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**TANZANIA** 

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Dar es Salaam marks International **Volunteer Day** Page 4





# Death toll now 69 as Samia flies to Katesh

"We have managed to save people's lives by making them food available along with healthcare, as so many residents were stranded as their houses were washed away"

### **By Guardian Reporter**

THE death toll from the Sunday night avalanche had by yesterday reached 69 as President Samia Suluhu Hassan heads to Katesh town today to meet with victims of the mudslide disaster to assess the rescue and support work.

Jenista Mhagama (pictured), the Policy, Coordination Parliamentary fairs state minister in the Prime Minister's Office (PMO) said that aid to support victims of the calamity was steadily being



One donating group was that of members of Parliament who delivered 3000 kilogrammes of rice, 3000 kilos of maize flour, 800 kg of beans, 30 bags of soap and 15 cartons of cooking oil, all valued at upwards of

"We know that every family has been affected, therefore we will ensure that we deliver services required to each affected family," she said, with the Speaker, Dr

Tulia Ackson, urging the residents to calm down as the legislators are keen to look after their welfare during this trying time.

The minister said the rescue and recovery exercise has been successful, with a number of people stuck in the mud having been res-

"We have managed to save people's lives by making them food available along with healthcare, as so many residents were stranded as their houses were washed away," she said.

Earlier, major telecom firms presented their support donations for the victims to the Speaker, with the participating firms being TiGo, Vodacom, Airtel and Halotel.

Mobhare Matinyi, the chief government spokesman, told journalists at the scene of the disaster that four bodies were recovered yesterday, two of them being women, with 68 bodies having been identified by relatives while one body had not been identified by midday yesterday.

Upwards of 45 injured people are in hospital and 291 others are still in temporary shelter after being rendered homeless, he stated, while the Speaker handed in the parliamentary donations as well as of telecom

President Samia cut short her pivotal participation in the 2023 United Nations Conference on Climate Change (COP28) in Dubai, after issuing a number of directives on departmental coordination in the emergency situation following the disaster.

Prime Minister Kassim Majaliwa rushed

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Traders at the Mabibo marketplace, well known as a landing place for bananas in Ubungo District, Dar es Salaam make efforts to lay out their wares in a damp and soiled environment. A few customers braved the situation by putting on gumboots, a miserable time for an otherwise hectic trading environment though with poor infrastructure. Photo: Correspondent Miraji Msala

## Thriving private sector key to World Bank midterm review'

### By Guardian Reporter, Zanzibar

ZANZIBAR President Dr Hussein Ali Mwinyi yesterday asked the World Bank and bilateral development partners to increase support to foster a thriving private sector in low-income countries to make the sector attract more foreign direct investments (FDIs).

He was opening a three-day meeting of the International Development Association (IDA) midterm review on developing country economies, with representatives from over 70 countries, clients to the World Bank soft loans window.

The meeting is focused on the theme "Building Back Better from the Crisis: Toward a Green, Resilient and Inclusive Future," reviewing the progress to date as the IDA is deepening its support to drive a resilient recovery for the poorest countries through its historic \$93bn 20th

replenishment cycle. World Bank officials and borrower countries are examining policies attached to the replenishment cycle and its financial commitments, evaluating IDA's response to overlapping crises, the Isles leader said.

The participants will discuss themes

and issues that need to be addressed for the IDA21 replenishment cycle negotiations "to create a world free of poverty on a livable planet," he stated.

"As we roll out the African Continental Free Trade Area to enhance competitiveness and job creation through regional integration and trade, we believe IDA and IFC need to increase support to foster a thriving private sector.

"Central to this is integrating African businesses into global value chains and attracting FDIs. This approach demands a blend of finance and risk mitigation,

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### SGR building pace: CTI applauds TRC

"The completion of this railway will be a great opportunity for businessmen and industrialists"

### By Correspondent Joseph Mwendapole

THE Confederation of Tanzania Industries (CTI) has expressed satisfaction with the construction pace of the standard gauge railway (SGR) saying it will help to stimulate business and accelerate economic growth.

Leodegar Tenga, the CTI executive

director, aired this view when he led a team of its member companies to tour the SGR project from Dar es Salaam to Kwala dry port in Coast Region.

CTI decided to organize the visit as members wished to see the progress of construction, he said, showing satisfaction with what they saw, noting that the Dar -Kwala infrastructure work had

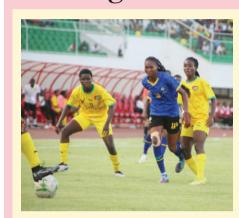
Soon the business community will begin to see the fruits of this great project, he said, commending the Tanzania Railways Corporation for the job it was

One of the benefits of the project is to facilitate transportation of goods from the factories to customers in various regions and beyond Tanzania.

He said industrialists have been waiting for the completion of the project with great enthusiasm as it will help them distribute their products in a short time unlike now where cargo spends a lot of time

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**Shime lauds Twiga Stars** players for earning 2024 **WAFCON** qualification

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Rice caps Arsenal fightback in seven-goal thriller at Luton

### **El Nino floods** claim five more people, raises death toll to 165

El Nino floods have claimed five more lives in the past 24 hours, raising the death toll to 165. The floods have also displaced 19,215 persons since yesterday, raising the total number to 539, 215.

The government has since set up 11 additional camps (five in Tana River, four in Kilifi and two in Lamu) to accommodate the displaced citizens.

The floods have also wrecked vital infrastructure, destroyed four roads, 832 acres of farms, 23 homesteads, three bridges, three schools, and a chief's office at Lamu County. Infrastructure at Faza Primary, Rehema primary and Safirisi Primary Schools have also been destroyed by the floods, and some are housing livestock.

In a media briefing in Lamu, Government spokesperson Dr Isaac Mwaura announced that Taita Taveta, Migori, and Meru Counties are the worst affected counties, with Lamu and Tana River Counties, expected to join the list due to floods that are expected to continue.

"In the last 24 hours, 5 deaths have been reported raising flood related toll to 165 deaths. We send our sincere condolences and sympathies to grieving families and

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### Death toll now 69 as Samia flies to Katesh

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to the district and spent two days meeting with the traumatised residents and organising relief work, after initial efforts from the military and the disaster unit at PMO.

The small towns of Katesh and Gendabi were the most visible in the scene of disaster as a landslide turned into a mud torrent was hurled from the slopes of Mount Hanang.

# 'Thriving private sector key to World Bank midterm review'

particularly crucial for de-risking investments in IDA economies. To this end, we are convinced that the private sector window (IFC) will serve as a critical catalyst for private investments," he further stated.

Acknowledging that the IDA20 cycle was the largest replenishment in IDA's history he asserted that it is critical that an ambitious path is forged ahead to complete the current cycle.

However, the success of the midterm review lies not just in effectively implementing the remainder of IDA 20, but crucially in laying the foundations for an equally ambitious IDA 21 replenishment, "with additional contributions to increase support to IDA countries," he declared.

He praised the IDA model of efficiency, minimising transaction costs through the scale, concessions and predictability of its financing and leverages on each dollar of donor contributions.

"As such, our plea to the World Bank Group and partners is to strengthen support to better ensure IDA countries achieve the Sustainable Development Goals," he speci-

Supporting innovative solutions in response to the climate crisis is key towards a greener future, he stated, pointing at Tanzania's leadership in the launch of the African women clean cooking support programme, focused on a gender responsive energy transition ap-

proach in Africa. The programme seeks to empower women across Africa through the transition to clean fuels and technologies, he said, affirming that it will also help reduce emissions and cut the use of biomass fuels, with a negative impact on the environ-

"Sub-Saharan Africa has experienced periods of economic growth. contributing to increases in per capita income and poverty reduction, he said, asserting that "these achievements have not been suffi-

"Due to the recent global shocks, growth has fallen short of making a substantial dent in extreme poverty and boosting prosperity," he stated, elaborating that as it stands, the poverty level in the region remains alarmingly high, hovering at 37.6 percent in 2023. "Furthermore, the number of people living in deprivation has also increased."

Ajay Banga, the World Bank president, said that in the next 10 years, 1.1 billion young people across the Global South will become working age adults, and in that same period, and in the same countries, just 325m jobs will be created on the basis of current trends.

The cost of inaction is unimaginable, in those hundreds of millions of young people's hopes, ambitions and desires for a better life.

"How can we hope to make even adequate progress with the 600m people in Africa - 36m of whom are here in Tanzania -- who still don't have access to reliable electrical connections and supply?

"Put simply, we cannot. Without electricity, there is no social or economic development. So, to confront these intertwined development challenges, our only option is to respond aggressively, simultaneously and comprehensively. That is why we have adopted a new vision at the

"As a global bank we want to create a world free of poverty on a livable planet," he said, emphasizing that with this vision, the bank seeks to widen the aperture, focus of action of the World Bank and its employees. This requires that there is demand, the motivation to demand, so that the bank administrators can expand the scope of IDA, he explained.

IDA has already announced \$5bn addition to the present replenishment cycle in an effort to deliver reliable, affordable renewable electricity to 100m Africans before 2030, he stated.

Dr Mwigulu Nchemba, the Finance minister, said the IDA20 midterm review is substantially important as it marks a critical juncture in the journey towards sustainable development. This goal is at the core of efforts for actualization of collective aspirations for economic growth and poverty reduction.

IDA is a major source of concessional financing for countries that are not loanable with ease in international financial markets.

By providing these resources, IDA enables developing countries to invest in areas with a high transformative impact on their economies and populations. This ultimately contributes to poverty reduction and sustainable development. Since its establishment, IDA has provided more than \$530bn for investments in 115 countries, bank background data indicates.

### El Nino floods claim five more people, raises death toll to 165

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urge Kenyans to remain vigilant, comply with alerts and cooperate with our evacuation teams to avert more deaths and injuries," said Dr

"Ongoing Rescue operations have saved lives, including the recent rescue of five police officers from Sailon Village and the relocation of 80 individuals from Hewani and Kulesa village. However, key roads remain impassable, affecting accessibility to the affected areas and hindering relief efforts," he added.

Dr Mwaura also announced that currently, a total of 1,770 acres of farmlands have been submerged in Hindi ward, while 2,100 acres of cropland have been destroyed in Bahari ward. 5,400 acres cropland have been destroyed in Mkunumbi ward, 6,382 acres marooned in Hongwe ward, 26,731 acres under production destroyed in Witu ward and 495 acres destroyed in Basuba

The government has since kick started interventions to relieve the

burden of those affected. They include "providing food deliveries, relocation efforts to higher ground in Moa area of Lamu, distribution of essential food items, water treatment supplies, medical drugs, veterinary support and delivery of Cholera kits to Lamu, Kilifi and Mombasa Counties to help control the disease."

"As we navigate this humanitarian crisis, our collective efforts remain focused on providing immediate relief and long-term support to those affected. We urge citizens to extend their solidarity and support to fellow Kenyans during this difficult period," announced Mwaura.

"For further assistance or emergency incidents, Wananchi can contact the National Disaster Operations Centre on the toll-free line: 0800721571. We extend our deepest gratitude to all frontline responders, volunteers, and organizations involved in the ongoing relief efforts and reaffirm the government's commitment to aiding those affected by this disaster," he added.

**AGENCIES** 



Zanzibar President Dr Hussein Ali Mwinyi (L) shakes hand with World Bank President Ajay Banga moments after arriving to open IDA20 Mid-Term Review meeting in Zanzibar yesterday. Left is Minister of State in the President's Office (Finance and Planning) Dr Saada Mkuya Salum. Photo: State House 

FROM PAGE 1

on the road.

SGR will help economic growth as industries will export their products in large quantities and in a short time, thus do more business and pay more taxes to the government, along with hence increasing jobs, he said.

Evarist Maembe, the Tanzania Meat Product (2002) director, said the modern railway will help the country's economy, hailing TRC for

the great work of implementing the ernisation a vital addition. project day and night.

He said that in order for industrialists to be able to do business comfortably, they need fast and reliable transport, so the completion of the SGR project will be a great relief for

industrialists and traders. Road transport is not appropriate for large consignments meant to arrive on time, making railway mod-

"We were seeing these things abroad, but now they are happening here in the country," he stated, affirming that the railway will greatly help to transport large quantities of goods and reduce the time consignments stay on the road. "This is

SGR building pace: CTI applauds TRC

a very big reform," he declared Stella Nyaki, a Kamal Co executive, said that the modern railway is a game changer for many people wishing to transport bulk goods and reach their destination on time.

"The completion of this railway will be a great opportunity for businessmen and industrialists," she said, hinting that TRC officials are persuaded the project will soon be completed and people begin to benefit from the fruits of the rail-



Constitution and Legal Affairs Minister Dr Pindi Chana speaks during the opening of 16 days of Activism against gender-based violence in Dodoma

**By Guardian Reporter** 

THE number of women delivering at homes has drastically decreased in Gairo District, Morogoro Region due to efforts taken by the government and stakeholders to improve health infrastructure and services.

Gairo District Commissioner, Jabiri Makame made the remarks recently when briefing a team of journalists visited to witness implementation of a reproductive health project in the district.

According to him, maternal deaths which many health centres were recording in some years ago, have now reduced due to high investment in education on reproductive health, family planning and production of quality health services.

He cited an example of Gairo Health centre where maternal deaths have decreased to over 60 percent.

"Our district like others in the country has been working hard to improve health services which include construction of infrastructure, increase quality medical tools and medicines, the central govern-

ment has been issuing a lot of funds to implement mega projects to expand provision of services," he said

He said that some years ago, a number of mothers were still delivering at home to high costs, poor infrastructure and unfriendly treatment, but due to robust efforts the situation has revised and now families are seeking for reproductive health services in hospitals and health centres.

He commended Marie Stopes for supporting the improvement of reproductive health services in the district by equipping health centres with essential tools and training.

He noted that lack of accurate and adequate information about sexual and reproductive health leads young people to engage in risky behaviours and thus expose themselves to sexually transmitted diseases, HIV, teenage pregnancy and other problems.

Dr Festo Luambano, medical of-

ficer in-charge at Gairo Health Cen-reproductive health services such tre said the centre records total delivery of over 300 who all come out healthy and strong.

'Number of women delivering at homes drastically decreased in Gairo District'

He said in 2022 there were eight maternal deaths but in 2023, the number has dropped to three adding that the deaths were also caused by women delivering at home as well as septic abortions.

"A lot of improvements have been conducted by the government at Gairo Health Centre to facilitate provision of quality health services,

He also added: "Previously the health centres were receiving a good number of women and girls engaging in risk abortions as high as 80 per quarter but now the number has gone down to 20 cases per quarter due to efforts taken collaboratively by the centre and stakeholders in educating the public of the impacts of trying abortions."

He said through Marie Stopes programme, couples are taught on as family planning as well as accessing them at the centre which include family planning and other friendly services to help curb unwanted pregnancies and fight maternal deaths.

"Young girls and boys are also benefiting from this programme by being equipped with essential education on their health and how to generate income hence to help them in making informed decisions on their sexual health.

He said sexual and reproductive health policies are vital to empowering women and the youth, thus constituting a cornerstone of sustainable development.

Dr Luambano said providing adolescents with evidence-based comprehensive sexuality education is a concrete way to prevent unwanted pregnancies, prevent the spread of sexually transmitted infections and foster gender equality.



fundamentally embedded in the com-

plete and full integration of people with

disabilities in the society. Joining efforts

is instrumental for reinforcing the impor-

tance of securing the rights of people with

disabilities, so they can participate fully,

equally and effectively in society and face

The Ambassador noted that inclusion

He said according to the French ap-

proach, inclusion for PwDs does not only

of people with disabilities is a priority of

the French government which views it as

a matter of national solidarity.

no barriers in all aspects of their lives."



Finance Minister Dr Mwigulu Nchemba bids farewell to the World Bank President Ajay Banga after the opening IDA20 Mid-Term Review involving borrowers, donor countries and World Bank management, opened by President Zanzibar President Dr. Hussein Ali Mwinyi in Zanzibar yesterday. Left is Finance Ministry Permanent Secretary Dr Natu El-maamry Mwamba and BoT Governor Emmanuel Tutuba. Photo:

# 61 pregnant mothers have died within 42 days between January, October - House

By Guardian Reporter, Zanzibar

said that a total of 61 pregnant mothers have died within 42 days between January and October, this year.

Zanzibar deputy Health Minister, Hassan Khamis Hafidh made the statement yesterday in the House of Representatives when responding to a question from the Representative of Konde constituency, Zawadi

The deputy minister said that deaths during pregnancy may take place immediately after the mother becomes pregnant or six 

weeks after giving birth.

"Concerning the deaths of pregnant THE Ministry of Health in Zanzibar has mothers that happened within 40 days between January and October 2023, statistics shows that 61 expectant mothers died during pregnancy in 42 days," he said.

> He also noted that to reduce the mortality rates for both expectant mothers and infants, experts have been insisting on pregnant women to make sure they get antenatal care which is essential for protecting the health of women and their unborn children.

> Hafidh underscored the need for pregnant mothers to make sure they give birth

at hospital and health centres so that the procedures are followed with supervision of professional health care workers.

The minister said that saving a mother and child during pregnancy requires a sufficient number of professional health care workers, equipment and medicines.

Some direct causes of maternal mortality include haemorrhage, pregnancy-induced hypertension, obstructed labour, infection and unsafe abortion.

Neonatal mortality is estimated at 29 per 1000 live births, infant mortality at 54 per 1000 live births and mortality in children under 5 years old at 73 per 1000 live births

# 'Tanzania is among the countries that prioritise issues of inclusion for people with disabilities'

**By Guardian Reporter** 

MINISTER of State, Prime Minister's Office (Labour, Youth, Employment and Persons with Disability) Prof Joyce Ndalichako has said Tanzania is among the countries that prioritise issues of inclusion for people with disabilities (PwDs) which includes ensuring their rights.

Ndalichako made the remarks in Dar es Salaam on Tuesday evening when she graced an event to celebrate the International Day of People with disabilities, organised by the French Embassy. The day is celebrated each year on December 3rd to promote the rights and well-being of persons with disabilities.

She said President Samia Suluhu Hassan has been championing the rights of PwDs and make sure they are involved in various projects implemented countrywide.

"As a country we have put in place guidelines to ensure all the newly constructed buildings have facilities for PwDs. This is because some buildings lack the facilities thus barring people with disabilities from accessing various social services," said Prof Ndalichako, adding that the President met with the PwDs in March this year where she directed the ministry to collaborate with the Ministry of Health to create a database of PwDs.

She said Tanzania has a policy that provides guidelines on inclusion and ensures they are given priority when it comes to employment in the public sector. He said the law requires that 3 percent of advertised jobs in the public sector be given to PwDs.

President Samia provided 4.5bn/- in the 2022/23 financial year for procurement of various equipment to be used by PWDs. She said the government considers inclusion whereas PwDS have been appointed at various leadership positions including ambassadors and they are doing great.

French Ambassador to Tanzania, Nabil Hajlaoui said that Tanzania is doing well in inclusion as the government has put inclusion as well as women, youth and children at the centre of its development.

He said: "Sustainable development is

mean providing medical care and facilitating accessibility to infrastructures, education and to the work market, but also means adapting effectively the society to every people's needs. Founder and the Executive Director of Child Support Tanzania (CST), Noelah Shawa said they work with over 1,000 un-

derprivileged children in Mbeya. She said CST offers a service to children and their families, whilst aiming to bring about wider scale change through government advocacy and training of neighbouring primary schools.

"We make sure that children with disabilities have access to education; we have also trained teachers and established three inclusive libraries that can be easily accessed by children," said Shawa, noting it is important to ensure that children are involved in each stage of decision making.

Head of Programmes, Tanzanian League of the Blinds (TLB), Castor Kalemera said they are working closely with the Tanzania Albinism Society (TAS) in providing education to people with disabili-

He said the organization with more than 100 branches across the country has assisted over 400 children with disabilities to get education. He said the children from Morogoro, Dodoma and Singida regions include those who were hidden by their parents.

TLB works to improve the quality of life of people with visual impairment through lobbying and advocacy, awareness raising, access to education, vocational training and economic empowerment.



### **ADVERTISEMENT INVITATION TO TENDER (ITT)**

TradeMark Africa (TMA) is a leading African Aid-for-Trade organisation that was established in 2010. TMA aims to grow intra-African trade and increase Africa's share in global trade, while helping make trade more pro-poor and more environmentally sustainable. Our focus on reducing the cost and time of trading across borders through enhanced trade policy, better trade infrastructure, standards that work for businesses, greater use of digital innovations and a focus on creating trade access for vulnerable groups, has contributed to substantially lower cargo transit times through improved border efficiency, and reduced trade barriers.

TMA recently rebranded from TradeMark East Africa (TMEA), reflecting our ambitions to serve partners in driving continental-wide trade gains, and are expanding from East and the Horn of Africa to Southern and West Africa. TMA operates on a not-for-profit basis and is funded by institutional and philanthropic development partners. TMA works closely with regional and continental intergovernmental organisations, national Governments, the private sector, and civil society organisations to deliver results that drive shared prosperity and reduce poverty.

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TMA would like to invite interested and qualified firms to participate in the following tender opportunities:

1. Supply and Installation of The Ministry of Transport and Logistics (MOTL) Central Monitoring Center Infrastructure (Ethiopia) [PRQ20230489]

Tender document can be obtained at https://www.trademarkafrica.com/procurement/. All queries quoting the above Tender Title and Number should be emailed to procurement@trademarkafrica.com

The closing date for submission is on 22 January 2024 on or before 04:00 pm (Ethiopian Time)

Interested and qualified firms/consortiums MUST submit proposals via the emails indicated in the respective tender documents. The maximum size of each email with attachments should not exceed 10 MB.

TMA cannot answer any query relating to this tender 7 days or less prior to the submission deadline.



