage time.

"It is in our DNA, it's just what we are like," Cameroon coach Rigobert Song said when it was put to him that his team never know when they are beaten.

They will now head to Abidjan for a heavyweight last-16 tie against Nigeria on Saturday, while Gambia go home with three defeats in as many games.

Perfect Senegal, Ghana out - Gambia coach Tom Saintfiet confirmed after the match that he would be leaving his position, despite having a contract until 2026.

Meanwhile, reigning champions Senegal beat Guinea 2-0 in Yamoussoukro to top Group C with a 100 percent record, Abdoulaye Seck and Iliman Ndiaye scoring their goals in the second half.

They will stay in Yamoussoukro for a last-16 tie next Monday against one of the best third-placed teams, and there is a good chance they will end up playing hosts Ivory Coast who remain in contention to qualify despite coming third in Group A.

Cameroon's comeback relegated Guinea -- who had star striker Serhou Guirassy back from injury -- to third place, but they will go through to the next round.

However, those results condemned four-time champions Ghana to elimination.

The group stage concludes on Wednesday, with South Africa playing Tunisia and Namibia facing Mali in Group E, while Tanzania take on the Democratic Republic of Congo and Zambia meet Morocco in Group F.

AFP

Andre Onana replaced by his cousin for Cameroon's must-win Afcon game

By Mike McGrath

ANDRE Onana's disastrous season plucked new depths when he was dropped to the bench for Cameroon's crucial final Africa Cup of Nations group game.

The Manchester United goalkeeper missed his country's opening game of the tournament having chosen to stay in England to play in the Premier League clash against Tottenham, then saw his flight to the Ivory Coast diverted to Abidjan from Yamoussoukro, 200 miles away.

Onana played in the 3-1 defeat by Senegal last Friday but had a shot-save percentage of zero and was dropped for the must-win Group C clash against Gambia at Stade de Bouake, with his cousin Fabrice Ondoa chosen instead. Cameroon qualified for the round of 16 after 3-2 win and now face Nigeria on Saturday.

Cameroon manager Rigobert Song, the former Liverpool defender, has only just welcomed back Onana to the squad after coming out of international retirement this season, with his hiatus due to what he called "injustice and manipulation".

He was suspended by his country's federation during the 2022 World Cup for "disciplinary reasons", then announced his retirement.

"I answer the call of my nation with an unshake-



Fabrice Ondoa is now Cameroon's first-choice goalkeeper. Agencies

able certainty, aware that my return is not only to honour my dream, but also to meet the expectation and support of Cameroonians who deserve a national team determined to shine," he said on his return.

He has been backed by United manager Erik ten Hag this season despite a series of errors since his £47.2 million move from Inter Milan in the summer.

His mistakes against Galatasaray in the Champions League were pivotal moments in United crashing out of the competition at the group stage. He was accused of making teammates nervous and inviting a shoot-on-sight policy for opponents by former United players working as pundits.

"He makes his whole

team nervous, he makes simple saves look difficult," Paul Scholes said. Turkey goalkeeper Altay Bayraktar was bought in the summer and is set to play in the FA Cup against Newport on Sunday.

Meanwhile, Luke Shaw and Harry Maguire have returned to full training in a boost to Ten Hag.

Maguire has been sidelined for the past six weeks

since suffering a groin injury in the Champions League defeat by Bayern Munich last month.

Shaw, who missed three months at the start of the season with a thigh problem, has been out for the past four-and-a-half weeks with another injury sustained before Christmas.

The defenders have now resumed training, though, and could potentially come into contention for the Newport tie should Ten Hag deem them ready.

Shaw and Maguire were pictured together in Dubai after the United players were among a contingent to ensure a short holiday in the emirate during the mini Premier League winter break.

Casemiro and Lisandro Martinez were also in training at Carrington on Tuesday as Ten Hag sees the welcome return of sev-

eral key players.

Centre-half Martinez made his long-awaited return from injury as a second-half substitute in the 2-2 draw against Tottenham on Jan 14 when midfielder Casemiro was an unused substitute.

Fellow midfielder Mason Mount is still to return along with defenders Victor Lindelof and Tyrell Malacia. Anthony Martial is the other senior absentee.

Talks between United and Granada over a loan deal for Facundo Pellistri have run into trouble with the Spanish club reluctant to cover more than a small part of the Uruguayan winger's wages. There is interest from other European clubs in the player, though.