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### Request for Proposals (RFP)

### **Consultancy Work for Conducting Project Baseline Study**

WWF is an international non-governmental organization founded in 1961 working to build a future where people live in harmony with nature. The mission of WWF is to stop degradation of the planet's natural environment by conserving biological diversity, ensuring that the use of renewable natural resources is sustainable, and promoting the reduction of pollution and wasteful consumption, through cooperation with local communities to secure sustainable and resilient rural livelihoods as a key conservation approach with energy and climate change adaptation and mitigation as a cross cutting approach in all program.

WWF Tanzania has received grants from EU for supporting implementation of "Integrated Approach for Transformation of Tanzania Fuel Wood Value Chain Project-TFWVC". This is a 3-year project that intends to strengthen capacity of Tanzania government public institutions particularly Tanzania Forest Agency Services (TFS), Ministry of Natural Resources and Tourism (MNRT) and Ministry of Energy (MOE) to promote sustainable forest management and wood-fuel production in rural areas, with an overall aim of enhancing environmental sustainability, in particular the sustainability of the wood-fuel value chain. The project is being implemented in Dar es Salaam, Mwanza, Tabora, Morogoro, Tanga and Coastal regions. The project has allocated some funds for conducting baseline study to collect data and information that will inform the designing of project indicators and intervention targets. Based on the above background, WWF is seeking a team of consultants/ experts to undertake the consultancy work. The assessment will include a detailed assessment to establish gaps and capacity development needs of MNRT, TFS and MOE.

In order to effectively monitor implementation and measure the progress in achieving the project objective, WWF Tanzania intends to hire a team of experts to conduct assessment to establish baseline data and information to inform project implementation and monitoring plan. The baseline will outline the prevailing situation with regard to the project result framework.

Terms of Reference (ToRs) has been prepared to guide the experts on the requirement for this assignment. Interested applicants may get the detailed Terms of Reference (ToR) and specifications through the following website; https://www.wwf.or.tz/jobs\_and\_opportunities/consultancies\_and\_tenders/ please, submit your full proposal to procurement email at: procurement@wwftz.org. (Only electronic application will be accepted) and please, also remember that, for uniformity reasons, Technical and financial proposals should indicate the title of the assignment "A Consultancy Work for Conducting Project Baseline Study" addressed to;

Secretary

**Procurement Committee,** 

WWF Tanzania Country Office, Plot 252 Kiko Street Mikocheni, P. O. Box 63117, Dar es Salaam.

The application should be submitted to the above email by or before, before 1700 hrs local time, Friday, 29th December, 2023.

WWF has a principle of zero tolerance for fraud and corruption, if you encounter such an incident, then report by sending an email to fcci@wwftz.org.

# Government calls upon youths to cultivate the culture of volunteering

By Carlos Banda

THE government has called upon youth to cultivate the culture of volunteering, saying the practice is paramount in contributing towards the country's development.

Minister of State in the Prime Minister's Office (Labour, Youth, Employment and Persons with Disabilities) Prof Joyce Ndalichako made the call yesterday in Dar es Salaam during commemoration of the International Volunteer Day (IVD) themed 'If everyone did...'

Ndalichako said the government will continue working with stakeholders in promoting and integrating volunteering in the country's vision of hope and inspiring Tanzanians.

"The government will continue to collaborate with relevant stakeholders to promote and integrate volunteering towards our vision of hope and an inspiration for the people of Tanzania. Being a regional hub for the East African Community, we will collaborate with neighbouring countries to foster a strong volunteering culture towards achieving prosperity for all in the region," said the minister.

noted that since independence, volunteerism had been practiced across the country in the form of 'Ujamaa' - a communal practice where people lived and worked together for the good of all. She added that volunteers

are currently making significant contributions national development priorities supporting development programs.

Lucy Ndungu, regional manager of the UN Volunteers (UNV), said the day offers an important opportunity to reflect on the important roles volunteers play in the society during challenging times despite not receiving sufficient support and recognition.

"Volunteers are often at the forefront in crises and emergencies, many times in very testing and dire situations, but are often not sufficiently supported or recognized. It is a call for more people to volunteer their time to

make the world a better place with

country's development.

The United Nations Volunteers global citizens with an opportunity development; peace and security; and human rights.

Administered by the United Nations Development Program (UNDP), UNV advocates for the recognition of volunteers, works with partners to integrate volunteerism into development programming, and helps to mobilize volunteers throughout the

IVD is celebrated every December 5th and was designated by the UN in 1985 as an international observance to celebrate the power and potential of volunteerism.



will continue to collaborate with relevant stakeholders to promote and integrate volunteering towards our vision of hope and an inspiration for the people of Tanzania

limitless possibilities for sustainable development," said Lucy.

The event brought together more than 50 volunteer organisations and ambassadors among other stakeholders where volunteer organizations showcased their activities and interacted with government and United Nations representatives to discuss pathways for strengthening the contribution of the volunteer sector to the

(UNV) is active in some 160 countries worldwide and represents over 170 nationalities. The program provides to volunteer across the three pillars of the United Nations system:



The government

# Mining firm wins govt's accolades for hefty fight against HIV/Aids

Guardian

THE government has applauded various stakeholders including Geita Gold Mining Company Limited (GGML) for supporting the fight against HIV/AIDs.

Prime Minister Kassim Majaliwa made the appreciation in Morogoro recently when speaking at the climax of the World AIDS Day commemoration. He assured stakeholders that the government will continue to support the efforts of other stakeholders in the fight against the scourge.

"Let me acknowledge the contribution of the private sector and various institutions and development actors within and outside the country in the fight against HIV/AIDs and certainly the recent success we have announced here is due to your participation, you stakeholders.

"Therefore, I would like to express my sincere gratitude to you because you are important stakeholders in the development of this fight. I believe that if we continue to work together with our government, we will achieve our goals and I assure you that your government will continue to support this effort to eradicate HIV/AIDs in this country," he said.

The Premier said that the government recognises contributions made by various stakeholders.

During the event, the premier launched a research report on AIDS indicators, which shows that new infections among people over 15 years old continue to decrease.

"New infections among people over 15 years of age continue to decrease from 72,000 in 2016/2017

**Correspondent,** to 60,000 in 2022/2023. This represents a decrease of 0.18 per cent, of which 0.24 percent is women and 0.11 percent are men,"

He said the government decided to conduct a study to find out the current situation of HIV/Aids and the results showed that Tanzania had made great strides in the fight against the killer disease.

As a result of these efforts, Majaliwa acknowledge GGML contribution to the HIV/AIDs Trust Fund (ATF) in (2023) with a certificate at the ceremony, which was received by GGML's Senior Manager of Health, Safety & Environment, Dr Kiva Mvungi.

Dr Mvungi said GGML's mission was to continue the efforts in the fight against HIV and AIDS that the company undertakes every year through the GGM Kili Challenge campaign for example this year GGML donated 100 million to the

Launched in 2002, the campaign involves mountaineers climbing Mount Kilimanjaro on foot and by bicycle to raise funds for the Aids Trust Fund (ATF), facilitate access to various interventions and strengthen private institutions involved in the fight against the

The campaign has supported more than 100 projects across the country since its launch in 2002.



This represents a decrease of 0.18 per cent, of which 0.24 percent is women and 0.11 percent are men



NMB Bank's northern zone manager, Baraka Ladislaus hands over donations to Manyara Special Seats Member of Parliament representing youths, Asia Halamga as humanitarian assistance for the mudslide victims in Hanang. Manyaa Region. The donations included mattresses, food, and water. Photo:

Christina Correspondent

### **Mwakangale**

Ву

THE Bugando Medical Centre (BMC) has exempted 173m/- which was supposed to be paid by cancer patients who are unable to afford services including radiation therapy and chemotherapy.

Dr Christian Kidaya, cancer education and prevention coordinator at BMC made the sentiments during the launch of the 2023 Tanzania Tobacco Industry Interference Index Report.

He said Tanzania as many other countries face significant health challenges due to the intersection of tobacco use and its profound contribution to non-communicable diseases (NCDs), especially cancer.

### BMC relieves cancer patients and recent forecasts suggest that by "The annual exemption is 2m/- at hazard as it contributes to multiple

BMC. The economic implications of tobacco related cancers in Tanzania are multifaceted, affecting not only the health sector but also extending broader socio-economic domains," he said.

Additionally, added that, the costs associated with cancer diagnosis, treatment, and palliative care contribute to escalating healthcare expenditures, diverting funds that could be allocated to other essential health services.

Dr John Rwegasha, director of medical services Muhimbili National Hospital (MNH), said tobacco use increases mobility and mortality saying it is an established health diseases including cardiovascular, pulmonary, musculoskeletal, cancer and asthma according to World Health Organisation (WHO)

"The economic consequences of tobacco on cancer in Tanzania, is a major cause of mortality, being the fifth cause of death among adult men and second, among female adults. In 2020, there were estimated to be more than 26,000 deaths from cancer.

He said Tanzania is experiencing rising cancer incidence and mortality. Adding that currently, it is estimated that about 50,000 2030 this number will increase by 50 percent" said Dr Rwegasha.

Dr Anna Henga, the executive director Legal and Human Right Centre (LHRC), said the use of tobacco has impacted the right to life, health, education, children's and women rights, as most of the industry targets their marketing to specific populations based on gender, age and sexual identity.

"It kills eight million smokers globally and 1.1 million non-smokers exposed to tobacco smoke. Tobacco added to the death rate because of cancer and it causes the death of 14,700 every year. Tobacco is a people develop cancer each year major factor for NCDs," she said.



Permanent Secretary, in the Prime Minister's Office, Eng Cyprian Luhemeja (C) exchanges ideas with PSSSF director general CPA Hosea Kashimba (L) and administration and human resources director Paul Kijazi, when Eng Luhemeja visited the fund's office in Dar es Salaam yesterday. Photo: Guardi

### By Guardian Correspondent, Dodoma

PARENTS and guardians have been urged to develop children's confidence and self-realisation as a means to protect them against Gender Based Violence (GBV) and abuse which have been on the increase in the society.

The call was made by Dodoma Regional Commissioner, Rosemary Senyamule during the commemoration of 16 days of activism against GBV held at Nyerere Square grounds.

"I would to remind parents and guardians to build children's capacity to become self-aware and capable of protecting themselves against incidents related to child abuse because they are the most vulnerable victims of GBV."

Parents and guardians called on to develop children's confidence "I call upon executives at all based violence against children and of four activists committed in the levels to ensure systems for offering immediate assistance are set-up so that when such cases are reported,

survivors can get instant help, thus avoiding more danger," added Senyamule.

The Regional Commissioner listed areas where victims can get help including health centres, gender and children's desks at the police station, social welfare officers, local governments and legal aid organizations.

She said it is everyone's responsibility to combat gender-

women, noting the task should not be left to the government alone.

Senyamule added that the spread of gender-based violence incidents in many parts of the country demands parents and all Tanzanians to collaborate with the government to end the acts which damages the country's image.

The origin of the 16 days against cruelty and humiliation comes from a meeting of activists against sexual harassment held in Bogota, Colombia, Central America in 1981, which is the memory of the murder Republic of Dominica, Central America, on November 25, 1960.

The global 16 Days of Activism against Gender-Based Violence is a key international moment to call for an end to violence against women and girls.

It runs from November 25th (the International Day for the Elimination of Violence against Women) until 10th December, Human Rights Day.

This year's theme is UNiTE! Invest To Prevent Violence against Women

**Guardian** 



Dar es salaam Regional Commissioner, Albert Chalamila (in black suit) together with Ubungo District Commissioner Sixtus Mapunda (2nd L), Kinondoni District Commissioner Saad Mtambule (2nd R) and Dar es Salaam Region Administrative Secretary show the consignment of donations for Katesh

### 'New investment law will turn Isles into the world centre for investments'

By Guardian Reporter, Zanzibar

ZANZIBAR minister for Labour, Economy and Investments, Mudrik Ramadhan Soraga said the new investment law will turn the Isles into the world centre for investments.

Soraga made the remarks yesterday when tabling proposals for amendment of the Zanzibar Investment Act in the House of Representatives.

He said the new law would reduce bureaucracy thus allowing potential investors to complete the did not mention the small islands with the existing investment laws

required procedures within a short period. He said the government decided to amend the law to increase efficiency in dealing with investment issues as well as attracting more investors from within and outside the country.

The Minister gave an example of the Zanzibar Investment Promotion and Protection Act, saying it has not mentioned oil and gas as well as the blue economy among the sectors that requires investors.

within Pemba and Unguja which the government is now calling for investors to develop them.

"The new investment law has come with many things that are in line with our investment policy and strategies outlined by Zanzibar President, Dr Hussein Ali Mwiny. It will reduce bureaucracy thus allowing completion of all the procedures on time," he added.

Deputy Minister of State-President's Office (Finance and Planning) Ali Suleiman Ameir, said He said the previous law also the new investment law is in line in other countries such as Ghana and Ethiopia.

Contributing to the bill, some members of the House of Representatives praised the government for coming up with the amendments which will simplify investment procedures.

A Representative of Dimani Constituency, Mwanasha Khamis Juma, wanted the new investment law to bring major reforms as well as provide employment opportunities to locals.

Zanzibar Minister for Tourism and Antiquities, Simai Mohamed Said, said that the changes will enable people to rent the small islands in Unguja and Pemba for investment activities that will generate jobs.

### Former MP challenges the Tanzania gender network programme (TGNP)

By Correspondent James Kandoya

FORMER Member of Parliament for Muleba South, Prof Anna Tibaijuka has challenged the Gender Network Tanzania Programme (TGNP) to continue pushing for an independent candidate agenda as a strategy to end the various forms of harassments and corruption.

Prof Tibaijuka was addressing participants at the commemoration of 16 days of activism against Gender Based Violence 2023 in Dar es Salaam yesterday where she underscored the need for some law reforms.

The celebrations, organised by TGNP were themed: 'Invest in Resources to end Gender based Violence and increase Women Participation in Leadership Position'.

She said despite the political will by the government in making reforms in some laws including election laws, women's movement should champion independent candidates to be free from all types of harassment.

"The movement to fight for women rights should be sustainable. At this juncture, we need to have an instrument that can unite all women in the country to fight against violence, and TGNP can lead the way," she added.

Prof Tibaijuka said that statistics shows that in the year 2020, at least 27 percent of youths ageing between 15 and 49 years faced violence and 61 per cent of women in sexual relationships also experienced various forms of violence.

TGNP board chairperson, Gema Akilimali emphasized the need for a gender responsive budget to solve community problems such as water.

She said currently, the budget passed is not gender responsive and therefore does not address specific issues because it was not from the community.

"Gender rights are important to have future communities that observe human rights. Let's take action to end gender violence," she said.

District Council Gairo chairperson, Rachel Nyangasi said there was a girl who faced psychological torture from their parents and were forced to wrongly answer questions in their national examinations so that they do not continue with secondary school education.

Nyangasi said the girls are them taken in urban places to work as domestic workers.

TGNP executive director, Lilian Liundi said that concerted efforts are needed to end cyber bullying against women candidates. She said that most women candidates failed in the election due to cyber bullying which distorted their reputation in the society.

presentation, Prof In his Alexander Mkulilo mentioned some of the challenges that women candidates face as financial constraints, lack of information and shortcomings in the laws.

He said despite challenges, there are some opportunities because Tanzania is one of the countries that have ratified a number of conventions that support women candidates.

"Women participation in leadership is still low, transformations are needed especially in election laws to ensure women vie for different posts in the elections," he said.

Diana Masesa an officer from the Canadian High Commission in Dar es Salaam said that addressing GBV requires comprehensive approach from all the stakeholders.

Gender rights are important to have future communities that observe human rights. Let's take action to end gender violence

### By Henry Mwangonde

Aga Khan Foundation Tanzania has embarked successful aimed at enhancing the teaching and learning computers, and secondary across the country.

Speaking recent innovation exhibition showcasing approaches. event, AKF's national Mandova, Shaibu highlighted project's reaching over 160 Salaam, Lindi, and Zanzibar.

The project trains teachers to assess their class then subject them to innovation which is later translated into something tangible.

project, AKF actively and Mainland Tanzania. seeks, connects, and funds innovative promising educational projects, and shares successful designs with stakeholders for wider adoption.

"The project aims to identify and support innovative teaching methods and facilitate their dissemination to other schools, so the event to day was to allow teachers to explain the challenges they encountered but also how to sharpen the innovative skills for better teaching," he said.

He said since the project's inception 2020, several

### AKF Tanzania embarks on a project to promote innovation

initiatives mathematics laboratories, introduction of the in primary and creation of learning villages. schools AKF has provided funding for the implementation of at a these projects, empowering schools to adopt innovative

Another innovative coordinator for the approach was 'learning "School 2030" project, through package visibility which utilizes specially the designed t-shirts with impact, letters and numbers, along with a wash and hygiene primary and secondary desk, to enhance learning schools in Dar es and promote hygiene practices among students. It was developed by Tuangoma primary school.

The innovations which student's capability in took place in Dar es Salaam were showcased at the exhibition, attracting teachers from various levels of education and sector He said through the stakeholders from Zanzibar

> Dr Mboni Amiri Ruzegeva Director General of the Tanzania Library Services the project has been a game changer in the teaching .....

> > **KUPOTEA KWA HATI YA**

### **KUSAFIRIA**



Theresia Felix Mushi anatangaza kupotelewa na Hati ya kusafiria (Passport) yenye namba TAE245405 iliyotolewa na Idara ya Uhamiaji Dar es salaam mwaka 2019. Yeyote atakayeiona atoe taarifa kituo chochote cha Polisi. Taarifa ya

Polisi: PHQ/SON/MOM/2060/2023.

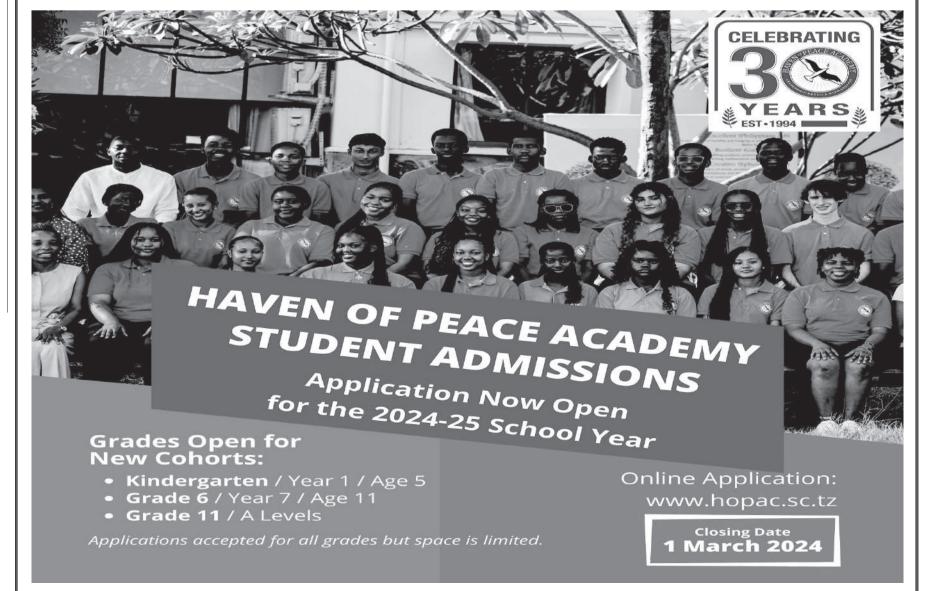


She said the innovations were a holistic teacher design which involved pupils and other stakeholders including parents to dress challenges that affect them.

"The programmes facilitates critical thinking in pupils but also promotes team work among pupils which is a necessary tool in the learning and teaching process," she



Minister of State in the Vice President's Office (Union and **Environment)** Dr Selemani Women Award in Leadership to Pastoral Women's Council Tanzania representative Maanda Ngoitiko after emerged the first winner among the 500 competitors issued by the Global Centre on Adaptation (GCA) in Dubai during the COP28 meeting yesterday. Photo:



# **Elephants population rebounding in Tanzania**

By Correspondent Marc Nkwame, Arusha

TANZANIA is forging ahead in the country's ambitious wildlife conservation action plans including that of preserving elephants which according to experts, is now paying

"Elephants are among the endangered species in Tanzania. The number of Jumbos had dropped down to 61,000 but now the giant mammals' population is on the rebound," said Dr Julius Keyyu, the director of research at the Tanzania Wildlife Research Institute (TAWIRI).

According to data released by 'World of Ranking,' on Elephant Population by Country in 2023, Tanzania currently has more than 81,000 elephants roaming in the

But the previous 2009 estimates documented that Tanzania had around 110,000 jumbos, placing the country in the second position after Botswana, which by then had close to 150,000 elephants.

However, the number of trumpeting Jumbos in Tanzania, according to the 'Great Elephant Census' report of 2015, had drastically dropped from over 100,000 estimated in 2009, down to 45,000 average, in 2015 indicating a loss of more than 60 percent in the country's elephant population by

However, the number later climbed to 61,000 elephants and later on shot to the current population of 81,000 jumbos in

Tanzania is third after Botswana which has a total of 130,000 elephants and Zimbabwe with 100,000 jumbos.

In the fourth position comes Gabon with 50,000 elephants, then Kenya with 36,000 Jumbos ranking in the fifth position globally.

On the other hand, India is at number 6 with 32,000 elephants, followed by Zambia at number 7, with 26,000 such mammals.

Other countries in the top ten in the world as far as elephants' population is concerned, include Namibia (25,000); South Africa (24,000) and Congo Brazzaville (16,000).

The Democratic Republic of Congo on the other hand, tags at number 11, with a total of 13,500 Jumbos.

Results from the recent census conducted by the Wildlife Conservation Society (WCS) in association with the Tanzania Wildlife Research Institute, in 2022, indicate that there are 20,000 elephants roaming in the Southern Circuit of Tanzania alone.

Wildlife Conservation The Society (WCS) worked together with the Tanzania National Parks (TANAPA), the Tanzania Wildlife Research Institute (TAWIRI) and the Tanzania Wildlife Management Authority (TAWA) to coordinate the

An estimated 19,884 elephants were recorded during the 20-day aerial survey.

The survey encompassed 34,445 square miles, translating into 89,213 square kilometres of the Katavi-Rukwa and Ruaha-Rungwa landscapes, including national parks, game reserves, and other protected areas.

Tanzania usually carries out a wildlife census every three years, though the previous one was done in 2018.

According to the World Wildlife Fund (WWF), there are approximately 415,000 African elephants left in the world. There are around 40,000 to 50,000 Asian elephants left.

As previously stated, the ivory trade, habitat loss, poaching and elephant-human conflict pose threats to elephant populations.

The elephant population in southern Africa has increased by 5 percent since 2016 to nearly 228,000, according to results of a first ever aerial census conducted



By Henry Mwangonde

THE Commonwealth Women (CWP) has Parliamentarians highlighted strategies to be deployed to ensure that women have the capacity and skills to engage and compete in elections processes including paying special attention on nurturing girls in order to achieve equal participation.

Speaking at a session of the CWP Workshop on Gender Champions, in Dar es Salaam chairperson for Africa region Ndangaiza Madina said it requires a strong political will, a committed leadership, and deliberate efforts to adopt and implement conducive policies to achieve the matter.

"There is a need to have legal frameworks and gender transformational programmes. develop strategic partnership and engage all the key stakeholders including men and women towards a shared vision of shaping an inclusive society," she said.

She said parliaments in respective countries are at the heart of sustainable Development in their mandate to legislate and exercise oversight over the government actions as representatives of the citizens-with regard to gender equality and gender empowerment, a sender sensitive parliament is an engine of transformation in action.

She added that political exposure and coaching are equally paramount to increase the number of women in respective parliaments.

In her speech, Minister for Natural Resources and Tourism Angela Kairuki said women's right to equal participation in political life has a strong foundation of international commitments - from the Convention on the Elimination of All Forms of Discrimination against Women (CEDAW), to the Beijing Platform for Action, and more recently the Sustainable Development Goals.

She said despite progress globally, Women continue to be underrepresented across every area of political life.

"Gender equality in politics can only be achieved if men work side by side with women to share the responsibility in breaking harmful cultural norms and practices, as well as the institutional, structural and legal barriers that hinder women's equal and influential political participation," she added.

She said it is necessary to establish an environment that empowers women's political participation at all levels of decision-making.

"A gender-sensitive parliament is one that responds to the needs and interests of both men and women in its structures, operations, methods and in its work," the minister said.

She said in becoming gendersensitive, among other things, parliaments must adopt the strategy of gender mainstreaming which will help enhance and encourage Institutions to support women's equal and meaningful participation in the CPA Parliaments.

CPA Africa Regional Secretary and Clerk of the National Assembly of Tanzania Nenelwa Mwihambi said gender equality was not only a matter of fundamental human rights but also a prerequisite for sustainable development and social

She said it is through collaboration and exchange of ideas that countries can foster innovative solutions and strategies for advancing gender equality in our community.



A gender-sensitive parliament is one that responds to the needs and interests of both men and women in its structures, operations, methods and in its work



Songwe Region Administrative Secretary, Happiness Seneda (in a cap) inspects the construction of dispensary in Ileje District yesterday. She was unhappy that some equipment had been stolen from the construction site. Photo: Correspondent Ibrahim Yasin

By Correspondent James Kandoya

ARDHI University (ARU) has presented awards to 87 students who have excelled in this year's academic year.

Speaking at the awarding event yesterday, ARU Vice Chancellor Prof Evalisto Liwa said the prizes included certificates and cash.

He said the ceremony is ahead of convocation and graduation scheduled for today, saying it was also aimed at recognising their efforts in their studies.

He said that move also further

ARU presents awards to 87 students who excelled in this year's exams aims to motivate new young "Our role as a university is to train the varsity management for

students to do better in their studies but also as an inspiration to

Prof Liwa said that female students have shined for three years consecutively, noting that in this academic year, females were 49 per cent while males were 38 percent.

students who can enter the labour market. While doing that we also prepare our future leaders, he said.

According to him, females are 45 percent of all students graduating in this academic year.

Both Nicodemus Mazengo and Advera Mufikiri, overall winners in the bachelor degrees commended

shaping them academically.

Mufikiri Nicodemus, and graduated with bachelor degrees of geo-informatics, echoed that they have a big role to contribute to the nation and entire community.

They encouraged other students to do better in their examinations for their future benefits.



Transport minister Prof Makame Mbarawa visits Civil Aviation Training Centre pavilion during the 16th Joint Transport Sector Review held at AICC in Arusha yesterday. Left is Tanzania Civil Aviation Authority Director General Hamza Johari who informed Prof Mbarawa about the various CATC national and international accreditation. Photo: Guardian Correspondent

### Uganda declares war on second-hand clothes

**KAMPALA** 

FOR nearly three decades, the chaotic, overcrowded Owino second-hand market in Uganda's capital has been the cornerstone of Hadija Nakimuli's life, helping the widowed shopkeeper build a house and raise 12 children.

But a potential government ban on the sale of used clothing threatens to sever this crucial lifeline for Nakimuli and tens of thousands of vendors like her.

"Where is our future if they stop second-hand clothes?" the 62-yearold asked, rummaging through her stash of underwear, dresses, shoes and bags.

Established in 1971, the sprawling market employs some 80,000 people, 70 percent of them women, according to Kampala city

"Other than students, my clients include ministers (and) members of

parliament who call me to deliver Allan Zavuga, retail manager of clothes to their air-conditioned offices," said Joseph Barimugaya, whose stall stocks menswear.

"This trade should not be tampered with. Everyone benefits, including the government, which gets taxes," the father of four said. Every day, hundreds of customers

squeeze through the narrow alleys separating the makeshift wooden stalls, eager to grab a bargain.

Here, a second-hand Pierre Cardin blazer goes for 40,000 Ugandan shillings (\$11), a fraction of the price of a new one.

"As a teacher I earn less than 500,000 Ugandan shillings. If I am to buy a new garment it means I would spend all my salary on clothing," Robert Twimukye, 27, told AFP while shopping at Owino on a Saturday afternoon.

"Everyone is into secondhand clothes. Only few people in Uganda can afford new clothes," said Think Twice, which employs 30 staff across three branches in the country.

"Banning it in Uganda is doing a disservice to the population and also the country at large," he said, pointing out the environmental cost of producing new clothing instead of reusing items.

East Africa imports about an eighth of the world's used clothing, providing jobs for some 355,000 people who earn \$230 million a year, according to a 2017 study by the US government's aid agency, USAID.

But the sector has also been a longstanding sore point for governments in Africa, who say the cast-offs harm the domestic textile industry. "These clothes are from the dead in a foreign country. When a white (person) dies, the clothes are sent to Africa," President Yoweri Museveni said in August this year.

"I have declared war on secondhand clothes to promote African wear," he said.

In an interview, Uganda's state minister for trade, David Bahati, said it was a question of "dignity".

If the proposed ban goes ahead, "we will be able to replace these second hand clothes", he added.

"It cannot be done in one day but we can do it in a gradual manner," Bahati said.

The government is examining the issue with a view to potentially implementing the ban in January.

"The government is ready to give investors incentives... such as tax holidays to ensure we process our cotton into new garments to cover the market demands."

In 2016, Museveni sought to ban used clothing as part of an East African initiative to develop domestic industries, but faced significant opposition by the Kampala City Traders Association.



### 46<sup>TH</sup> ANNIVERSARY OF ATU 2023

THE UNITED REPUBLIC OF TANZANIA

### MINISTRY OF INFORMATION, COMMUNICATION AND INFORMATION TECHNOLOGY

"Towards a digital revolution and inclusion of the marginalized: addressing accessibility factors"



THE MINISTER OF INFORMATION, COMMUNICATION AND INFORMATION TECHNOLOGY MESSAGE FOR THE 46TH ANNIVERSARY OF THE AFRICAN TELECOMMUNICATIONS UNION (ATU)/ICT DAY, 2023



Hon, Nape Moses Nnauve (MP.)

The African Telecommunications Union (ATU)/ICT Day is observed annually on the 7th of December. This year, the United Republic of Tanzania is actively participating in the celebration of African Telecommunications/ICT Day in conjunction with the 46th anniversary of the establishment of ATU. The primary objective of this occasion is to reflect on the status of telecommunications and ICTs in Africa, evaluate our progress, envision the future, and enhance collaborative efforts to propel the digital landscape collaborative efforts to propel the digital landscape

collaborative efforts to propel the digital landscape across the continent.

The theme for the 46th African Telecommunications/ICT Day, "Towards a Digital Revolution and Inclusion of the Marginalized: Addressing Accessibility Factors," was formally adopted during the Administrative Council meeting in Kigali, Rwanda, for this year's celebration. This theme underscores the critical need to bridge the digital divide, a recurring focus in our activities throughout the year. The 2023 theme enables ATU

members, including Tanzania and other key stakeholders, to concentrate on opportunities for closing the digital gap. The Government of Tanzania has been actively

pursuing digital transformation and inclusion within our country. I am pleased to share the progress and efforts that the Government of Tanzania has undertaken in our journey towards digital transformation and inclusion.

The government acknowledges that requires

The government acknowledges that genuine digital inclusion hinges on accessibility and recognizes the significant potential of ICT as an enabler for socio-economic empowerment. This recognition is based on the notable achievements Tanzania has made in recent years, such as enacting laws and resolutions to strengthen earlier seatter extraction. lanzania nas made in recent years, such as enacting laws and regulations to strengthen sector management, establishing the National ICT Broadband Backbone (NICTBB) Infrastructure connecting all major towns and numerous public offices, improving universal access to ICT services, enabling electronic money transfers through mobile telephone platforms, and developing a postcode and physical addressing system.

mobile telephone platforms, and developing a postcode and physical addressing system.

In light of these accomplishments, policies and initiatives are grounded in the principle that technology should be accessible to all, including those facing physical, economic, or social barriers. The belief is that technology, when harnessed inclusively, can be a powerful force for positive change. To actualize this belief, the government has implemented various digital transformation initiatives, including strategies to strengthen the National ICT Broadband Backbone (NICTBB), National Internet Data Centre (NIDC), National ICT Policy (2016) and its Implementation Strategy, National Internet Data Centre (NIDC), National ICT Policy (2016) and its Implementation Strategy, e-Government operationalization, National Cyber Security Strategy 2016, and the Financial Sector Development Master Plan 2020/21 – 2029/30.

These initiatives align with the National Development Vision 2025 and the Five-Year Development

To address the digital divide and promote digital inclusion, every country must implement robust policies, laws, and regulations. Tanzania has taken significant strides in this direction with the

implementation of its National ICT Policy 2016. This policy aims to empower Tanzanians by fostering a society where individuals experience economic, social, and cultural enrichment through access to information and communication technology (ICT). The primary objective is to expedite socio-economic development, with the potential to transform Tanzania into an ICT-driven middle-income economy and society.

Key laws instrumental in enforcing the policy included the Electronic and Poetal Communication.

Key laws instrumental in enforcing the policy include the Electronic and Postal Communication Act of 2010, the e-Government Act of 2019, the Universal Communication Access Act of 2006, and the TCRA Act of 2003. The Government of Tanzania is currently in the process of revising the existing ICT Policy to accommodate rapidly changing technology and services, ensuring access and inclusivity for all citizens.

In line with this year's celebration theme, "Towards a Digital Revolution and Inclusion of the Marginalized: Addressing Accessibility," digital infrastructure development is a top priority for expanding and enhancing digital capabilities across the country. This encompasses deploying high-speed broadband networks to connect even the most remote areas, ensuring that every Tanzanian citizen can access the opportunities presented by the digital age. the digital age.

the digital age.

The country is actively expanding digital infrastructure, including the National ICT Broadband Backbone, to establish quality mobile telecom networks nationwide. This effort aims to enable citizens to benefit from the digital revolution, fostering the development of digital-based services in finance, health, education, public administration, indicial services, and market digital-based services in finance, health, education, public administration, judicial services, and market information. Reliable and easily accessible ICT infrastructure is crucial for the smooth and cost-effective operation of businesses and the facilitation of social services. Such infrastructure accelerates the digital revolution enhanced by digital technologies, which are now pervasive in various sectors of the economy and social life, from telecommunications and finance to governance, marketing, and service delivery. To expedite the digital revolution, the sector is focusing on key interventions, including the expansion of the National Telecommunication Broadband infrastructure and services in collaboration with service providers and other private sector stakeholders, as well as the development of a Physical Address system in all wards. Several successful e-Government initiatives were

several successful e-Government innuatives were implemented to enhance accessibility and efficiency in public service delivery. In 2019, the Government established the e-Government Authority (e-GA) to oversee and promote these initiatives. The e-GA streamlined processes, reduced bureaucracy, and improved the efficiency of public services, enabling public institutions to offer digital services to citizens, businesses, and overnment employees. This resulted in expedited government employees. This resulted in expedited and more convenient transactions, benefiting both citizens and businesses.

Digital inclusivity, crucial for socio-economic

development, cannot be achieved without citizens possessing digital literacy. Recognizing this, the Government of Tanzania is investing in programs to empower citizens with the necessary skills to navigate the digital landscape. Initiatives target schools, communities, and businesses to ensure inclusivity in the digital era. The goal is to equip over Tanzanian exactless of bestground with revery Tanzanian, regardless of background, with the essential digital skills, involving the integration of digital literacy programs into educational curricula and offering training opportunities. Specialized initiatives address the unique challenges faced by marginalized communities, encompass ing infrastructure gaps, affordability concerns, and tailored digital literacy programs. Notable progress includes the establishment of Digital Clubs in educational institutions through the Tanzania Communications Regulatory Authority (TCRA), aimed at empowering youth in cyberspace-related matters.

In infrastructure development, the Government established the Universal Communications Service Access Fund (UCSAF) in 2007 to ensure universal communication access. The fund facilitates communication services, including ICT, Postal, and Broadcasting, even in economically unviable areas. From July 2022 to June 2023, UCSAF has built 304 towers in 291 wards, benefiting 3,343,565 citizens, improving access to communication services in

rural and unserved areas. The Government is dedicated to promoting ICT through innovation and customized solutions to address country and environmental challenges. Support for startups solving local issues and promoting inclusive economic growth is evident. The Tanzania Commission for Science and Technology (COSTECH), established in 1986, coordinates research and technology development. COSTECH advises the government on science technology, and innovation, prioritizing stakehold. recuniology, and innovation, prioritizing stakeholder er requirements and advocating for universal design principles in digital solutions. The government also supports innovation benefiting marginalized groups through the Tanzania Commu-nications Regulatory Authority (TCRA), providing valuable resources free of charge, including numbering and radio frequency spectrum resources.

resources.

In the digital age, technology plays a central role in daily life, benefiting areas like e-commerce and e-Government services for socio-economic development. Despite these advantages, potential threats lurk in the use of Information and Communication Technologies (ICT). As the Government of Tanzania embraces digital transformation, it remains committed to ensuring the security and privacy of its citizens. Robust cybersecurity measures, including the establishment of the neasures, including the establishment of the Tanzania Computer Emergency Response Team (TZ-CERT) under the Electronic and Postal Act, are in place to coordinate responses to cyber threats at the national level, fostering cooperation with regional and international entities involved in

regional and methational entities involved in cybersecurity management.

In April 2018, the Government of Tanzania developed Tanzania's National Cyber Security Strategy (NCSS) to proactively address emerging cyber threats. Ensuring the security of information resources and National Critical Information Infrastructure demands a systematic and holistic

approach. This necessitates coordinated efforts between the government, private sector, civil society, and international collaboration, emphasizing information sharing related to cybersecurity in our continued use of ICT for social and economic

development.

Recognizing the pivotal role of the private sector in digital inclusion, the Government of Tanzania actively engages with industry stakeholders to foster digital innovation. Achieving a digital revolution and inclusive accessibility requires collaborative efforts. We are proactively collaborating with non-governmental organizations, private sector partners, and civil society to pool resources and expertise. Through such partnerships, we aim to magnify the impact of our initiatives, effectively reaching all citizens, including marginalized populations. The government is committed to creating an enabling environment for businesses to thrive, attract investments, and contribute to the growth of the digital economy through effective

triang air chaoling chromient no ususinesses to the growth of the digital economy through effective laws and regulations.

In addressing the digital divide, our ultimate goal is to leave no one behind. Targeted strategies are being implemented to bridge the digital gap, with a specific focus on marginalized communities and vulnerable populations. Initiatives are in place to tackle affordability challenges and ensure inclusivity in the digital landscape. The Government of Tanzania remains steadfast in advancing digital transformation and inclusion, recognizing the transformation and inclusion, recognizing the transformative power of technology and its potential to uplift the nation. Through collaborative efforts and strategic partnerships, our aim is to create a digitally inclusive Tanzania that benefits all its citizens.

Wishing all Tanzanians, ICT stakeholders, and African Member States an exciting and memorable ATU/ICT Day 2023.







### THE UNITED REPUBLIC OF TANZANIA TANZANIA COMMUNICATIONS REGULATORY AUTHORITY **ISO 9001: 2015 CERTIFIED**

Theme:

"Towards a digital revolution and inclusion of the marginalized: addressing accessibility factors"



### MESSAGE FOR THE 46TH ANNIVERSARY OF THE AFRICAN TELECOMMUNICATIONS UNION (ATU) /ICT DAY ON 7TH DECEMBER, 2023

Today marks the 46th anniversary of the founding Today marks the 46th anniversary of the founding of the African Telecommunications Union (ATU), an occasion celebrated as Telecommunications/ICT Day. Commemorated annually on the 7th of December, the day serves as an opportunity to reflect on the status of telecommunications/ICTs in Africa, assess our progress, envision the future, and strengthen our collaborative efforts to advance the digital landscarpe across the continued. digital landscape across the continent.

The theme for this year's celebration "Towards: Digital Revolution and Inclusion of the Marginalized: Addressing Accessibility Factors' a comprehensive and transformative digital revolution while emphasizing on the importance to ensure that the benefits are accessible to all, particulary rural and marganilized and underserved communities. There-fore, the theme focuses on a key critical aspect of "bridging digital divide".

Tanzania Communications Regulatory Authority (TCRA) plays a key role in guiding the nation's telecommunications and ICT landscape. The regulatory body holds a critical role in formulating regulatory body noisa a critical role in formulating and enforcing regulatory framework in order to regulate efficiently the communication sector with the view to foster fair competition, innovation, and inclusive access to digital opportunities. Its responsi-bilities span from facilitating the expansion of telecommunications infrastructure in marginalized telecommunications infrastructure in maginalized regions to championing digital literacy programs. As a regulator, TCRA creates an enabling regulatory environment, drives inclusive programs, and collaborates with diverse stakeholders to ensure that the benefits of the digital revolution are equitably distributed, particularly reaching underserved communities in Tanzania.

To address the theme of this year's Telecommuni-

cations/ICT Day, we recognize the critical role of the regulator towards digital revolution and bridging the

regulator towards digital revolution and origing the digital divide.

TCRA has implemented targeted initiatives to ensure that connectivity reaches marginalized communities. We have spearheaded programs that encourage to subsidize infrastructure development in rural areas in order to enable affordable and reliable access to communication services.

TCRA has continued to manage and monitor the communication infrastructure including the cell towers, fiber optic infrastructure as well as information storage centers (Data centers). These ifrastructure are critical in the realization of the conscibility of principles in property and the conscibility of principles in the realization of the conscibility of principles in principles are constituted. ifrastructure are critical in the realization of the country. The government had also taken initiatives to promote ICT infrastructure development and digital revolution to all citizens. The Government has reduced the costs of obtaining permission to pass infrastructure on the road (Right of Way Charges), from a construction payment fee of 1000 US Dollars per page 1000 per one(1) kilometer and annual fee payment of 1000 US Dollars for one (1) kilometer to 200 US Dollars and the annual payment of 100 US Dollars, respectively from July, 2023.

Investment in the telecommunication infrastructure has increased the rollout of mobile broadband ture has increased the rollout of mobile broadband networks covering a vast land accessed by people. By September, 2023 the expansion of 3G and 4G coverage attainained population coverages of 83% and 74% and geographical coverages of 67% and 55% respectively. On the otherhand, user devices play a pivotal role in driving the adoption of telecommunication/ICT services. As of September 2023, the penetration of feature phones has risen to 183.66% while revertebroad house on a increase to 83.66%, while smartphones have seen an increase to

TCRA also facilitates the inclusion of marginalized groups through enhanced SIM card registration processes where citizens are assured of the registration to embrace the digital services including mobile financial services. As of September 2023, Tanzania had about 67.1 million active registered SIM Cards, thus comparing with a population of SIM Cards , thus comparing with a population of 61.7 million as per 2022 census, this makes the overall penetration of 109%, meaning that there are 109 subscriptions per 100 population (people) in Tanzania by September 2023.

Concurrently the industry has witnessed the growth of digital financial inclusion services. As of growth of digital financial inclusion services. As of September 2023, the mobile money subscriptions had reached 51.4 million users constituting 76.6% of the total registered active SIM cards. The enhanced simcard registration processes has also added SIM Card Registration procedures for user of communication services with age above 65 years of age or with defective fingerprints that experience challenges, when capturing the biometric information. es when capturing the biometric information, procedures

As we stand at the crossroads of technological advancement, we must envision a future where no one is left behind. Tanzania is committed to fostering a digitally inclusive society, where every citizen has equal access to the opportunities presented by ICT. Our vision is not only about connecting people but also empowering them through digital literacy, skills development, and the creation of an enabling environment for creativity and innovation. In this respect, TCRA on 2nd November, 2023, launched a Digital Clubs Handbook to facilitate establishment and coordination of digital clubs in schools, colleges, As we stand at the crossroads of technological and coordination of digital clubs in schools, colleges and universities in the country. The handbook includes content in both English and Swahili languages, as well as braille for people with visual

impairments. Additionally, digital clubs will be established to enhance knowledge of ICTs and the digital economy. These clubs will provide opportunities to acquire ICT skills, understand the importance of responsible digital citizenship, and actively contribute to the growth of digital Tanzania. By empowering these communities from the young age with essential digital skills, TCRA is actively contributing to the broader goal of fostering a digitally inclusive society, emphasizing the transformative potential of digital education and engagement.