THE TELEGRAPH

Gwiji by David Chikoko



SPORT

Algeria crash out of Cup of Nations as Cameroon qualify for last 16

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Samatta: Suspended coach Amrouche is 'one of us'



Tanzania's senior national football team players are pictured training in San-Pédro, Ivory Coast recently to shape up for the 2023 Africa Cup of Nations Group F fixtures. PHOTO: COURTESY OF TANZANIA FOOTBALL FEDERATION

By Guardian Correspondent & Agencies

TANZANIA'S national football team 'Taifa Stars' captain Mbwana Samatta has described their suspended coach Adel Amrouche, as 'one of us' and said he wished the squad could have him with them at the ongoing 2023 Africa Cup of Nations (AFCON) in Ivory Coast.

Amrouche was sanctioned by the Tanzania Football Federation (TFF) last week after he was handed an eight-match ban and fined \$10,000 by the Confederation of African Football (CAF).

The sanction followed a complaint from the Royal Moroccan Football Federa-

tion (RMFF) to the CAF about remarks made by the coach.

"He (Amrouche) prepared us to come to the AFCON and after the first game, he got suspended. So it's tough, actually, for the group," Samatta told BBC Sport Africa.

"We wish we could have him with us. But this is what happened and we cannot change that so we stay together."

The TFF said Amrouche's comments, made before AFCON had kicked off, criticized

the RMFF's influence over the African game.

Morocco had already beaten Tanzania 3-0 in their opening Group F match last Wednesday when Amrouche's suspension was announced.

His place was taken by Hemed Suleiman 'Morocco' who was in the Taifa Stars dug-out for their second game, a 1-1 draw with Zambia on Sunday, and the interim coach also gave his support to Amrouche. "We have solidarity as coach-

es. You're working together and it was our mission to come to do something in this AFCON," he said.

Tanzania was needing a win against DR Congo in their final Group F match later yesterday to stand any chance of progressing to the last 16.

Samatta says despite Amrouche's absence, he was still a big part of the team's preparations.

The 55-year-old was appointed as Tanzania boss in March

last year, leading the country to AFCON by securing a point in his birth country of Algeria in their final qualifying match.

"We managed to play our game against Zambia and it didn't break us," former Aston Villa striker Samatta added.

"We will try to make sure that we play our game and try to win our game. We still consider him with us because we cannot let him out of our team. He is one of us."

TO NIGHT @ 9:00

SALAMA NA
Meet Salama with her renowned friends who share their reliable stories on her one on one interviews to inspire fellow Tanzanians

11:00 DADAZ
12:00 KIPENGA XTRA
13:00 Mpera Mpera
13:30 Kati Za Wana
14:00 Kilimo Plus
14:30 Ulenzi (I)
15:00 Funguka
15:30 Dandao Za Michezo
15:30 Ubongo Kids
15:58 Dakezo Za Michezo
16:00 Zote Kuntu
16:15 Dandao Za Michezo
16:17 Zote Kuntu
16:45 Dandao Za Michezo
16:47 Zote Kuntu
17:00 SILEKI
17:55 Kurasa
18:30 Kati za Wana
18:15 Dandao Za Michezo
18:17 Kati Za Wana
18:30 Bongo Hits

18:58 Dakezo Aya
19:00 EATV SAA 1
20:00 DADAZ (I)
20:58 Dakezo Mamba Ya Pesa
21:00 SALAMA NA
21:45 Dandao Za Michezo
21:47 Zote Kuntu
22:00 Bongo Hits
22:15 Dandao Za Michezo
22:17 Bongo Hits
22:45 Dandao Za Michezo
22:47 Bongo Hits
23:00 Kurasa
23:00 EATV SAA 1 (I)

eastafrica RADIO

05:00 Supa Breakfast
09:00 MAMAMIA
12:00 Kipenga Xtra
13:00 Planet Bongo
16:00 EATV Drive
19:00 Kipenga
21:00 The Cruise

88.1FM DAR ES SALAAM

Simba SC resumes training as Benchikha focuses on sharpening team tactics

By Correspondent Seth Mapoli

SIMBA SC players are set to resume training after a 10-day hiatus brought about by the ongoing 2023 Africa Cup of Nations tournament in Ivory Coast.

The squad's head coach Abdelhak Benchikha instructed the players to return to Dar es Salaam on Wednesday, with training scheduled at Mo Simba Arena on Thursday.

Benchikha is now dedicated to utilizing the upcoming month of training to meticulously prepare the team for upcoming competitions.

The Algerian gaffer successfully propelled the team to three CAF Champions League games, three matches in the NBC Premier League, and six clashes in the 2024 Mapinduzi Cup with the club having conceded two losses.

The Msimbazi Street outfit has been busy in the January transfer window, making six signings.

The club has signed strikers Pa Omar Jobe from Zhenis of Kazakhstan, Fredy Michael Koublan from Green Eagles of Zambia, and midfielder Babacar Sarr who previously served US Monastir of Tunisia.