Towards Digital Revolution, TCRA understands the necessity of adapting to the emergence of new technologies in the sector such as 5G, artificial technologies in the sector such as 5G, artificial intelligence, internet of things, big data analytics and edge computing and therefore, creates an environment that fosters innovation while ensuring compliance with regulatory standards. The release of the IMT multi-band frequency spectrum in the 700 MHz, 2300 MHz, 2600 MHz, and 3500 MHz bands on 11th October, 2022 through auctioning has enabled service providers to broaden the compunity. enabled service providers to broaden the communication services in the country. The new spectrum blocks have enabled the roll out of 5G technology services to different parts of Tanzania. TCRA has endeavoured to ensure that it creates an enabling environment that allows service providers to provide services that meet the national and international standards of communication quality. standards of communication quality.

In another ground-breaking initiative aimed at propelling the growth of digital technology start-ups and fostering innovative solutions to community challenges, TCRA in collaboration with Tanzania Commission for Science and Technology Commission for Science and COSTECH) provides communication resources frequency spectrum namely numbering resources, frequency spectrum and dot tz domains for free to various innovators



(start-ups) who need to test their services for a specific period. Up to September 2023, TCRA had provided a number of resources for innovation tests to nine (9) start-ups. TCRA continues to review and create an environment that can further help the life cycle of start-ups towards becoming successfully

However, as we celebrate these achievements, we However, as we celebrate these achievements, we must acknowledge the existing disparities. Rural and marginalized communities still face challenges in accessing basic telecommunication services, hindering their full participation in the digital revolution. It is imperative that we collectively address these accessibility factors to ensure that the benefits of the digital revolution reach every corner

No single entity can address the challenges and no single entity an address the chaineges and opportunities presented by the digital revolution alone. It requires a concerted effort from governments, regulatory bodies, private sector partners, civil society, and international organizations. In achieving this as a regulator we work closely with the Universal Communications Service Access Fund (UCSAF), mobile network operators and other stakeholders to address the challenges in and other stakeholders to address the challenges in infrastructure deployment and ensure the availability of network communication infrastructure in underserved and unserved areas. Through infrastruc-ture development as a key prerequisite to addressing connectivity and accessibility issues, it has helped the country towards bridging the observed gap for service accessibility to all groups particularly the mareinalized. marginalized

TCRA encourages everyone to use this momentous occasion to reaffirm our commitment to the digital revolution and the inclusion of the marginalized. TCRA stands ready to play its part in shaping a future where every citizen, regardless of their geographical location, income levels or gender can harness the full potential of telecommunications and ICT. Together, let us build a continent where connectivity is not just a luxury but a fundamental right, paving the way for a truly digital Africa.

I extend my heartfelt wishes to all Tanzanians, ICT reacend my neartreit wisnes to all Tanzanians, ICT stakeholders, and African Member States as they celebrate the exciting and memorable ATU Telecommunications/ICT Day in 2023.

Happy 46th Anniversary Wishes to ATU and Thank You!

Dr. Jabiri K. Bakari Director General –TCRA



John Omo, ATU Secretary General

### **Greetings to our revered Member States!**

I am pleased to invite you to join the African Telecommunications Union (ATU) on 7th December for the 2023 celebration of African Telecommunications/ICT Day. This celebration will mark the 46th year since the establishment of ATU, and as has been our tradition, we will take joy in this to contemplate the status opportunity telecommunications/ICTs in Africa, assess our progress, envision the future, and strengthen our collaborative efforts to advance the digital landscape across the continent.

Consistent with our practice, the theme: "Towards a Digital Revolution and Inclusion of the Marginalized: Addressing Accessibility Factors" was formally adopted during the 24th Ordinary Session of the Administrative Council meeting in Kigali, Rwanda for this year's celebration. This theme emphasizes the critical aspect of bridging the digital divide which has been a constant refrain through our many activities this year. I call upon all ATU Member States and ICT stakeholders to actively participate in setting the stage for advancing digital inclusion during this significant celebration, as it is our shared responsibility.

In this defining moment, we extend to you a profound invitation to join us in the forging of a world where every individual, regardless of where they are or how far from the digital grid they stand, is liberated from the restraints of accessibility challenges — challenges that lie within our power to surmount. We encourage our Member States to carefully

### AFRICAN TELECOMMUNICATIONS UNION (ATU) SECRE-TARY GENERAL'S MESSAGE FOR THE 2023 CELEBRATION OF THE AFRICAN TELECOMMUNICATIONS/ICT DAY

### "Towards a Digital Revolution and Inclusion of the Marginalized: Addressing Accessibility Factors"

plan, coordinate, and bring to life a range of meaningful activities that align with the essence of this year's ATD theme. Deciding to speak in one voice on this day, is deciding to have a louder and clearer voice that cannot be mistaken and that can permeate every decision-making boardroom in the world.

Building on the foundation laid during last year's ATD celebrations, which spotlighted the pivotal role of ICTs in augmenting financial inclusion across Africa, this year we embark on a journey into the necessary and related space of digital revolution. Our exploration of financial inclusion opened our minds to a broader perspective that is now aiding us in setting our sights on a transformative path. It is our conviction that through this path, we will dismantle barriers and create a digital realm where all voices are integrated into the very fabric of our future.

Within this context, we recognize for example, the pressing issue that 72% of Africa's population lacks access to mobile internet, and nearly 200 million people in the region reside in areas not covered by a mobile broadband network. This stark reality amplifies our dedication to achieving widespread access and cross-border connectivity throughout Africa. We want to achieve this with a sense of urgency and by engaging all industry stakeholders, and the international community.

As a result of prudent leadership by the administrations of our Member States, we are witnessing tremendous regulatory, and infrastructure reforms telecommunications/ICT sector. In just one example, between 2012 and 2022, the number of people in the region with mobile broadband access more than tripled, from 114 million to almost 400 million. This, coupled with increased internet penetration, ownership of digital devices and the advantage of being the continent with the youngest population, has brought Africa to the verge of a digital revolution.

The adoption of digital technologies is expanding at an unprecedented rate across the continent and Africans are increasingly taking advantage of the expansion to access opportunities and information, and to improve their online experiences. The biggest hindrance that we have to deal with decisively is the gap in internet connectivity and accessibility which is determined by, among other factors, geographical locations, income levels, and gender.

A report on the State of Mobile Internet Connectivity 2022 estimates that rural populations in Sub-Saharan Africa are 54% less likely to use mobile internet than urban dwellers. Low-income earners and women are also less likely to own smartphones, access internet connectivity or have the relevant digital skills compared to high-income earners and men. These are serious issues which we must jointly address to experience the ultimate digital revolution.

I encourage the administrations of our Member States to consider increasing investments in expanding mobile broadband coverage, especially in rural and marginalized areas. Additionally, since the deployment of mobile broadband networks depends on other factors, including road and electricity connectivity, our Member States need to prioritize infrastructural development as a prerequisite to addressing connectivity and accessibility issues.

It is estimated that more than 90% of jobs today in both formal and informal sectors have a digital aspect. This implies that most people in Africa who remain offline are excluded from a range of opportunities that their counterparts who are online have access to. We have a responsibility, in collaboration with partners, to promote e-skilling initiatives to digitally equip and empower our youthful population, and bring them to the fold of



AFRICAN TELECOMUNICATIONS UNIO

those who are already harnessing the power of digital

In pursuit of a Digital Revolution and Inclusion of the Marginalized, the ATU, with the goodwill and support of our Member States and partners, has undertaken various activities and made notable achievements. We have facilitated the digital inclusion of the marginalized and addressed internet connectivity and accessibility issues by providing policy and regulatory support.

Through relevant Task Groups, the Union has developed model frameworks, strategies and recommendations, including a model framework for e-skilling in Africa, a model framework for Data Centres and Cloud Computing services and Infrastructures for Africa, a strategy framework to migrate Africa from IPv4 to IPV6, a white paper on connectivity and accessibility best practices in Africa and a model cybersecurity framework. The Union has also coordinated efforts to secure significant amounts and appropriate types of broadband spectrum hence significantly enhanced broadband delivery.

ATU is also actively involved in enhancing digital inclusion through the promotion of the development of high-quality telecommunications/ICT infrastructure and connectivity, digital services, cybersecurity and data management, enabling environment and human capacity development. We call on our Member States and partners to continue supporting us in coordinating these initiatives.

The Union is confident that, if embraced, digital inclusion and access to the limitless world of the online community will be a significant turning point for Africa, propelling the continent into a future of boundless opportunities, shared prosperity, and global relevance. The transformative power of a digitally connected Africa cannot be underestimated, and by ensuring that everyone is part of this digital transformation, we pave the

way for an era of unparalleled growth and development. On behalf of the Union, I wish our Member States, Associate Members, partners and all ICT stakeholders an exciting and memorable ATU/ICT Day 2023.

Thank you!

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THURSDAY 7 DECEMBER, 2023

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

### As the Universal Health Coverage law goes into effect, the hard work begins

Hassan has finally signed the legislation providing for universal health care at the State House in Dodoma, a few days before the country marks 62 years of Independence Day. The notice to that effect was already on the Government Gazette by December 1, a formality in case any aggrieved party still had an objection to make at the highest level of the law making process. There are things like petitions which seek to stop legislation if it is sufficiently controversial.

Remarks on the signing were made by the Health minister, who underlined that last month the legislature approved the bill, especially the schedule of nine funding sources for enabling universal insurance coverage of at least two distinct levels. They are pattered on the old Community Health Fund (CHF) to which everyone will now contribute, except for a portion recognized as too poor to contribute. The other part is based on the National Health Insurance Fund (NHIF) which has a scatter of problems but it has held its ground, unlike CHF which went bankrupt.

As the minister was reported to have remarked, signing the approved law is the outcome of the care and interest that the president has shown for those who have no ability to pay hospital bills. Definitely that will not be in dispute, but as it is always the case, 'the way to hell is often paved with flowers,' as wise men said in the past. This will be how to stop massive frauds and extortion using hospital bills sent to individuals and institutions, often purposely to share out inflated sums, etc.

The focus on policymakers in health, whether in the ministry or in associated agencies like multilateral organisations, has largely focused on getting the bill but practicable.

RESIDENT Samia Suluhu passed and expected regulations on funding set out in ways that will not invite public disquiet like in the mobile cash transaction levies. The minister was even on the final days of adoption of the bill making public assurances that this will not be reintroduced for purposes of financing universal coverage, but clear intimation to that effect was visible earlier. It is uncertain if this option has been totally closed.

> Some people have suggested in airing opinions that the government simply needs to stake out budget funds for the purpose of medically assisting the very poor, instead of seeking to eliminate cash demands altogether.

> The bill's original design was that money should not be asked on hospital doorsteps, just admission and quality services - the latter dictum often being repeated. Later it was apparent that caution was being aired, with indications that universal coverage will be layered - such that many started believing it would be practical, by leaving reality intact..

Recent improvements in referral hospitals all over the country, and the way in which topmost health facilities around the Muhimbili National Hospital complex are pitching the prowess of specialist teams there as a regional centre of excellence, the least they will demand is leaving things intact. In other words universal health care is conceptually reducible to extended contributions by removing the purely voluntary aspect in CHF membership, as only when it has a wide membership can it work. When sick people join the fund it is inoperable, and for that reason it went bankrupt. The government will then fill in the gaps, such that all basic medical treatment will be free, and higher or referral care be tied to insurance terms as they exist at present. Not a revolution perhaps

doesn't spoil all.

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# Challenging accidental leadership in Nigeria's democracy beyond the ballot

By Hurso Adam

EMOCRACY, widely recognised as the most favourable form of governance, has firmly rooted itself in the fabric of Nigerian society. Despite its firm establishment, the democratic process has, at times, been undermined by certain individuals. so-called These 'accidental politicians' often lack a genuine interest in governance and ascend to power not through popular vote but through the influence of their political patrons--referred to colloquially as 'godmothers' and 'godfathers'.

patronage overshadows the sacrifices made by countless individuals who have paid the ultimate price for the nation's democratic freedoms. Many citizens remain unaware of these sacrifices, as the narratives of struggle and the historical price paid for Nigeria's democracy are often lost amidst the political manoeuvring of the present.

Creating a more inclusive interactive democratic process in Nigeria necessitates the establishment of monthly town hall meetings between elected representatives their constituents. This initiative would mark a significant stride in fortifying the democratic structure and enhancing the quality of governance in the country.

The town hall meeting, a tradition with deep roots in democratic societies, serves as a public forum where citizens and government officials can discuss community issues, forge consensus, and build a shared vision for the future. For Nigeria, a nation with intricate cultures, languages and interests, such a platform is not just beneficial but essential for the health of its democracy.

For instance, instituting these meetings would demonstrate a commitment to open governance and provide a space for genuine dialogue. This regular interaction would transform the relationship between the electorate and their leaders from one of periodic consultation, often centred around election cycles, to an ongoing conversation that reflects the dynamic nature of societal needs and aspirations.

The direct benefits of these town hall meetings are manifold. Firstly, they would empower citizens, giving them a sense of ownership in the democratic process. This empowerment is vital for fostering a culture of civic responsibility



and participation, which is the cornerstone of any thriving democracy.

Secondly, these meetings would serve as a mechanism for accountability. The elected officials would be required to report on their activities, justify their expenditures and clarify their legislative agendas. They would have to face their constituents and directly address their concerns, making the democratic process more transparent and government officials more answerable to the people they represent.

The educational value of these forums cannot be overstated. By engaging in direct dialogue with their leaders, citizens can better understand the complexities of governance and policy-making. This understanding is crucial for building an informed electorate that can make reasoned decisions at the ballot box and beyond.

The responsive governance that town hall meetings promote is another significant advantage. Our representatives would have the opportunity to receive realtime feedback on their policies and initiatives, allowing them to make necessary adjustments and improvements. This feedback loop would not only enhance the effectiveness of government programmes but also encourage innovation in addressing the unique challenges that Nigeria faces.

Nigeria stands as a nation brimming with potential, poised to become a beacon of pride for the global Black community. The fulfilment of this grand visionto emerge as a leading force for the people of Africa, hinges on the country's commitment to sound democratic governance. It is through the principles of transparency, accountability, and

the rule of law that Nigeria can harness its vast resources and vibrant culture to inspire and lead the continent toward a prosperous future.

In a society where misinformation can spread rapidly, the town hall meetings would provide a reliable source of information and a means to address rumours and falsehoods directly. This is particularly important in Nigeria, where the spread of misinformation can have serious consequences for social cohesion and national security.

Moreover, regular town hall meetings would foster a continuous political engagement among the populace. Citizens would become more involved in the political process, not just during election periods but as a constant feature of their civic life. This involvement is crucial for the maturity and stability of Nigeria's democracy.

Addressing the logistical challenges, such as the vast geography and varied infrastructure of Nigeria, is critical for the success of these meetings. However, with advances in technology and communication, including the widespread use of mobile phones and the internet, there are new opportunities to connect citizens with their representatives. Digital platforms can complement physical meetings, ensuring inclusivity and broad participation.

Furthermore, the institution of these town hall meetings would nurture a new generation of politically aware and active citizens. This is particularly important for Nigeria's youth, who constitute a significant portion of the population and are essential for the nation's future. Engaging this demographic in governance ensures that their energy, creativity and innovation are harnessed for

In sum, the establishment of monthly town hall meetings across Nigeria would profoundly impact the country's democratic journey. These meetings would ensure that democracy is not merely a system of government but a lived experience for every Nigerian. They would engender a more responsive, transparent and participatory governance model that reflects the will and aspirations of the Nigerian

In advocating for this change, it is crucial to remember that democracy is a process, not a destination. The implementation of regular town hall meetings would be a significant step in that process, fostering a robust democratic ethos that can withstand the challenges of the present and future. It is a commitment to a Nigeria where every voice counts and where the government is truly of the people, by the people, and for the people. Such a commitment would not only deepen democracy but also drive Nigeria towards a more prosperous and equitable future.

Finally, unity and peace within our nation can be cultivated through mechanisms of democratic accountability, such as town hall meetings. These gatherings serve as vital forums for open dialogue, where citizens can directly engage with their leaders, fostering a sense of community and shared purpose.

By ensuring that those in power remain responsive to the voices of their constituents, town hall meetings reinforce the fabric of trust and cooperation that is essential for national harmony. participatory Through this approach, every individual has a stake in the nation's trajectory, paving the way for a more cohesive and tranquil society.

### Regulatory capacity for quality, sanitary aspects of livestock feeds a taxing issue

NFORCEMENT measures times ruinous for the product. the Tanzania Agency (TVLA) on the way numerous individuals produce animal feeds and place the market without explicit observance of standards are of late catching the public eye. A team of officials of the agency as well the Livestock ministry inspected livestock feed establishments for two days at the end of last month and found extensive breaches of the standards code for such feeds. That implies consumers are being taken for granted, as specifications on quality are ignored, evidently to cut costs. TVLA has since then started

an educational and enforcement drive on the issue, demanding that producers of animal feed strictly follow laid out standards on the correct mixtures of nutritional components as set out by the Tanzania Bureau of Standards (TBS). There are those who wish to export their feed to neighbouring countries, where exactly the same problem comes up, whether the feed they sell conforms to international nutritional standards and other safeguards, Conditions of packaging, the materials used and equipment, determine air tightness, One aspect of safeguards is to

present the samples of what they produce to the laboratory agency for examination and recommendation on certification, and if there are drawbacks, work to correct them. This outlook often militates against what are generally known as market forces, to eliminate a costly component and sell at a lower price. The nutritional defect there is at

What looks like the clever method of a single producer to sell low quality feeds can ruin the market for local feeds outside, and even within the local market in favour of well-known animal feed brands they know for a decade or more. That defeats the wider goal of industrialization as it implies attracting local and foreign capital to produce the things that we now have to import, so that some costs are cut down, and producers settle early in what is otherwise a growing market. This is what we have with other countries in Africa, but carelessness in quality, laxity in regulatory overview can cost consumers at first and them producers an avoidable cost. That is why TVLA efforts need to be intensified, so that one rotten fish Some feed vendors with technical

exposure are already helping chicken farmers the best ways of feeding their birds on the basis of their age, while some producers told journalists that they had learned a few things from the visits by TVLA and ministerial officials. At times it is a matter of inadequate exposure and a haphazard way of doing things, despite that cutting corners is a frequent problem in industry and that is why standards bodies and enforcement agencies are there in the first place. When the public hears that there are animal feeds producers who aren't registered, that is, unrecognized, and they put their feeds into the market, it can be a bit disheartening. The public cannot entrust the health of chicken or cattle to produce put out by individuals happy to be hidden.

# Chad constitutional referendum on the ropes amid divisions and threat of resurgence in violence

By Remadji Hoinathy and Yamingué Bétinbaye

OLLOWING President Idriss Déby Itno's death in May 2021, Chad entered a transition led by his son, General Mahamat Idriss Déby. The transition involves three steps: national dialogue, adoption of a new constitution and elections. The first two have already elicited deep political divisions, threatening consensus around the entire transition process.

On 17 December, Chadians will be called to the polls to decide on a new constitution. This referendum was recommended by the national inclusive and sovereign dialogue to settle the unresolved debate on the form of the state. Participants were split between a decentralised unitary state and a federal state. Divisions persist on the content of the proposed constitution and the process itself.

The transition process formally began on 12 January, when the government set up a National Commission for the Organisation of the Constitutional Referendum (Conorec) and a committee to draft the new constitution. From July to October, Conorec carried out an electoral census in the country's provinces, then abroad among the diaspora.

The wording of the question for voters and the design of the ballot papers, including colours and features, were detailed in a decree issued on 31 October. A further decree convening the electorate was published on 7 November. Conorec announced the referendum election campaign for the period from 25 November to 15 December.

Two major trends are emerging. On one side are the transition's protagonists, former ruling party, the Patriotic Salvation Movement (MPS), politicians now in the transitional government, and the politico-military signatories to the Doha Agreement. On the other side are those opposing the conduct of the transition and referendum processes.

The first side advocates for a decentralised unitary state and fears a federation would sow the seeds of division in an already fragmented country. Transitional Prime Minister Saleh Kebzabo leads a broad coalition bringing together all sensitivities in the government. This coalition joins the alliance of political parties and civil society actors led by the

On the opposing side are those against the transition, including radical political actors like Les Transformateurs led by Succès Masra and Parti Socialiste sans Frontière led by Yaya Dillo Djerou Betchi. Other opposition parties and groupings include Bloc Fédéral, Plateforme Républicaine, Groupe de concertation des acteurs politiques (GCAP), Rassemblement National des Démocrates Tchadiens, the politico-militaries who didn't sign the Doha Agreement, and civil society actors such as Wakit Tama.



Former president of Chad Idriss Déby. After Déby's sudden demise, the Transitional Military Council led by his son, Mahamat Idriss Déby, took control of the country. (Photo: **EPA-EFE / Daniel Irungu)** 

Read more in Daly Maverick: Two years after Chad's transition from authoritarianism, there is little progress and plenty of fragmentation

For this group, Chad's unitary state in place since independence – has failed to get the country out of its rut, hence the need for a federation which would allow for more autonomous development of the territories.

Les Transformateurs, which was critical of the transition process, including the referendum, has softened its stance since signing the agreement with the government in Kinshasa on 31 October. Under this agreement, Succès Masra committed to work towards a return to constitutional order within the government-defined timetable and in a politically calm environment. Despite acknowledging the imperfection of the proposed constitution, Les Transformateurs believes it would be better than the one suspended after Déby's death.

The main criticism from referen-

dum opposers is that the transition process prioritises a unitary state over offering to choose between unitary or federalist options. Despite recommendations from the national dialogue for a prerequisite referendum on the form of the state before drafting a constitution, Conorec proposes a constitution enshrining the unitary state, sidestepping this suggestion.

Referendum opposers argue that the non-involvement of all political players and civil society in the process undermines Conorec's neutrality. The commission, headed by the Territorial Administration, Decentralisation and Good Governance Minister, alongside members of the former ruling party, is seen as dominated by government. This contradicts the Transition Charter, Article 7, which mandates the neutrality of the body leading the referendum process.

Supporting of a total boycott of the referendum include Albert Pahimi Padacké, former transitional prime minister and president of Rassemblement

National des Démocrates Tchadiens, along with the Bloc Fédéral. Those in favour of voting against the constitution include GCAP and Plateforme Répub-

The country is heading towards a contentious process, risking unsatisfactory completion of two of Chad's three transition steps – national dialogue and a new constitution. Moreover, potential social unrest may lead to repression by the security forces, as witnessed on 20 October last year, during demonstrations against extending the transition by 24 months and questioning the eligibility of the transitional authorities.

The new constitution is the keystone of the country's political future, and its content and how it is drawn up, presented to the people and adopted, must at least be inclusively run and openly debated. A constitution adopted by force through a biased and exclusive process would bode poorly for Chad's

The government must use the remaining time to raise public awareness about the stakes of the ongoing process. Engaging in discussions to salvage and improve the situation before 17 December is crucial. Exploring options, including a potential postponement of the referendum, is essential for restoring a more peaceful and inclusive process. This could have implications for the overall transition timetable.

The Economic Community of Central African States (Eccas) has appointed Congolese President Félix Tshisekedi as a facilitator in Chad. His actions have enabled the return to the country of some political opponents who had gone into exile after the events of 20 Octo-

Tshisekedi could further attempt to bring parties together. The African Union, actively monitoring the situation through its Peace and Security Council and its special envoy in N'Djamena, must also join Eccas's mediation efforts. **DM** 

# South Africa: The region where political violence is on the rise ahead of elections

By Fergal Keane

after the transition from apartheid to a demo-South Africa, Fergal Keane returns to a country experiencing increasing political violence in a key region to see what happened to the hopes and promises of a better nation.

Thembinkosi Lombo may not have known the man who gunned him down - but he may well have known the person who ordered the hit.

The 35-year-old local councillor from South Africa's governing African National Congress (ANC) was shot dead in Greytown in the eastern coastal province of Kwa-Zulu-Natal last year.

He left behind a wife and nine children - the youngest at just two months old.

His mother Lindeni Lombo, 75, tells us she believes the assassination was an inside job.

"He did tell me that from time to time there were cars that were suspicious that would follow him around," she says. "My son told me that within the ANC there was some rivalry - those who were antiand those who were prohim."

A 20-year-old man was arrested and charged with the murder in March last year. In the past 12 months more than 20 councillors have been killed in the region - it brings the number of

and local government officials killed in over a decade to more than 150.

### 'Fighting for positions'

Mrs Lombo keeps a big election poster of her son as a reminder of his life and of her pride in his election victory. She lives in the ward he represented, a remote rural community set in the undulating hill country of KwaZulu-Natal.

Of the broader rise in political violence she says: "They're fighting for positions.

"People want higher positions in the municipality, in the councils, and they are fighting all the time, competing for turf. They want money."

Police Minister Bheki Cele said most of the dead councillors had been victims of internal political battles. The majority were from the ANC.

Elected office can bring access to local government budgets. Billions of rand have been lost through corruption involving officials and politi-

In one notorious case, the school nutrition programme in the province collapsed because of corruption, leaving thousands of children from poor families without school meals.

KwaZulu means "place of the Zulus", and has a long history of violence - from the 19th Century wars of King Shaka, the struggle against the British Empire, then against apartheid, and the conflict between political parties that threatened to derail South Africa's transition to democracy in the 1990s.

But now the killings are frequently carried out by hitmen for hire - "inkabis" in the Zulu language. It can cost anywhere between 10,000 rand (£420; \$535) to 500,000 (£21,000) to have a person killed. The higher the profile, the greater the price.

Drive out into the remote rural districts around provincial capital Pietermaritzburg and there is apprehension that next year's elections will bring increased violence.

Alpheus Mzolo is a traditional leader in the Table Mountain district - a landscape of acacia trees and small settlements dominated by a brooding flattopped mountain, not to be confused with the more famous Table Mountain in Cape Town.

Mr Mzolo is an "induna" (headman) for a powerful chief. In times of war the Indunas are responsible for raising and commanding the chief's regiments. But his area is peaceful at the moment and he aims to keep it that way, refusing to align publicly with any party. The problem may come next year when political campaigning gets under way in earnest.

"Yes, I'm worried about it because it's just near now," he says. "Our people, will get affected by this... so that makes me worried. Because of the elections.

"Then you can see violence coming back and killelected representatives ing the people. Our own people."



Lindeni Lombo stands with a poster of her murdered son

'Children of paradise'

This is happening in a nation whose people were promised peace after the end of apartheid.

Thirty years ago this month, as he was presented with the Nobel Peace Prize, Nelson Mandela pledged South Africans would become "children of paradise" through recognising their shared humanity.

In Pietermaritzburg, I meet up with the ANC Mayor, Mzimkhulu Thebolla, and put it to him that the corruption and violence are an indictment of his party's nearly 30 years in power.

"We have challenges in this country," he says. "And some of those challenges are the corruption you're talking about, the crime you're talking about is the result of that. The underdevelopment of course is a result of

that. "But we are saying that undoing what has been done and created for over 300 years cannot only take 30 years to repair."

Apartheid certainly left a bitter legacy of violence, inequality and poor policing. There is also factional violence in some of the other political parties in KwaZulu-Natal.

But increasing numbers of South Africans are demanding that the ANC be held accountable for what has happened under its watch. In KwaZulu-Natal, that desire produced one of the more extraordinary local election results in South African history.

Two years ago, a white, Zulu-speaking, gay man was elected as mayor of uMngeni municipality, an area with nearly a threequarters black majority.

Under the ANC, maladministration and corruption had wreaked havoc on the local

Chris Pappas, 32, of the opposition Democratic Alliance, set about tackling corruption. Within a year his administration had balanced the books. Mayor Pappas knows that fighting back against the crooks is a potentially risky endeavour.

"The biggest fear I have is from contractors, not so much politicians, but contractors," he says.

"As you start to unpack the supply chain systems of a municipality, you find all sorts of irregularities. And, you know, the right thing to do is to stop contracts, cancel them... claw back money.

"And that's bread and butter for people. That's no longer about political power, but that's about people keeping their lifestyles going."

He is one of the youngest mayors in the country and was only three years old when Nelson Mandela became president after the first democratic election in April 1994.

### 'People want peace and prosperity'

Now Mr Pappas is his party's candidate for the premiership of the entire province of KwaZulu-Natal. Was he surprised that as a young, white, gay man he managed to garner such support in a largely black and socially conservative area?

"I think it reaffirms what many South Africans think generally, and that is that identity is not what drives our primary election motives," he says.

"I think what many people want to see is general peace and general prosperity. Issues of racism and issues of identity do feature in our country strongly. But I think when it comes to just moving the needle forward in terms of service delivery and progress, people just want to get things done."

The violence is deeply embedded in KwaZulu-Natal and while corruption cases are being prosecuted, what is described by anti-corruption campaigners as the "looting" of public resources is daunting. But South Africa's democracy does offer the possibility of change.

That is why next year's elections could be the most consequential since those first non-racial polls 30 years ago.

In South Africa, the present - let alone the future - seems to hang in the balance.

**Guardian** 

### **CIVIL AVIATION DAY**



# THE UNITED REPUBLIC OF TANZANIA

# MINISTRY OF TRANSPORT



TANZANIA CIVIL AVIATION AUTHORITY (TCAA)

# MESSAGE FROM THE MINISTER OF TRANSPORT, HON. PROF. MAKAME M. MBARAWA (MP) TO MARK THE INTERNATIONAL CIVIL AVIATION DAY, 7 DECEMBER 2023

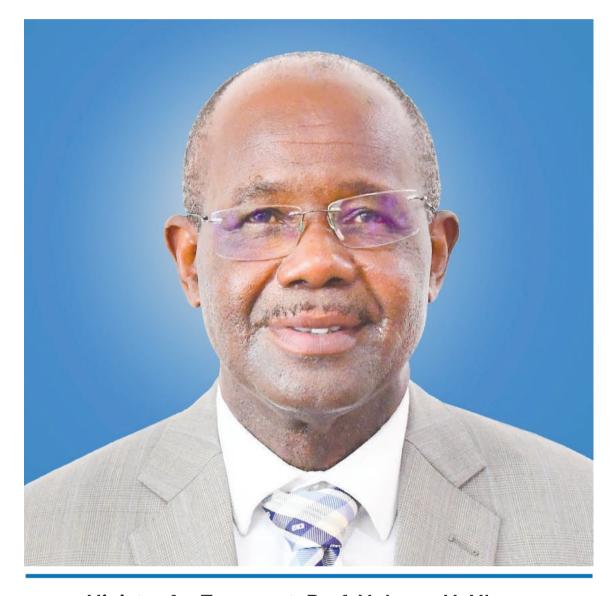
As the International Civil Aviation Organization (ICAO) celebrates its 79th anniversary today, Tanzania proudly stands as an active member of this esteemed global body. The current theme, "Advancing Innovation for Global Development," serves as a driving force for the systematic growth of our aviation industry.

Tanzania's commitment to international civil aviation dates to April 23, 1962, when we ratified the Convention on International Civil Aviation (Chicago Convention). Over the years, we've proudly served on the ICAO council in 1968, 1977, 1983, 2013, 2016, and 2022.

Reflecting on our aviation history, we acknowledge the pivotal role played during the colonial period. The establishment of East African Airlines (EAA) and the notable leadership of Chief Abdallah Fundikira in 1964 marked significant milestones.

The dissolution of the East African Community in 1977 prompted Tanzania to establish the Directorate of Aviation under the Ministry of Transport. Subsequent systemic reforms in the 1990s led to the creation of regulatory institutions, culminating in the establishment of the Tanzania Civil Aviation Authority (TCAA) on November 1, 2003.

In the two decades since its inception,



Minister for Transport, Prof. Makame M. Mbarawa.

TCAA has made remarkable strides, enhancing regulatory capacity in aviation

safety and security, expert management, air navigation services, and airport

service provider standards. Notably, our success in the 2019 ICAO Safety Audit, achieving 69.04 percent reflects a significant improvement from the 37.8 percent in 2013. The same achievements are depicted in the last ICAO Security Audit scoring 86.9 percent, making our country the fourth in Africa for effective implementation of the Aviation Security Standards.

The Government's commitment to improving air transport services is exemplified by the purchase of 13 planes for the Air Tanzania Corporation (ATCL). Our heartfelt appreciation goes to Her Excellency Dr. Samia Suluhu Hassan, the President of the United Republic of Tanzania, for her unwavering support in advancing this crucial sector. ATCL's expanded capacity has facilitated domestic and international travel, contributing to various economic sectors.

Looking ahead, our ministry, in collaboration with the government, envisions elevating the aviation sector to greater heights. We appeal for continued support, recognizing aviation as an enabling sector with far-reaching impacts.

On this International Civil Aviation Day, I extend warm wishes to all Tanzanians.

Merry Christmas and a Happy New Year 2024.

### MESSAGE FROM DIRECTOR GENERAL, TANZANIA CIVIL AVIATION AUTHORITY HAMZA S. JOHARI ON MARKING THE INTERNATIONAL CIVIL AVIATION DAY, 7 DECEMBER 2023



TANZANIA CIVIL AVIATION AUTHORITY, DIRECTOR GENERAL HAMZA S. JOHARI.

### Dear Stakeholders,

On this occasion of the 79th International Civil Aviation Day (ICAD) on December 7, 2023, we celebrate the theme "Advancing Innovation for Global Development." This marks the 79th anniversary of the International Civil Aviation Organization (ICAO).

The United Republic of Tanzania, a proud contracting State of the Chicago Convention since 1962, acknowledges the pivotal role of international civil aviation in social and economic development. As we commemorate ICAD, we reflect on the contributions made by the Tanzania Civil Aviation Authority (TCAA) in ensuring safety, efficiency, and regularity in international air transport.

In the 20 years since its establishment in 2003, TCAA has achieved significant milestones, enhancing regulatory capacity in aviation safety and security. Our commitment to ICAO's Standards and Recommended Practices is evident in our improving performance, reaching 86.9% in the latest ICAO Aviation Security Audit in May 2023. This has made our country the fourth in Africa for effective implementation of Aviation Security Standards. This success has attracted investment, making Tanzania a hub for aviation investors and air travel service

organizations.

Our bilateral agreements with 80 countries and the presence of 21 airlines attest to Tanzania's attractiveness. The film "Royal Tour" has played a crucial role in promoting our skies, bringing in new international airlines in our market like Saudia Airlines, Air France, Edelweiss, and Eurowings Discovery.

The growth is not limited to commercial success; the film has also boosted tourism, resulting in a substantial increase in passengers and cargo over the years.

The Government's commitment to infrastructure development is evident in the expansion and renovation of key airports. The ongoing construction of Msalato Airport in Dodoma will further strengthen our position as a regional aviation hub.

Safety remains our top priority. The installation of civil aircraft guidance radars and advanced flight guidance

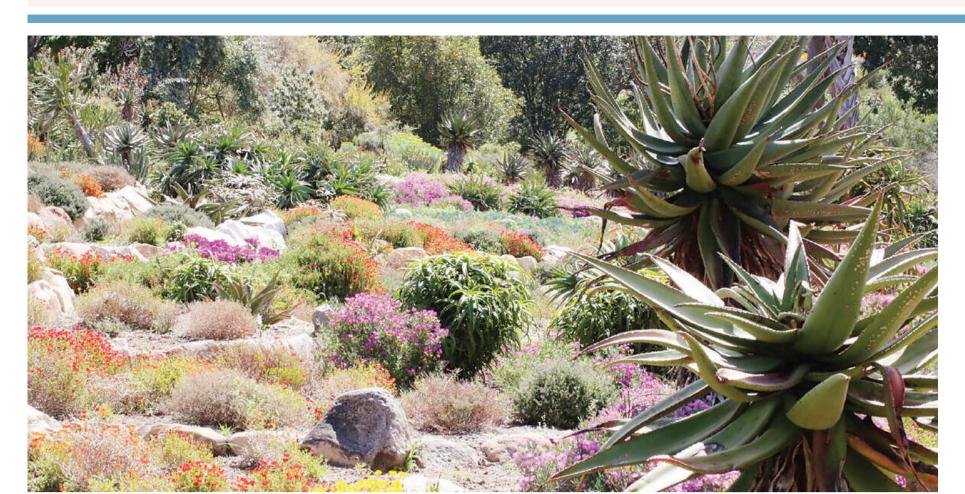
plants ensures the safety of our airspace and airports. The ongoing project to enhance communication between air traffic controllers and pilots further reinforces our commitment to safety.

TCAA's dedication to human resource development is evident in the training fund for pilots and mechanical engineers. We take pride in the success stories of the 23 Tanzanians benefiting from this initiative.

In the past two decades, TCAA's commitment to safety, innovation, collaboration, and industry growth has positioned Tanzania as a respected player in the global aviation sector. As we celebrate ICAO's 79th anniversary, we extend our heartfelt gratitude to our stakeholders for their continued support.

Happy International Civil
Aviation Day!

### NATIONAL NEWS/ CIVIL AVIATION DAY



# Nearly half of the world's flowering plants face the threat of extinction, shows study

By Rhett Butler

A less colourful world looms on our horizon. Almost half of the world's flowers are in danger of extinction, according to a recent preprint posted on biorxiv.org.

A group of scientists from the Royal Botanic Gardens, Kew, in Richmond, U.K., built a model that uses artificial intelligence, or AI, to guess whether a plant species is threatened.

Their goal was to promote more plants to the IUCN Red List of Threatened Species, which tracks the extinction risks for plants and animals and is an important channel for conservation funding.

"We're trying to raise the profile because we feel plants often get missed in the conversation about more furry and fluffy things," said botanist Steven Bachman, the study's lead author. Bachman's team hopes to expand representation

of the oft-overlooked kingdom on the influential list.

Right now, there are too many plants and not enough researchers studying them. The IUCN has considered only 18 percent of all plant species for an entry on the Red List so far, the authors note.

Bachman's team decided to enlist a nonhuman helper. They showed all the plants that the Red List has evaluated to the AI, and they taught it to recognize the ones that are under threat by noticing certain qualities shared by those species. For example, the AI picked out some geographic risk factors, such as plants in the tropics that will experience more warming in the coming years. Other threatened groups identified by the AI had precarious habitats, such as epiphytes like moss that grow on top of other plants. "It's looking for the symptoms of extinction," as Bachman put it.

The scientists gave it all the information they had about each plant, and asked whether it more resembled plants tinction does happen in this century, it's from the threatened or the non-threatened groups. Among 330,000 species of flowering plants, the AI categorized a staggering 45 percent of them as threatened. The team hopes the IUCN can focus its attention on those the AI is most confident are in danger.

"I think it's very valuable," said Gunter Fischer, a botanist at the Missouri Botanical Garden in St. Louis, U.S., who was not involved in the research. "Many people are aware that a large number of plant species is threatened with extinction, but this is an actual model that confirms previous projections."

Fischer is encouraged that the 45 percent found by the model matches the Red List's data to date: "Of the plant species that have been assessed for the Red List, 42 percent are threatened. So the modeling they've done here basically confirms this number."

If such massive flowering plant ex-

impossible to predict all the ways the world will change.

Some losses will matter more than others, since a local species that feeds some animal can be replaced by similar species from elsewhere. But even if such replacements are all that occur, change will homogenize the plant world. We need plant diversity not just for food, but to develop new medicines, Bachman noted. "Keeping these things conserved gives us options for all these future uses that we haven't found yet,"

He hopes the team's work will bring attention to this important but often overlooked piece of the conservation equation. In nature photos, while charismatic animals tend to draw the eye, "it's the plants that provide the habitat, the structure, the foundation of the ecosystem," as Bachman put it. "I think we ignore them at our peril."

### **Guardian**

### NMB gives aid to mudflow victims

By Guardian Correspondent, Hanang

MUDFLOW victims in Hanang District, Manyara Region, who lost their loved ones, homes, and property, have received humanitarian assistance from NMB Bank.

The assistance, consisting of mattresses and food supplies, aims to provide the affected individuals with essential necessities after the heavy rainfall that caused significant mudslides in the area on Sunday night.

NMB Bank has provided this aid to the victims of the Hanang mountain mudslides. The contribution from the bank was handed over by Baraka Ladislaus, the NMB Bank's northern zone manager, at the Hanang District Commissioner's office in Manyara Region. The donation was received by Asia Halamga, the Special seats Member of Parliament for Manyara Region.

During the handover ceremony, Ladislaus expressed solidarity with the government during this difficult time when many citizens have lost their lives, infrastructure has been destroyed, and hundreds of people have been left homeless.

The aid includes 100 mattresses, 40 blankets, water, fuel, and various food items such as rice and beans.

"We extend our heartfelt condolences, knowing that a tragic disaster has occurred, resulting in damages to infrastructure, people's belongings, and loss of lives," Ladislaus stated.

"We've come here to offer our sympathy to the people of Manyara, and the bank will continue to collaborate with them in providing various financial services as needed. We also acknowledge that some individuals have insurance, and as a bank, we will ensure that those who use our services receive their insurance payments promptly," he added.

Receiving the donation on behalf of the region, Asia Halamga, the Member of Parliament representing the youth of Manyara Region, thanked the bank and called on other stakeholders to volunteer and assist the victims of this disaster.

"We are extremely grateful to NMB Bank for this support. You have come to the aid of the people of Manyara. The problem is significant, and we need help for our citizens. We appeal to other stakeholders, who have the capacity to provide support, to stand with us," she said.

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### A 'beautiful time to be African' as Afrobeats sweeps triumphantly across the world music scene

By Phillip van Niekerk and Idoko Salihu

T the beginning of 2022, Rolling Stone magazine predicted that Afrobeats was the sound of the future. In 2023, as the world came roaring back from the pandemic, the future arrived.

Burna Boy, Afrobeats' leading practitioner, sold out stadiums in Paris, London and New York, and wherever he played on the African continent. In the coming days, after a hectic year, he will be performing in Berlin, Antwerp, Amsterdam and Lagos before Christmas.

Other Nigerian giants such as Wizkid, Davido, Tems, Rema, and AyraStarr are dominating Spotify and other streams and their live performances are in huge demand.

Rema's "Calm Down", featuring American singer Selena Gomez on the remix, recently became the first Afrobeats track to surpass a billion streams on Spotify.

The impact of Afrobeats is so profound that even the prestigious Grammys carved out a dedicated category for African music this year.

#### **Industry development crucial**

But here's the thing: the country is sitting atop a gold mine, but the Nigerian music industry is on course to net a paltry \$44-million in 2023, according to KPMG.

This is a fraction of the billions of dollars that its music is reaping around the world where Western labels are better organised and established in the music business.

A successful local industry could divert some of that revenue and create thousands of opportunities and jobs for creatives and small businesses in management, talent scouting, radio stations, and music directors.

It could entice billionaires like Aliko Dangote to invest in the sector.

Maybe it could reverse the trend whereby many A-list artists choose to spend significant time outside Nigeria. Artists such as Adekunle Gold and his wife Simi, Wizkid, Burna Boy, Yemi Alade and Tekno, among others, reside and spend more time abroad than in Nigeria.