Other footballers that have been recruited by Simba SC are Ladack Chasambi from Mtibwa Sugar, Saleh Karabaka from JKU SC, and Edwin Balua from Tanzania Prisons.

The Msimbazi Street side is currently placed second in the 2023/24 CAF Champions League in Group B with five points

The club is trailing the group leader, ASEC Mimosas of Ivory Coast, which boasts 10 points and is highly expected to progress to the last eight.

Botswana side, Jwaneng Galaxy FC, holds the third position with four points, while Moroccan club, Wydad Casablanca, is at the bottom of Group B with three points.

Simba SC has played four games in this season's CAF Champions League, securing five points from one win, two draws, and one loss.

Domestically, Simba SC is placed third in this season's NBC Premier League after taking part in 10 games, with seven wins, two draws, and one loss.

Cameroonian winger Willy Onana, who spent the break in Cameroon, expressed optimism about the team's prospects, stating that the time off provided an opportunity for reflection and strategic planning.

Onana anticipates a rejuvenated spirit upon the club's return to the pitch, aiming for success as a unified team.

"We have used this time to reflect on where we went wrong and where we need to add strength, as well as make new plans," the footballer disclosed.

"Soon we will be back on the pitch, and I know we will have a new spirit to fight harder, to give the team success," Onana said.

Simba SC's goalkeeping coach Daniel Cadena, back from Spain, echoed the sentiment of returning stronger with a collective goal of bringing joy to the squad's fans.

Cadena emphasized the significance of the break, allowing both rest for existing players and integration for new additions.

The gaffer noted: "We thank God that we have returned safely, and now we all have a big goal of giving our fans great success."

"Considering that this time we will also be different, there are new players and those who were there have had time to rest," the coach disclosed.

"I think if we come back together, we will have a lot of strength and the fans will enjoy their team," Cadena said.

Simba SC's prowess in Tanzania and African football is undeniable, given the outfit is equipped with a formidable squad and a skilled technical bench.

Anticipation builds as Simba SC aims for success in the remaining competitions this season, and the side's enthusiasts are eagerly awaiting to witness the club's performance in the coming months.

Yanga eyes local, international friendly ties to bolster fitness

By Correspondent Nassir Nchimbi

YANGA's leadership has revealed that the outfit is scheduled to play local and international friendly fixtures to keep the players fit for the resumption of the 2023/24 NBC Premier League, CAF Champions League, and Azam Sports Federation Cup next month.

Ali Kamwe, Yanga's Media and Communication Manager, said that the club will, from next week, begin playing local and international friendly games and the schedule will be revealed soon after finalizing deals with the teams the outfit wishes to face.

He said that the friendlies are the only remaining part of the preparation for the side that started training in Kigamboni at the beginning of last week.

Yanga is set to start friendly matches with a tie against Second Division League side, Dar City FC, before playing international games.

"The squad is in intense training and until the beginning of next week, all the players will be in the camp except for those who are in the national team duties," the official noted.

"We will make clear the schedules of friendly games so that the fans can be sure of them and watch their team," he said.



Yanga's midfielders Khalid Aucho (L) and Maxi Nzengeli are pictured participating in the club's training session at the Avic Town venue, Kigamboni in Dar es Salaam recently to prepare for the resumption of the 2023/24 NBC Premier League. PHOTO: COURTESY OF YANGA

Yanga under head coach Miguel Gamondi entered the camp immediately after finishing a short break given to players after participating in the 2024 Mapinduzi Cup.

Some of Yanga's footballers

who are in the camp continuing to train are Ghanaian winger Augustine Okrah who was signed during the mini-registration window and then got injured while participating in the 2024 Mapinduzi Cup tournament.

Yanga's vice president, Ararat Hajji, noted the officials have started looking for the teams the squad will lock horns with.

The official pointed out that he believes that the process will not take long because they have

a good relationship with many teams in East Africa.

"Our goal is to find strong teams that will give our team good opposition according to the competitions we participate in, that's why I said the process of searching for those teams has started and our mission is to play those matches," Haji revealed.

The leader revealed doing well in all competitions is Yanga's target this season, therefore, they are struggling to ensure that they give the club's head coach what he needs to make his mission a success.

Yanga is currently sitting second in the NBC Premier League log with 30 points behind leader Azam FC leading with 31 points and having taken part in two more games.

In this season's CAF Champions League's Group D, Yanga has collected five points, having featured in one more game than group leader Al Ahly.

The Egypt outfit is sitting at the top of Group D with five points in the bag while the Algerian outfit, CR Belouizdad, is positioned second with four points.

Ghanaian outfit Medeama SC, placed at the bottom of the group, has tied CR Belouizdad on points, the latter though area head

based on having a better goal difference.

Flexibles by David Chikoko