This is mostly understandable: those who have achieved international acclaim face extensive demands of tours, live performances, foreign record deals and endorsements.

Afrobeat fans however increasingly disapprove. They see it as a disregard for their roots and their local audiences. They see many artists only coming home to draw inspiration for their music before jetting off again.

Yemi Alade, fondly called "Mama Africa", has transcended borders, amassing a fanbase beyond Nigeria, but her star has waned in Nigeria.

Burna Boy in "Twice As Tall" remembers how it was before he made it, how the love from home kept him strong:

I remember when I couldn't level up 'Cause the Grammys had me feeling sick as f\*ck

Throwing up and sh\*t



The land at St Denis Libolina primary, a school for physically challenged has been transformed into food forests and gardens using agroecology and feed the children, teachers. They have now sent a challenge to the community to do the same. Credit: Isaiah Esipisu/IPS

Asking questions like, "Why it wasn't us?

Almost had a n\*ga feeling envious (serious) Tell dem say dem can't bury us

Tell dem say dem can't bury us

'Cause the love, make me stand up every time when me fall

### Come back standing twice as tall (hmm)

Times have changed. Burna Boy is now nominated for four Grammys and Nigerians have a complex relationship with the global superstar, simultaneously loving and hating him.

#### **Humble beginnings to stardom**

Burna Boy's musical journey was always meant to be. His grandfather Benson Idonije was Fela Kuti's manager. His distinctive sense of fashion and unwavering self-confidence in the face of criticism make him a role model for a newly strident young Africa taking its place in the world - and refusing to stand at the back of the queue.

After all, an increasingly large slice of the consumer base is in Nigeria itself. Premium Times newspaper reports that Nigerian performers amass over 30 million monthly listeners worldwide.

Afrobeats is more than anything an expression of the rise of youth culture in Africa's most populous country. It is part of the "Youthquake", a term coined by the author Edward Paice to describe the concept of how Africa is growing younger while the rest of the world is getting older.

By 2050 one in four people in the world will be African, which today has a median age of 19.

Afrobeats grew out of the steamy and dynamic culture of Lagos: it is urban, vibrant, young and mostly Yoruba, though that is changing. It developed from a unique style of music known as Afrobeat (without the s), popularised by the musician and political activist Fela Kuti in the 1970s. For decades, Nigerians have developed that sound, making it more appealing to a younger generation and finding new ways of telling the Nigerian story.

At first Afrobeats was a strictly male domain, but female voices gained strength and stars like Yemi Alade and Tiwa Savage, representing the sensuality and vibrancy of African women, empowered younger artists like Ayra Starr, Tems and Nissi to come into their own.

### **Evolving genre**

New artists have absorbed influences from elsewhere, including from the rest of the continent, and the music is constantly innovating and changing.

Amapiano originated in South Africa, but Nigerians have appropriated it and infused it with Afrobeats. Amapiano has been the leading music genre in Nigeria for the last three years.

Kcee (Kingsley Chinweike Okonkwo) infuses the temper of hollowed drums with the compounding passion of Afrobeats, all layered on a healthy borrowing from Amapiano. Kcee's novelty is the oja Igbo drums which imposes volume on his lyrics. He calls his subgenre Ojapiano.

Generally speaking, Afrobeats is more melodic and chill than the edgy rap and hip hop from the mean streets of America. Even the music of Nigerian rappers like Blaqbonez, Odumodublyck and Shallipopi is joyful.

The music is socially conscious but in a less in-your-face way, and concerns itself with the things that young people think about the most, like romance and sex. But it is more than the music: it has a sense of style and a sensual energy that requires that its practitioners remain performers. What sets the Nigerians apart is that they are stars, sometimes superstars.

Afrobeats isn't just Nigeria's musical triumph, but a torchbearer for Africa. Apart from South Africa, which has a highly developed music scene, Nigeria is lighting the way for other genres such as Highlife, Makossa and Fuji, not to mention the dynamic rock sounds of Tuareg punk from the Sahel or the extraordinary music from Zimbabwe, the Democratic Republic of Congo or even Malawi.

Their time will come, but right now Nigeria is king. Nigerians claim eight out of the top 10 and 13 out of the top 20 most streamed African songs on Spotify for 2023.

### Nigeria on top

All this year's African Grammy nominations, with the exception of South Africa's Tyla, went to Nigerian artists. Burna Boy leads the pack with four nominations.

And there seems to be an endless supply of new talent, of new stars to break through. One emerging star is Asake, the iconoclastic and, some believe, the most talented of the pack. His Basquaint, homage to the late Haitian expressionist painter, shows how innovative the form can be and his song Amapiano was nominated for a Grammy.

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A&R – artists and repertoire – play a very significant role in Nigeria, scouting for talent at the dance clubs and watering holes of Lagos such as the Secrets Palace, Club Quilox, Cubana, Club 57, Club Uno and so on.

Nigerians are not just artistes: natural hustlers, they are moving into top positions in the international music business as well.

Tunji Balogun who was instrumental in signing Wizkid, Davido and Tem to Sony's RCA Records, where he was executive vice president, is now CEO of Def Jam Recordings. Bankuli (full name Abisagboola Oluseun) is a multi-talented singer/songwriter who has extended his hand into production. He worked closely with Beyonce on her Grammy-nominated album The Lion King: the Gift.

Nigerian music was lifted and found an American audience thanks to collaborations with US artists such as Beyonce, Chris Brown, Justin Bieber, Drake and TY Dolla \$ign, and with South Africans Cassper Nyovest, Focalistic, the late AKA, Emtee and Madumane.

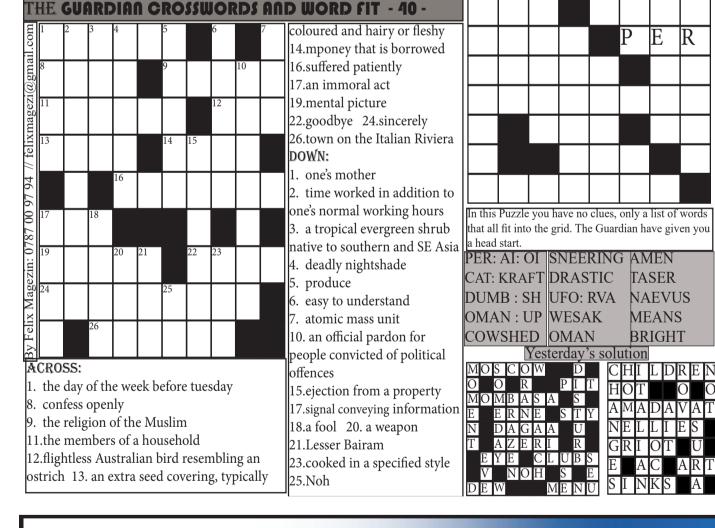
Afrobeats' current worldwide popularity owes a lot to the streaming platforms, enabling the music to reach new audiences in places like Mexico, Portugal and Thailand.

African sound and rhythm created much of the popular music of the twentieth century – jazz, R&B, rock 'n roll, Latin dance, rap and hip hop, music spawned by a diaspora that had come to the New World as enslaved people.

Now it feels like it's going back to the place where it all sprang from.

One has a sense that the revolution is only just beginning – if one can just foster a booming industry that keeps a good share of its proceeds in Nigeria.

In a feature on Afrobeats, Rolling Stone magazine quoted DJ Tunez, the in-house DJ for Wizkid, telling the crowd as he spun his music: "It's a beautiful time to be African." **DM** 



Tembelea mitandao ya kijamii ya Radio One





# YOUR FINANCIAL GUIDE

**ABSA INTRODUCES FREE MOBILE BAKING PLATFORM** 

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# Global banks forecast improved investment banking outlook

**NEW YORK** 

that dealmaking conditions have begun to improve, with some predicting a better outlook for strategic mergers and acquisitions at an industry event on Tuesday.

Both M&A activity and initial public offerings (IPOs) faltered last year after Russia's invasion of Ukraine and the U.S. Federal Reserve's aggressive rate hikes to tame in-

"The M&A deals are coming a little faster," Bank of America CEO Brian Moynihan told the Goldman Sachs U.S. Financial Services Conference on Tuesday.

Moynihan said that as the interest rate environment stabilizes, there would be more scope for dealmaking.

Goldman Sachs Chief Financial Officer Denis Coleman said a lot of clients had an appetite and interest in "doing something strategic," but he cautioned that sponsors or private equity firms are cautious due to the higher cost of capital.

The capital markets environment has improved recently, which encouraged large listings in the United States including the listing of Arm Holdings.

On the deals front, Goldman Sachs was

among the advisers to Pioneer Natural Resources (PXD.N), which agreed to sell itself LOBAL bank executives said to Exxon Mobil (XOM.N) in a \$60 billion deal.

> In a recent transaction, US health insurer Cigna CI.N is in talks to merge with Humana HUM.N, a source familiar with the matter told Reuters, a deal that could exceed \$60 billion in value and would be certain to attract fierce antitrust scrutiny.

> "Our dialog has never been stronger, conversations and pitches are happening," Truist Financial (TFC.N) CEO Bill Rogers said.

Moynihan said BofA will outperform the industry on investment banking fees in the current quarter.

'We'll be at about \$1 billion in fees this quarter," reflecting a low single-digit decline that "outperforms the industry." The industry-wide investment banking fee pool is expected to drop by 10% to 15%, he said.

Independent investment bank Evercore (EVR.N) is also optimistic about the outlook for deals.

"There is no question that activity levels are high in our firm. But the announcements will depend on market stability and confidence levels, no board wants to announce a deal and get the stock crushed," Evercore Chairman and CEO John Weinberg said.



Meanwhile, trading in equities and fixed income, nesses, Coleman said. currencies and commodities is on track to be flat on an annual basis, Goldman's Coleman said.

Goldman Sachs expects compensation expenses to rise by a low to mid single-digit percentage this year, a spokesperson said.

This reflected the performance of its core busi-

Goldman bosses are considering bigger bonuses to retain star traders and dealmakers this year as the bank looks to win over some who were disappointed by smaller payments in 2022, Reuters reported last month, citing sources familiar with

However, Moody's Investors Service, a credit rating agency, released a report on Monday saying that its "outlook for global banks for 2024 is negative" due to the fact that "central banks' tighter monetary policies have resulted in lower GDP growth."

"Reduced liquidity and strained repayment capacity will squeeze loan quality, leading to greater asset risks," the report said.

In the United States, some of the largest banks will build capital "because of regulatory changes."

But China's economic growth will slow next year due to subdued private spending, weak exports and an ongoing correction in the real estate

market.

And in Europe, falling real estate values will lead to more "problem loans", although the agency noted that banks are well capitalized and the credit quality of their commercial real estate loan portfolios is "strong."

"Banks inSweden are the most exposed because of very high CRE concentrations and a deeperdownturn in the local property market," the



(TIRA) Manager for Eastern Zone Bahati Ogolla (2nd R) rolls a placard to officially launch AFYA **BIMA Mobile Health** Insurance which is a partnership between **Airtel Money** Tanzania, Jubilee **Health Insurance** and Axieva. Others are Axieva Africa Lab Managing Director Gaurav Dhingra (L), Airtel **Tanzania Director** of Communications **Beatrice Singano** Health's Chief Executive Officer Dr. **Harold Adamson** (R). Photo: Guardian Correspondent

# Airtel Money, Jubilee Health, Axieva now partner to offer mobile health insurance

**By Guardian Reporter** 

JUBILEE Health Insurance has partnered with Axieva and Airtel Money Tanzania to introduce a comprehensive and affordable Health insurance cover, specifically tailored to cater for diverse needs of individuals and families across the country.

This strategic partnership aims at revolutionizing the health insurance landscape by providing affordable, marketrelevant, and easily accessible services, right at the fingertips of Airtel Money customers. According to a report by Finscope Tanzania 2023, only 3.5 million Tanzanians have Insurance cover down from 4.2 million in 2017.

The Health Insurance partnership aims at supporting the 75% of Tanzanians who own a mobile phone by providing them with a well-crafted mobile healthcare product Afya Poa, Afya Supa and Afya Dhahabu. The health services solutions are dedicated to extending insurance benefits to millions of Tanzanians who have not been able to access health insurance services for various reasons such as accessibility and affordability of Health insurance.

The insurance solutions have been designed to be inclusive, serving people of all generations, with a minimum entry age of 18 years and a maximum joining age of 65 years at entry.

The hospitalisation benefits of Afya Supa and Afya Dhahabu are cashless options that will enable our Airtel Money customers to access medical care without paying any money. They simply

walk in and out of the hospital enjoy coverage within the purchased limit.

Afya Poa on the other side is aimed at replacing income lost during one's hospitalization. The cash reimbursement is equally hassle-free as customers can simply initiate a claim by dialing \*150\*60# from their Airtel line and follow the simple instructions.

While speaking during the event Jubilee Health's Chief Executive Officer Dr. Harold Adamson said "We are very happy to partner with Airtel Money and Axieva in the revolution of the insurance sector in Tanzania. We believe this Health Insurance product has come at the right time and is aimed at supporting government initiatives on making health insurance access to all Tanzanians and therefore become a game changer within the health sector.

'We are bringing these products to change the entire health insurance within the sector. We have innovative products like Afya Poa, Afya Supa and Afya Dhahabu of which each has several benefits which are intended at benefiting all our customers and Tanzanians in particular', said Dr Adamson adding that Afya Poa will be used for protecting customers financial status while being admitted. Afya Supa and Afya Dhahabu will offer options to in-patient and out-patient customers to get health services without paying

'The Health Insurance partnership with Airtel Tanzania and Axieva Africa, is significant in improving lives since we are not only enabling affordable health services to millions of Tanzanians but also making the whole process free from challenges by use of technology'. said Dr Adamson adding that Airtel customers can access these services by simply dialing \*150\*60# Airtel menu.

Axieva Africa Lab Managing Director Gaurav Dhingra on his part went on to say 'Our mission at Axieva is to create sustainable ecosystems; that can positively impact and empower the local communities using technology. This partnership is just one example of how the entire value chain of a complex industry can be digitally transformed to unlock- ease, access, delivery, scale, and health insurance efficiency to millions of our customers.

Airtel Tanzania Corporate Communicatmions Director Ms, Beatrice Singano, expressed her enthusiasm about the partnership, 'We are excited to lead this digital evolution of Insurance Services in Tanzania through our innovative products, services and partnership. Health is so important for everyone from all walks of life. The Health Insurance collaboration with Axieva and Jubilee Health Insurance to digitize health services is a significant step in the direction of Tanzania going Digital.

'We are happy and believe our Health Insurance partnership through Afya Poa, Afya Supa and Afya Dhahabu will support the Government agenda of Bima ya Afya kwa wote. We want all our Airtel customers and Tanzanians to be insured and live risk free" added

# Five Ecobank subsidiaries scoop 'Bank of the Year 2023' awards

By Guardian Correspondent, Lomé

ECOBANK has announced that Ecobank Zimbabwe has won the 'Global Award for Financial Inclusion' in The Banker's

In addition, Ecobank Benin, Ecobank Guinea, Ecobank Liberia, Ecobank Mali and Ecobank Togo were all named 'Bank of the Year 2023' in their respective countries.

Jeremy Awori, Chief Executive Officer, Ecobank Group, said: "These awards reflect the hard work of all Ecobankers across our Group and could not have been won without the support of our customers and partners. Ecobank Zimbabwe's Global Award for Financial Inclusion 2023 also reflects the runaway success of its partnership with CARE Zimbabwe and UN Wom-

It is delivering financial inclusion to over 50,000 rural Zimbabwean women by enabling them to create commercially viable formal enterprises that are boosting local economies.

"I am also immensely proud of our affiliates in Benin, Guinea, Liberia, Mali and Togo for winning Bank of the Year 2023 awards. I am confident that they, along with all our other affiliates, will continue to deliver excellent banking experiences to all our customers." he said in a statement issued vesterday.

Ecobank Zimbabwe's programme provides financial inclusion and revolving loans to Zimbabwean women's village associations engaged in grower's schemes, grocery shops, horticulture and more.

The sustainability of the initiative is guaranteed as it revolves funds repaid through its programme of flexible lending/ credit terms and low interest rates. The runaway success of the scheme enabled it to expand its women entrepreneur beneficiaries from 7.500 to 52.500 during the first six months of 2023.

The bank has created a financial ecosystem, with producers, buyers and suppliers using Ecobank's digital channels for their transactions. In addition, it has created single market trade hubs at local levels, which will eventually be transformed into a regional market trade hub once the businesses grow to export

The judges of The Banker's awards took account of numerous factors in their decision- making.

For the Financial Inclusion Award, they assessed banks globally - across both industrialised and developing economies - on how they address the challenge of including the poorest members of society in the financial system.

They also took account of how the banks serving this segment perform a social function and their ability to potentially transform these customers into the high-margin customers of the future.

The Bank of the Year Awards focused on rewarding and promoting excellence in thebanking community and the criteria assessed also included banks' abilities to deliver returns, gain strategic advantage and serve their markets.

Ecobank's awards were presented at The Banker's 2023 Awards Ceremony, which was held on 30 November 2023 at the Sheraton Grand Hotel, London, UK.

Ecobank Group is the leading private pan-African banking group with unrivalled African expertise. Present in 35 sub-Saharan African countries, as well as France, the UK, UAE and China. its unique pan-African platform provides a single gateway for payments, cash management, trade and investment.

The Group employs over 14,000 people and offers Consumer, Commercial, Corporate and Investment Banking products, services and solutions across multiple channels, including digital, to over 32 million customers.



Ecobank SADC Cluster Head, Moses Kurenjekwa (2nd R) and Zimbabwe's Head of Customer Experience, Tichaona Gandanhamo (2nd L) hold five award trophies for Benin, Guinea, Liberia, Mali and Togo. They were flanked by officials from "The Banker Awards" team. Photo: Guardian Correspondent

### **Guardian**

# How poor customer service affecting banking industry

By Kelvin Mkwawa

REAT customer service should be the heart of banking service delivery. As competition is fiercer than ever, customer service is becoming an increasingly important factor in the banking industry, and offering excellent customer service is emerging as a valuable way for banks to differentiate themselves from their competitors.

A few months ago, I shared why excellent customer service is important than anything else in the banking industry; It builds awareness and trust, it increases customer retention, it improves employee turnover, and it improves your brand

More importantly, customers who receive excellent customer service will improve your profits by returning to you with repeat business. With that being said, would you think every bank would strive to provide excellent customer service to their customers but that is not the case.

In today's highly competitive world, a bank can gain cutting-edge not through distinguished processes, systems, or technology, which can easily be duplicated, but through excellent customer service. More than anything, a customer would like to get excellent customer service but unfortunately, in our banking industry, the customer service experience is

I have experienced and witnessed poor customer service countless times in more than one bank, therefore, it is a challenge that needs to be addressed urgently.

According to the American Express Global Customer Service Barometer survey, 96 percent of the customers who received poor customer service, will not make a complaint and approximately 88 percent of them will take their business

Hence this week, I will argue the importance of banks offering an excellent customer experience by sharing the side effects of bad customer service;

It Will Damage Your Reputation - If it is not bad enough to lose your customers, extending bad customer service to your clients will damage your brand. Your organization's reputation is extremely valuable and is not something you want to lose.

However, when you extend bad customer service to your clients, your reputation will be the first to take a hit; customers will talk about you negatively and tarnish your brand to the



In the Digital World, we are living in today, customers are quick to write a customer-centric culture in negative reviews for their entire social media world to see when they your organization, it will be have experienced bad customer service.

Several studies have shown over 90 percent of customers who competitors. Lastly, offering a bad received a bad customer experience usually tell at least one other person while about 54 percent tell at least five (5) other people. This means your brand will lose mouth marketing which is arguably the most valuable marketing outlet a brand can have.

It Kills Potential Sales - Bad customer service experience not only kills sales but even prospective sales deals. Extending customer service should not be limited to your current customers only but to all interactions with anyone interested in doing business hence they should be treated as your customers. Imagine after you meet a prospective client, she/he raised a concern but you never respond and **address**: act on that raised concern; she/he would think if they treat me this way **gmail.com** 

when they try to bank me, how are they going to treat me once I am their customer? First, they will not refer you to their friends, families, or associates and secondly, it is worth noting that no sales leads can be converted into sales with bad customer service.

You Lose Your Best Employees Not only you will lose customers but you run the risk of losing your best employees as well. When your organization has a customer service issue, you will have a lot of complaints and unhappy customers which leads to burnout and dissatisfaction of your best employees. In addition, if your organization has a bad reputation, there is a high chance your top performers will leave you and no talented and skilled person in the market would want to join your organization.

In conclusion, it is important to understand that customers of today are highly educated and knowledgeable so without difficult to differentiate from your customer experience will damage your reputation, kill any potential sales deals, and may lose your best performers.

Kelvin Mkwawa, MBA (Pictured) is the seasoned banker based in Dar es Salaam. He can be reached Email Kelvin.e.mkwawa@

# TradeMark-Africa launches campaign against GBV in trade

**NAIROBI** 

A recent study by TradeMark Africa (TMA) reveals a startling statistic: 40 percent of women traders at East African border crossings have experienced harassment in the past year, - including sexual and verbal abuse - highlighting the pressing issue of gender-based violence (GBV) in trade.

The study also underscores the correlation between unpaid care work, GBV and its implications for women's participation in cross-border trade underpinning the critical need for sustainable solutions through partnerships.

This alarming reality underscores the urgent need for action and was a focal point during a high-level stakeholder dialogue convened by TMA, following the 'UNiTE! Invest to Prevent Violence against Women & Girls' campaign.

The campaign advocates increased financial backing for preventive strategies and transforming societal norms to end violence against women and girls.

The dialogue brought together policy makers, private sector entities, civil society representatives, development partners, and women in busi-

The stakeholders articulated commitments and called upon governments to move swiftly in adopting GBV-specific legislation, trans-regional collaboration, establishment of secure centres, data management at borders, and the integration of private sector and community empowerment in efforts to combat GBV.

"While trade holds the promise of prosperity, inclusivity, and sustainability in Africa, the shadows of gender-based violence persists, impeding the empowerment of women in trade," said Principal Secretary, State Department for Gender and Affirmative Action Anne Wangombe.

"This dialogue stands not just as an advocacy platform but as a clarion call for substantial investment and radical policy reform to fortify a conducing trading environment for women across the African continent."

Uwamariya, TMA's Director Business than rhetoric; it demands concrete, United States of America.

collaborative endeavours to dismantle the shadows of gender-based violence hindering progress. Our commitment to gender equality and inclusive development remains unwavering, evident in our strategic blueprint and initiatives aimed at creating a violence-free trading environment."

TMA's 2023 to 2030 strategy, "Building Sustainable and Inclusive Trade for Africa," underscores the pressing need for comprehensive solutions addressing the nexus between women's trade engagements and their vulnerability to intimate partner violence.

TMA's collaborative efforts concentrate on crucial domains, aiming to empower women traders and foster and environment that safeguards their rights.

The "Making Trade Work for Women" program, funded by Global Affairs Canada and a part of TMA's initiatives. has demonstrated significant impact, benefitting over 170,000 women across Eastern, Southern, and the Horn of Africa. The success of this program is a testament to the positive outcomes achievable through concerted efforts. "Through community and collaborative initiatives, we've witnessed tangible impacts, reporting and resolving cases, providing safe spaces, and empowering communities," concluded Uwamariya.

The call to action from this dialogue is clear: Empowering women in trade is not optional but a strategic necessity for sustainable trade in Africa. The commitment to this cause transcends borders, promising transformative action against GBV, thereby fostering a safer and more prosperous continent for all.

TradeMark Africa (TMA), formerly TradeMark Africa, is a leading African Aid-for-Trade organisation that was established in 2010, with the aim to grow intra-African trade and increase Africa's share in global trade, while helping make trade more pro-poor and more environmentally sustain-

TMA operates on a not-for-profit basis and is funded by: Belgium, the Bill and Melinda Gates Foundation, Making her remarks, Anataria Canada, Denmark, the European Union, Finland, France, Ireland, the Mas-Competitiveness said, "Empowering terCard Foundation, the Netherlands, women in trade necessitates more Norway, the United Kingdom and the



This dialogue stands not just as an advocacy platform but as a clarion call for substantial investment and radical policy reform to fortify a conducing trading environment for women across the African continent



TMA Director Business Competitiveness, Anataria Uwamariya

# Capturing the full value of generative AI in banking

By Vishnu Kamalnath

GENERATIVE AI burst onto the scene in early 2023 and is showing clearly positive results-and raising new potential risks-for organizations worldwide.

Banking leaders appear to be on board, even with the possible complications. Two-thirds senior digital and analytics leaders attending a recent McKinsey forum on gen AII said they believed that the technology will fundamentally change the way they do business. The pressing questions for banking institutions are how and where to use gen AI most effectively, and how to ensure the applications are fully adopted and scaled within their organizations.

The McKinsey Global Institute estimates that among industries globally, gen AI could add the equivalent of \$2.6 trillion to \$4.4 trillion annually in value across the 63 use cases it analyzed.

Among industry sectors, banking is expected to have one of the largest opportunities: an annual potential of \$200 billion to \$340 billion (equivalent to 9 to 15 percent of operating profits), largely from increased productivity.

The economic impact will likely benefit all banking segments and functions, with the greatest absolute gains in the corporate and retail sectors (\$56 billion and \$54 billion, respectively; see sidebar "How banks are using gen AI").

(Notably, while banks have rightly focused on productivity in their initial gen AI pilots due to the broader pressure on banking economics,4 the technology could greatly alter how some jobs are done and how customers interact with banks. It might even lead to entirely new business models.)

Generative AI has the potential to deliver significant new value to banks- between \$200 billion and \$340 billion.

For banks seeking to tap this valuable technology, a gen AI scale-up is in some ways like any other-it requires old-school change management skills, upfront leadership alignment and sponsorship, business-unit accountability for results, value-



centered use cases, clear targets, and so on. In other ways, a gen AI scale-up is like nothing most leaders have ever seen.

Several factors explain why scaling gen AI is different. The first is the scope of the task and related implications.

Just as the smartphone catalyzed an entire ecosystem of businesses and business models, gen AI is making relevant the full range of advanced analytics capabilities and applications. Executive teams are suddenly awakening to the power of AI. Almost overnight, banking

leaders are having to pick their way through a thicket of once obscure terms such as reinforcement learning and convolutional neural networks.5 But scaling gen AI will demand more than learning new terminology-

management teams will need optionality.

they were finally bridging recruiting-not a small task. of coordination.

While analytics at banks have been relatively focused, and often governed centrally, and analytics will need to McKinsey's Boston office

enable every step in the value chain to a much greater extent. Business leaders will have

to interact more deeply with colleagues often-differing priorities. In our experience, this transition is a work in progress for most banks, and operating models are still evolving.

Third, the pace of change has never been faster. While smartphones took many years to move banking to a more digital destination-consider that mobile banking only recently overtook the web as the primary customer engagement channel in the United States6-adoption of gen AI tools is happening in a fraction of that time.

Goldman Sachs, for example, is reportedly using an AI-based tool to automate test generation, which had been a manual, highly labor-intensive process.7 And Citigroup recently used gen AI to assess the impact of new US capital rules.8 For slower-moving organizations, such rapid change could stress their operating models.

Finally, scaling up gen AI has unique talent-related challenges, whose magnitude will depend greatly on a bank's talent to decipher and consider the base. Leading corporate and several potential pathways investment banks, for example, gen AI could create, and have built up expert teams of to adapt strategically and quants, modelers, translators, position themselves for and others who often have AI expertise and could add gen AI The second factor is that skills, such as prompt engineering scaling gen AI complicates and database curation, to their an operating dynamic that capability set. Banks with fewer had been nearly resolved for AI experts on staff will need most financial institutions. to enhance their capabilities Just as banks could believe through some mix of training and

the infamous divide between While implementing and business and technology (for scaling up gen AI capabilities can example, with agile, cloud, present complex challenges in and product operating model areas including model tuning and changes), analytics and data data quality, the process can be rose to prominence and easier and more straightforward created a critical third node than a traditional AI project of similar scope.

Vishnu gen AI has revealed that data (Pictured) is a partner in

# Absa introduces free mobile banking platform

By Francis Kajubi

ABSA Bank Tanzania has introduced its free of charge new mobile banking transactions platform that will see its customers, micro, small and medium business owners.

Dubbed 'Absa Mobi Tap' is a payment system accessed through an application and allows convenient payments on finger tips through smartphones. The platform basically digitizes all services accessed through point of sale (POS).

"The service enables users to receive payments through mobile banking free of charge following arrangements already agreed between Absa and mobile companies," said Ndabu Swere, Absa Head of Retail Banking.

According to her, small business owners now just need to download the application and connect their Absa bank accounts to benefit with the service that would require them to

spend 300,000/- to purchase POS and punch ATM cards to access the services.

"This platform also targets hail car drivers to receive their payments that will be not charged transaction levies. This is an even safer platform of receiving payments. Absa targets at offering digital solutions that fits tomorrow's Africa," she said.

Elifrida Mruma, Absa Product Development Manager Card Issuing said that the country's fast growing digital services has encouraged the bank to come up with more affordable financial services.

According to her, the Absa Mobi Tap platform allows consumers to receive payments in both local and foreign currencies

"It allows both international and local card use. This is an opportunity for entrepreneurs and individuals employed in the tourism sector to make and receive free of charge pay-



Absa Bank Tanzania's Merchant Sales & Support Manager, Frank Mboya (L), demonstrates how Absa Tanzania Mobi Tap solution works during a media launch in Dar es Salaam yesterday. On his left are Head of Marketing and Corporate Affairs, Aron Luhanga, Head of Retail Banking, Ndabu Lilian Swere, and Product Development Manager, Card Issuing, Elfrida Mruma.

ments. Such customers only need to have business licenses, TIN and national IDs," said Mruma.

Frank Mboya, Absa Merchant Sales and Support said the merchant payment application needs an active bank account to operate. The platform gives a person various options of whether to receive his payment receipt through text messages, email or connection of printer for a paper receipt.

"The soft POS merchant payment system has no limitations as long as the user has good access to the internet," said Mboya.

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It allows both international and local card use.
This is an opportunity for entrepreneurs and individuals employed in the tourism sector to make and receive free of charge payments

# UAE banks to mobilise \$272bln in sustainability funds by 2030

**ABU DHABI** 

THE UAE Banks Federation has today (December 4) announced a significant initiative from the country's financial sector to collectively mobilise over AED1 trillion in sustainable funding by 2030.

The announcement was made at an event, organised by the Central Bank of the United Arab Emirates (CBUAE), in cooperation with the COP28 Presidency, to facilitate global climate finance solutions and progress towards a sustainable future.

Held on Finance Day at COP28, it is aligned with the CBUAE's strategy to lead sustainable finance efforts to enable climate action.

Bringing together global leaders of key international financial institutions to address global climate action and foster sustainable finance, the panel featured Kristalina Georgieva, Managing Director of the International Monetary Fund; Ravi Menon, Managing Director of the Monetary Authority of Singapore; and Mark Carney, UN Special Envoy for Climate Action and Finance.

These leaders underscored the crucial role of sustainable finance in global climate action and outlined

steps to overcome challenges faced by different global regions.

During the keynote address, Khaled Mohamed Balama, Governor of the CBUAE, highlighted the key role of the financial system in developing green and sustainable finance with a focus on ensuring financial sector progress, advancing innovative solutions, and safeguarding resilience. In addition, Balama stressed the importance of technology in achieving sustainable development objectives given the potential of sustainable finance to leverage digitalisation and innovation to enhance global transformation towards sustainability.

Abdul Aziz Al Ghurair, Chairman of the UAE Banks Federation, said the mobilisation of sustainable finance targets by the UAE banking sector advances the forward-looking sustainable finance ambitions of the UAE and sets the foundations for enabling sustainable transformation and climate action.

The CBUAE also emphasised the role of digitalisation and advanced technology innovations in driving global climate action and sustainable finance.

During the event, the CBUAE highlighted the solutions of the COP28 UAE TechSprint - a global initiative launched by the CBUAE in collaboration with the Bank for International Settlements, the COP28 Presidency, and the Emirates Institute of Finance, with the aim of advancing innovative technology solutions in sustainable finance to scale up climate action.

Dr Sultan bin Ahmed Al Jaber, Minister of Industry and Advanced Technology and COP28 President, said: "Active engagement from the financial sector is critical to realise our collective climate ambitions, ensuring that the crucial 1.5°C target remains within reach."

"Achieving net-zero emissions hinges on the strategic allocation of capital towards environmentally sustainable

and climate-resilient investments. Today's landmark announcement by UAE banks is a strong demonstration of the UAE's commitment to lead by example and deliver actionable solutions to sustainability and the climate crisis," stated Al Jaber.

"The commitment signifies a united and proactive approach to setting ambitious targets for redirecting financial resources into green, responsible and sustainable solutions and technologies. This bold initiative sets a strong precedent for other global actors to step up and do the same. Collaboration on this scale is pivotal in creating the necessary momentum to confront the challenges ahead," he added.

Balama pointed out that this collaborative effort between the Central Bank of UAE and COP28 Presidency reinforces its commitment to advancing sustainable finance solutions on a global scale.

"It underscores the significant efforts in the UAE and globally towards sustainable finance mobilisation. As we navigate the challenges posed by climate change, it is imperative that the financial sector plays a pivotal role in fostering innovative solutions and ensuring resilience," he added.-

# SANKING & FINANC

# Economists see Fed keeping rates at 22-year high until July 2024

WASHINGTON

THE US central bank will hold off on interest rate cuts until at least July 2024 and deliver less relief than financial markets expect, according to leading academic economists polled by the Financial Times.

While most of those surveyed thought the rate-raising phase of the Federal Reserve's historic monetary tightening campaign was now over, almost two-thirds of the respondents thought the central bank would only begin to cut its benchmark rate by the third quarter of 2024 or later.

Three-quarters of the economists, polled between December 1 and December 4, also expect the Fed to lower the federal funds rate from its current 22-year high of 5.25-5.5 per cent by just half a percentage point or less next year.

That is a much later and smaller move than Wall Street is wagering, with traders in futures markets ramping up bets that the Fed will begin to cut as early as March and will lower the federal funds rate to about 4 per cent by the end of the year – more than a full percentage point below its current level.

The survey of 40 economists, carried out in partnership with the Kent A Clark Center for Global Markets at the University of Chicago Booth School of Business, underscores the divergence of views about the Fed's grip on inflation amid fresh signs that the world's largest economy is beginning to slow down.

Officials at the Fed and other central banks in advanced economies are now grappling with how long to keep interest rates high to restrain demand from households and businesses – and when they can start reducing borrowing costs.

"I still see a lot of momentum for the economy, so I don't see a need for lowering rates right away, and I don't think the Fed plans to do that either," said James Hamilton, a professor of economics at the University of California in San Diego who participated in the survey

Robert Barbera, director of the Center for Financial Economics at Johns Hopkins University and another respondent, said the Fed would need to see both steady improvements in infla-

tion and a more significant cooling in labour demand before it considered cuts.

For the past five months, the US economy has added an average 190,000 new jobs a month – a pace Fed governor Christopher Waller recently noted was near the 10-year average since 2010 but still higher than needed to absorb all the workers entering the labour force. New data released on Friday is expected to show an increase of 180,000, according to Refinitiv, compared with 150,000 in October.

Laura Coroneo, an economist at the University of York, said that aside from a "still tight" labour market keeping wage growth elevated, she was also concerned about the potential of an oil price shock to affect how quickly inflation would fall.

The Opec+ cartel recently agreed to make cuts to crude output in 2024 in a bid to boost oil prices. The ongoing war in Ukraine and escalating conflict in the Middle East have also bred fears of further inflation in energy costs.

Most of the economists surveyed thought it unlikely that the Fed's preferred inflation gauge – the personal consumption expenditures price index, once food and energy prices are stripped out – would remain above 3 per cent by next December, but they did expect it to exceed the central bank's 2 per cent target at that point. Their median estimate for the end of 2024 stood at 2.7 per cent. The gauge registered a 3.5 per cent annual pace in October.

According to the median estimate, the economists predicted US gross domestic product growth once inflation is factored in of 1.5 per cent next year, well below the clip so far this year.

In addition to keeping interest rates elevated for an extended period, the economists also do not expect imminent changes to the Fed's plans to shrink its nearly \$8tn balance sheet.

More than 60 per cent of the economists polled reckoned the central bank would not slow its quantitative tightening programme until the third quarter of 2024 or later. As part of its efforts to tighten financial conditions in the economy and damp demand, the Fed has since September 2022 aimed to cut up to \$95bn a month from its asset holdings





# **Guardian**

# WORLD



From left, Francisco Vera, Emmanuel Jidisa, Lova Renee and Revan Ahmad pose for a photo at an event to voice children's needs on climate change at the COP28 UN Climate Summit vesterday, in Dubai, United Arab Emirates, AP

### **COP28 addresses human** health-climate link

**DUBAI** 

MORE than 120 countries have brought health to the front and center of climate action with the launch of the "COP28 UAE Declaration on Climate and Health", bolstering the development of climate-resilient, sustainable, and equitable health systems.

COP28 President Sultan Ahmed Al Jaber said that climate challenge was "increasingly becoming a health challenge" that could no longer be divided, as he inaugurated the summit's Health Day on Dec 3 – the first climate and health Ministerial at a Conference of the Parties to the United Nations Framework Convention on Climate Change.

He noted that beyond extreme heat, storms and floods, climate impacts were "affecting food security, water security and clean air", and compelled the private sectors to "find their way to help finance climate health interventions".

Reem al Hashimy, UAE's minister of state for international cooperation, said the declaration, which is supported by 123 countries and encourages the sharing of best practices, scaling up of finance and curbing of emissions, among other things, "represents a powerful call to action and a new level of ambition" to prioritize human health in the fight against climate change.

"What we decide here in Dubai, on the global stocktake, the accelerated transition away from fossil fuels, and every other item, will mean a huge difference in mortality and in human health as we aim to close gaps in the Paris Agreement by 2030," said al Hashimy.

"Because health is the personal experience of climate change. It is the human face of climate change and therefore it is our shared duty to present and future generations protecting our climate as the foundation upon which we all depend on for our health and our well-being,"

In his speech, Tedros Adhanom Ghebreyesus, director-general of the World Health Organization, said the declaration, which builds on the momentum from past COPs, was "a platform to drive political commitments and to serve as a clear call to action on climate and

Delivering on the Paris Agreement would help to protect both health and the planet, said the WHO chief, as he noted that "the same air pollution that causes climate change is associated with 7 million deaths a year".

"Our addiction to oil, gas and coal is not just an act of environmental vandalism. From the health perspective, it's an act of health sabotage. At the same time, communities around the world need support to prepare for and adapt to the devastating harms of climate change,"

"We urgently need to scale up the financing and implementation of adaptation measures, especially for communities affected by extreme weather sea level rise and other vulnerable populations with few resources," he added.

Tedros said the health sector "has both a responsibility and important role as a partner for climate action" and that the WHO and The Alliance for Transformative Action on Climate and Health are supporting countries to transition to lowcarbon resilient health systems.

At the event, al Hashimy announced an aggregated initial tranche of finance, amounting to \$1 billion, that could "back up our political commitment and scale up our solutions". The funding was enabled by a series of new financing commitments from entities including the Green Climate Fund, the Asian Development Bank, and The Rockefeller Foundation, among others.



Climate Summit, yesterday, in Dubai, United Arab Emirates. AP

### India, Kenya share common views on major global issues

**NEW DELHI** 

EXPRESSING her happiness over the inclusion of the African Union as a permanent member of the Group of 20 (G20), President Droupadi Murmu on Tuesday said India and Kenya share common views on major global issues.

"India and Kenya share common views on major global issues and cooperate closely in regional and multilateral fora such as the United Nations. We are very happy that under India's Presidency, the African Union has been included in the G-20 as a full member," President Murmu said at a banquet hosted at the Rashtrapati Bhavan in the honour of her Kenyan counterpart William Samoei Ruto on Tuesday.

In her welcome address at the banquet, President Murmu said the waters of the Indian Ocean have connected the people of India and Kenya for cen-

"Our friendship has matured into a

robust bilateral relationship, underpinned by significant economic collaboration across various sectors, including trade, education, and technology. In addition, we have taken forward our cooperation in combating the global challenges and to substantiate global terrorism," she said.

The President said she was happy to note that the 80,000-strong Indianorigin community in Kenya is "well integrated there, both socially and economically".

"They are proud Kenyans, even as they have upheld Indian culture and values. This bears testimony to the inclusive character of Kenyan society," President Murmu added.

India is one of Kenya's largest trading partners and among the largest sources of investment in Kenya, she pointed out, adding that many Indian companies have made Kenya their base for their operations in East Africa.

President Murmu stressed further

that India's private sector was keen to ramp up investments in Kenya, adding that the Union government was also committed to being a dependable partner in the country's developmental journey.

The President said the two countries must work together, "not only for the well-being and progress of our people but also for the citizens of the Global South".

"Both leaders agreed that there are many other multilateral forums through which our two countries can work together," she added.

At the banquet hosted by President Murmu, the Kenyan head of state was accorded a ceremonial welcome at the forecourt of the Rashtrapati Bhavan.

Ruto also inspected a Guard of Honour before he was received at the Rashtrapati Bhavan by President Droupadi Murmu and Prime Minister Narendra Modi.

# Prince Harry challenges 'unfair treatment' over UK security

LONDON

PRINCE Harry has been subjected to unlawful, unfair and unjustifiable treatment by the British government over the decision to take away his police protection when he is in Britain, his lawyer told London's High Court on Tuesday.

Harry, along with other senior royals, had received full publiclyfunded security protection provided by the state before he decided to step back from his royal duties and move to California with his American wife Meghan in

But the Home Office – the ministry responsible for policing, immigration and security – decided in February that year that Harry would cease to automatically receive personal police security while in Britain, even if he were to cover the cost himself.

Harry, who is the younger son of King Charles and who has the title the Duke of Sussex, was given permission last year to challenge that decision. Harry was not in court on Tuesday but his lawyer, Shaheed Fatima, said the decision was "unlawful and unfair".

"This case is about the right to security and safety of a person," she said. "There cannot be a right of greater importance to any of

She said the Executive Committee for the Protection of Royalty and Public Figures, known as RAVEC, had deviated from its own written policy for the first time, and had not provided a reason why it had singled Harry out in this way. It had also failed to tell him why it had made its decision.

'Less favorable'

Harry's "consistent position has been - and remains - that he should be given state security in light of



Prince Harry (second from right) escorted by security leaves the High Court after giving evidence in London, on June 6, 2023. (PHOTO / AP)

the threats/risks he faces," she said in her written submission, adding he had "unjustifiably, been treated less favorably" than others.

The government's lawyer, James Eadie, said the change in protection resulted from Harry's change of status to a non-working royal. RAVEC had not decided Harry should not receive protection, but that he should not have it on the same basis.

Harry would be treated in a "bespoke" manner, and "occasionally" be included within the cohort of individuals receiving publicly-funded protection, Eadie said.

The prince has often spoken out about his fears for the safety of his family, and has regularly hit out at press intrusion -- which he blames for the death of his mother Princess Diana, who was killed when her chauffeur-driven car crashed as it sped away from chasing paparazzi in Paris in 1997.

Last year, Britain's former counterterrorism police chief said there had been credible threats made against Harry and Meghan by far-right ex-

Eadie said in his written submissions said the committee was aware of "the wider 'impact' following the tragic death of (Harry's) mother". The judge, Peter Lane, has ruled

that only the opening statements in

the case could be held in public, with the vast bulk of the hearings over the coming two and a half days held in private to prevent security measures being compromised. In her heavily redacted written submission, Fatima said there had been "a recent heightened threat" in

June this year when Harry gave evidence at the High Court in a privacy case against Mirror Group Newspa-In May, the High Court ruled against

Harry after he challenged the government's refusal to allow to him pay for his own police protection instead.

Lawyers for the police and the government successfully argued it would be wrong to allow the fifth-in-line to the throne to pay, as it would mean wealthy individuals were able to "buy" specially trained serving officers to act as private bodyguards.

### US cannot be among main defenders of children's interests, says Russian envoy

**WASHINGTON** 

THE American authorities cannot try to position themselves as the main defenders of the legitimate interests of children, Washington should focus on the problems of minors in the United States, Russian Ambassador to Washington Anatoly Antonov said.

"We call on Washington to stop speculating on highly sensitive issues and focus on the numerous problems that exist in the United States. According to available information, the fate of about 85 thousand minors, who went missing as a result of the migration crisis on the southern border, has still not been clarified," Antonov was quoted by the Telegram channel of the Russian diplomatic mission as saying. "Particular attention should be paid to what is happening in the 'cradle of democracy' with adoptees from all over the world," the ambassador stressed.

Antonov also commented on the allegations of Joe Wilson, a member of the US House of Representatives, who, as the embassy clarified, "compared the Germanization of Polish children by the Third Reich with Russia's actions to save Ukrainian children." "Such approaches demonstrate to the whole world the absolute insanity of some American politicians. These statements are unacceptable and striking in their odiousness. Russophobes like Joe Wilson do not want to face the truth.

They distort historical facts, artificially propagate a false thesis and try to put in one row the events which cannot be compared for a sane person," Antonov said.

According to him, Russia has been making and "will continue to make all necessary efforts to support and help minors who have suffered from [Ukrainian President Vladimir] Zelensky criminal regime."

"The lawmaker's next attempts to present Washington as the main defender of the legitimate interests of children are "far-fetched" de jure and de facto. The United States still has not ratified the UN Convention on the Rights of the Child, which enshrines basic standards of protection of this vulnerable category of the population. In the same row of undisguised hypocrisv is the hushing up of the U.S. unlawful practice of forced displacement of children from Vietnam and Afghanistan," the Russian ambassador stressed.

### PM Modi to inaugurate Uttarakhand Global Investors Summit today

**NEW DELHI** 

PRIME Minister Narendra Modi will on Friday visit Dehradun to take part in the inauguration ceremony of the 'Uttarakhand Global Investors Summit 2023', an official release from the PMO said.

The event will be held at Forest Research Institute, Dehradun. The Prime Minister sands of investors and delegates from

will also address the gathering on the occa-

'Uttarakhand Global Investors Summit 2023' is a step towards establishing Uttarakhand as a new investment destination. The two-day summit is themed - "Peace to Prosperity".

The summit will be attended by thou-

across the world. It will witness the participation of Union Ministers, Ambassadors of various countries along with leading industrialists, among others.

Earlier, on Friday, Uttarakhand CM Pushkar Singh Dhami, while addressing the Social Media Influencers Meet ahead of the Global Investors Summit, said that Uttarakhand is one of the safest states in

the country in terms of law and order and is most suitable for investment. "We went to many places in the country and abroad regarding the Investors Summit from where we got a very good response. So far investment proposals worth Rs 2 lakh crore have been signed," Dhami said, adding that the maximum focus of the state government is on employment generation.

### Shanghai prioritizes efforts to improve people's livelihood

CHINESE President Xi Jinping inspected a government-subsidized rental housing community and learned about the city's efforts in constructing governmentsubsidized rental housing projects

in Shanghai on Nov. 29. It is reported that the rental housing community provides affordable rental accommodation for new urban residents and young people.

The rental pricing takes into account both market prices and the income levels of the targeted group. Each apartment in the community is equipped with independent cabinets, a bathroom, and a kitchen. Public spaces satisfying their actual demands. such as shared kitchens, laundry rooms, recreational areas, and book corners are also provided.

Shanghai is a megacity. It attracts frontline workers and managers across the country engaging in its urban construction and function. They are important contributors to the city's development and orderly operation.

In recent years, Shanghai has actively explored the provision of more rental housing with good location, high quality and low rent for frontline laborers, thus better It has implemented precise supply to ensure their life and work in Shanghai with more safety, comfort and dignity, which have been welcomed by the targeted group.

Adhering to the principle that "cities are built by the people and for the people," Shanghai has been working to promote highquality development, improving people's living quality, and pursuing high-efficiency governance, to make urban management more science-based, refined and intelligent, and to make people's life more convenient, comfortable, and enjoyable.

In the construction of the city, Shanghai always puts the people's needs in the first place. It has expedited efforts to revitalize and transform old buildings and urban villages. This year, the city has renovated 85,200 square meters of lower-grade, scattered, old housing and refurbished 247,700 square meters of aging residential properties. Ten urban village renovation projects have been

launched. Shanghai is actively exploring sustainable development models for urban renewal, while establishing and improving relevant policy

systems and mechanisms. Remarkable progress has been made in key urban renewal projects, such as the Fangua Long in Jing'an District, the ancient Panlong Town in Qingpu District, and Wukang Building in Xuhui District. Meanwhile, an additional 68,000 affordable rental apartments have been constructed. With an aim to build an urban space that is not only livable but also enjoyable and engaging, Shanghai has worked to

ensure coordinated development, management, and quality enhancement of the Huangpu River and the Suzhou Creek

The Suhe Bay Green Space, a maritime park in the North Bund, and the Dongjiadu Road Skywalk have become popular destinations for citizens and visitors. Furthermore, eight kilometers of riverside paths in Pudong and Minhang have been connected and opened to the public.

Shanghai is accelerating the construction of sponge city demonstration areas and pilot zones

for green and low-carbon development, to enhance the overall quality of the city. This year, it has built 75 "beautiful blocks."

To build a green, smart, and resilient metropolis, Shanghai has reinforced the management of green building projects, and advanced the development of green urban spaces.

This year, approximately 2.6 million square meters of ultralow energy-consuming buildings are underway, complemented by energy-saving renovations in 5.3 million square meters of existing public structures.

People's Daily

# Guardian

### UK minister signs new Rwanda treaty to resurrect asylum plan

**KIGALI/LONDON** 

BRITAIN signed a new treaty with Rwanda on Tuesday which it said would overcome a court decision blocking its plan to deport asylum seekers to the East African country, a ruling that dealt a huge blow to the government's immigration policy.

The Rwanda scheme is at the centre of the government's strategy to stop illegal migration and is being watched closely by other countries considering similar policies.

But last month, the United Kingdom's Supreme Court ruled that the plan would violate international human rights laws enshrined in domestic legislation.

Under the new treaty, signed by British Home Secretary (interior minister) James Cleverly and which replaces a non-binding memorandum of understanding, Britain said Rwanda would not expel asylum seekers to a country where their life or freedom would be threatened - one of the court's major

There will also be a monitoring committee to enable individuals to lodge confidential complaints directly to them, and a new appeal body made up of judges from around the world.

Cleverly said he expected migrants to be heading to Rwanda in the coming months because the treaty addressed all the issues raised by the Supreme Court



Britain's Home Secretary James Cleverly (left) and Rwanda's Foreign Minister Vincent Biruta exchange documents after signing a new treaty, in Kigali on Tuesday. AFP

"I really hope that we can now move quickly," Cleverly told reporters in Rwanda's capital Kigali.

However, many lawyers and charities said it was unlikely that deportation flights could start before an election expected next year. The opposition Labour Party, which has a double-digit lead in the polls, plans to ditch the Rwanda policy if it wins.

Under the plan agreed last year, Britain intends to send thousands of asylum seekers who arrived on its shores without permission to Rwanda to deter migrants making the dangerous journey across the Channel from Europe in small boats.

In return, Rwanda has received an initial payment of 140 million pounds (\$180 million) with the promise of more money to fund the accommodation and care of any deported individuals.

#### **Pressure**

Prime Minister Rishi Sunak, now in power for just over a year, is under intense pressure from both his own lawmakers and many voters to cut net migration, which hit spokeswoman, dismissed the governa record 745,000 last year, with the vast mament's latest plans as another "gimmick". jority coming through legal routes.

nak set for his government to end the flow of asylum seekers who pay people smugglers for their crossings, often in overcrowded boats that are not seaworthy.

"Stop the boats" is one of five goals Su-

The Supreme Court ruled against the Rwanda plan - first brought in by then prime minister Boris Johnson in April last year - because there was a risk that deported refugees would have their claims wrongly assessed or returned to their country of origin to face persecution.

The new treaty is expected to be followed later this week by the publication of legislation declaring Rwanda a socalled safe country, designed to stop legal challenges against the planned deportation flights.

However, this is likely to trigger a new round of political and legal wrangling. The first flight was scheduled to go last summer but was cancelled at the last moment because of legal challenges.

Sarah Gogan, an immigration lawyer at Harbottle & Lewis, said Rwanda's human rights record meant the government's "highly contentious" policy would be challenged in the courts and parliament.

"You cannot in a matter of weeks or months reform a country and turn it into one with an impartial judiciary and administrative culture," she said. "The treaty appears to be yet more fairytale politics and completely unworkable.'

Yvette Cooper, Labour's home affairs

Despite Cheney's political set-

backs, the daughter of former Vice-

President Dick Cheney has deep

roots in the Republican Party and

has cultivated a national network

of donors that has enabled her to

Trump remains the frontrunner

in the 2024 race for the Republican

presidential nomination despite

indictments in four state and fed-

eral criminal cases, including one

in Washington over his role in ef-

Trump has denied any wrong-

doing and has vowed to carry

out reprisals against those he

perceives to have wronged him

if elected again. Representatives

for his campaign did not immedi-

forts to overturn his 2020 loss.

stockpile millions of dollars.

### Cheney eyes third-party US run, says Trump threatens democracy

WASHINGTON

REPUBLICAN former US Representative Liz Cheney, an outspoken critic of ex-President Donald Trump who co-chaired the congressional probe of the Jan 6, 2021, attack on the Capitol, said she is weighing a third-party bid for the White House in 2024.

In media interviews, Cheney said she was considering running for president next year as a third-party conservative candidate or on a bipartisan ticket that would include both a Republican and a Democrat. She cited Trump as a threat to democracy and the United States.

"We face threats that could be existential to the United States, and we need a candidate who is going to be able to deal with

THE United Nations said on

Tuesday that it has monitored a re-

cord number of Palestinians who

have been displaced to the city of

Rafah, in the far south of the Gaza

In a press statement, the United

Nations Office for the Coordination

of Humanitarian Affairs (OCHA)

said that tens of thousands of dis-

placed people from the neighbor-

ing Khan Younis have arrived in

Most of the newly arrived peo-

Rafah in the past 48 hours.

Strip, to escape Israeli attacks.

GAZA / AMMAN / DOHA

and address and confront all of those challenges," Cheney told the Washington Post in remarks published on Tuesday.

She said she planned to decide on a run in coming months.

Cheney, 57, who lost her reelection bid in 2022 amid a tide of pro-Trump sentiment in her party, served as the top Republican on the House committee that investigated the Jan 6 Capitol attack by Trump supporters who wanted to overturn his election loss to Democrat Joe Biden.

She has kept her focus on the former president, echoing Biden in saying that another Trump presidency would threaten American democratic institu-

"I happen to think democracy is at risk at home, obviously, as a

the shelters in Rafah have far ex-

On Dec 1, the Israeli army pub-

lished a map of safe areas for the

evacuation of Gazans during the

In addition to the area inside the

city of Khan Younis, residents from

the communities east of Khan You-

nis, Al-Qarara, Khuza'a, Abasan,

and Bani Suhaila, were ordered to

These areas, which occupy 69

square kilometers and constitute

empty spaces, where they set up Gaza Strip, were home to about residents have already been evacu-

ceeded their capacity.

next stage of the conflict.

move south to Rafah.

ple settled in the city's streets and 19 percent of the land area of the

tents and temporary shelters, as 352,000 people before the start of ated.



Former Congresswoman Liz Cheney appears onstage in conversation with David Rubenstein at the 92nd Street Y on Monday, June 26, 2023, in New York, US. File photo

result of Donald Trump's continued grip on the Republican Party, and I think democracy is at risk internationally as well," she told

Cheney made similar remarks diately be reached for comment.

The Israeli army also ordered

residents to evacuate from the

eastern part of Gaza city and Jaba-

lia in northern Gaza Strip towards

percent of the Gaza Strip's total

land area and were home to about

415,000 people before the start

of the Israel-Hamas conflict. The

number of individuals departing

the area in response to the most

recent Israeli evacuation order

is yet unknown, as many nearby

These areas make up about 6

the western areas of the enclave.

the Israel-Hamas conflict.

in interviews with USA Today and MSNBC coinciding with the launch Tuesday of her memoir, "Oath and Honor: a Memoir and a Warning." She could not imme-

Overall, it is estimated that about

1.8 million people in Gaza, or nearly

80 percent of the total population,

are internally displaced, according

Nearly 1.1 million displaced peo-

ple were registered in 156 facilities

affiliated with the United Nations

Relief and Works Agency for Pal-

estine Refugees (UNRWA) through-

out Gaza. Among them, 958,000

people were registered in the agen-

An estimated 191,000 displaced

people are being housed by 124

public schools, hospitals, and other

places such as wedding halls, of-

cy's 99 shelters in the south.

to the OCHA.

ately respond to a request for com-**Agencies** Record number of Palestinians displaced to southern Gaza city

the rest live in homes of their family members.

Fighting resumed between Israel and the Islamic Resistance Movement (Hamas) on Dec 1 after the collapse of a seven-day ceasefire.

According to the Gaza-based Health Ministry, 15,899 Palestinians have been killed, and more than 42,000 others injured in the Israeli attacks on the Gaza Strip since Oct 7, when Hamas launched a surprise attack on southern Israel. In Israel, about 1,200 have been killed, most of whom died during Hamas's attack on Oct 7 that triggered the

**Agencies** 

### Russia's UN envoy hopes not all Ukrainians will be sacrificed to US interests

**UNITED NATIONS** 

RUSSIAN First Deputy Permanent Representative to the United Nations Dmitry Polyansky expressed hope that not all Ukrainians will be sacrificed to the United States' geopolitical Russophobic interests.

"Hearing such sober



voices in this country is encouraging. Maybe not all Ukrainians will be sacrificed for the benefit of corrupt [Ukrainian President Vladimir] Zelensky regime and his Western backers in a futile pursuit of US geopolitical Russophobic interests," the Russian diplomat wrote on his page on X (former Twitter), commenting on the latest episode of Tucker Carslon's new show. In it, the US journalist asked "how could Washington possibly send tens of billions more to sleazy oligarchs in Ukraine now that the whole enterprise has been revealed as a fruitless, corrupt and incredibly destructive disaster."

Earlier, Polyansky (pictured) said that the US would refuse to provide more support to Ukraine as he argued that the Kiev regime will soon fall, while the strategic risks for Washington have intensified.

According to the Russian envoy, "the US has exposed itself in the eyes of the world as an unscrupulous backer of a Neo-Nazi Russophobic regime which is ready to sacrifice its last men as cannon fodder for the geopolitical interests of the other country.

Bloomberg reported earlier that Ukraine would not receive additional US funding before mid-December or perhaps until next year. According to the US news agency, once-broad support for Kiev is showing signs of cracking amid a stalemate in Ukraine's counteroffensive.

In October, the US administration asked Congress to set aside extra budgetary funds for the 2024 fiscal year, which began in the United States on October 1, in assistance to Israel and Ukraine, as well as to contain China and Russia in the Asia Pacific region. In all, the US plans to spend around \$106 billion for these purposes. Several House and Senate Republicans have spoken out against continuing financial assistance

### Where the hell are you?: Israeli PM tears into women's right groups over silence on Hamas 'rape' **TEL AVIV**

ISRAELI Prime Minister Benjamin Netanyahu came down heavily on international human rights organisations, women's groups and the UN for failing to speak out about the rapes and other atrocities committed by Hamas against Israeli women.

Taking to his official X handle, the Israeli PM posted, "I say to the women's rights organizations, to the human rights organizations: You've heard of the rape of Israeli women, horrible atrocities, sexual mutilation - where the hell are you?"

"I expect all civilized leaders, governments, nations, to speak up against this atrocity," he added.

He made the remarks at a press conference in Tel Aviv alongside Defence Minister Yoav Gallant and Minister Benny Gantz. Netanyahu said he met the released hostages and the relatives of those still held hostage earlier, a meeting described as hostile and stormy by those present, The Times of Israel reported.

"I heard heartbreaking stories of abuse," he said, adding, "I heard, as you have heard, about sexual abuse and unprecedented cases of cruel rape." But, he said, he did not hear women's groups and human rights groups "scream" about this.

"Were you silent because it was Jewish women?" Netanyahu asked, according to The Times of Israel.

On Israel allowing additional humanitarian aid and fuel into Gaza, and if it reduces the country's leverage over Hamas with regard to the safe-keeping and the release of hostages, Netanyahu said "the main card" Israel has to return the hostages is the war effort and the ground operation, and the humanitarian aid sup-

"There is no contradiction" between the war effort and the accompanying humanitarian aid, as it all combines to help regarding the hostages, he said.

Further, according to The Times of Israel, Defence Minister Yoay Gallant said he told the IDF and the coordinator of activities in the territories to close off "the electricity, the water and the fuel [that Israel supplies to Gaza], and halt the entrance of workers" on October 7.

### Integrated development of Yangtze River Delta region promotes better livelihood

"THE efficiency and service attitude are amazing," said Deng Xianhua, giving a thumbs-up to the staff members of a police station after getting her household registration transferred.

Deng, who lives in Wukang neighborhood in Deqing county, east China's Zhejiang province, needed to transfer her household registration to her current residence from her hometown in Anhui province as her daughter was about to attend school in Wukang.

However, she was too busy with work to go back to Anhui to handle the matter. Fortunately, through a video remote service, she got the transfer done within minutes under the guidance from the staff members at the Wukang police sta-

Deng's story has gradually become the norm in the Yangtze River Delta region. In May 2019, the region launched a one-stop e-government service platform where 148 services were available. Over the past four years, Shanghai, Jiangsu, Zhejiang and Anhui in the Yangtze River Delta region have worked hand in hand to optimize this platform. As of June this year, the platform had handled over 6.4 million matters.

Chinese President Xi Jinping once stressed the need to enhance the access to basic public services in the region, so as to shore up weak links in people's livelihood while pursuing regional inte-

The ultimate goal of the integrated development of the Yangtze River Delta region is to ensure and improve people's livelihoods, and allow the general public to better share the fruits of highquality development. Over the past five years, Shanghai,

Jiangsu, Zhejiang, and Anhui have adhered to a people-centered development philosophy, accelerating the construction of a livable Yangtze River

Yangtze River Delta, shared public services in transportation, education, healthcare and elderly care are the most intangible experiences brought about by integrated development.

Today, with their social security cards, the residents can take public transportation, visit museums, hit scenic areas, and receive subsidies in many cities in the Yangtze River Delta region. Since the security card has been made multipurpose, basic public services have become more convenient in the region.

During this year's May Day holiday, a resident surnamed Huang in Hang-

For the 237 million residents in the A farmer trims flowers in Xianju county, Taizhou, east China's Zhejiang province. (People's Daily Online/Wang Huabin)

zhou, Zhejiang province, took her family on a trip to visit relatives in Bozhou, Anhui province. According to her, they used their electronic social security cards to buy and validate tickets at tourist sites, which she found extremely convenient.

Dong Lidan, who lives in Jiashan county, Jiaxing, Zhejiang province, had similar experiences. She told People's Daily that she could have her settlement completed at the First People's Hospital of Jiashan with the electronic certificate for medical

Dong's father-in-law is from Shanghai. In the past, when he needed to purchase medication for his high blood pressure in Jiashan, he had to pay in cash first and then submit the invoices, medical records and detailed lists for reimbursement when he went back to Shanghai. And the reimbursement process took as long as some 20 working days. Now, with the direct settlement of expenses of outpatient chronic and specific diseases, it is much more convenient and worry-free, Dong

said. The Yangtze River Delta region has taken the lead in China to pilot the direct settlement of outpatient medical expenses across different cities and provinces. More than 15,000 medical institutions in 41 cities are now able to directly settle medical expenses across provinces, benefiting a total of 13 million people. As lunchtime approached, senior residents happily enjoyed their meals at a dining hall in Zhongleshan neighborhood in Xujiahui subdistrict, Xuhui district, Shanghai. In recent years, Xuhui district has made great efforts to build integrated elderly care centers with medical, cultural, and sports facilities available within a 15-minute life circle.

Since 2018, civil affair departments in Shanghai, Jiangsu, Zhejiang, and Anhui have signed memorandums of understanding on eldercare cooperation, rolling out regional integrated eldercare pilot programs.

Shanghai and Anhui have planned to jointly construct an ecological green rehabilitation base for the aged in Anhui. Yixing in Jiangsu, Changxing county in Zhejiang, and Guangde in Anhui have signed an agreement to set up the country's first inter-provincial cross-county

demonstration area for eldercare. In Tangdi village in Shaoxing, Zhejiang province, 98 percent of the labor force is engaged in flower and plant production and relevant businesses.

"We have taken powerful steps on the path towards achieving common prosperity, so that the masses can truly enjoy the fruits of development," said Liu Jianming, Party head of the village and the director of the village committee. By leveraging the village's advantages in the floriculture business, per capita income for villagers reached 120,000 yuan (\$16,934) in 2022. In 2022, the Executive Committee of the Yangtze River Delta Integration Development Demonstration Zone, together with the governments of Shanghai's Qingpu district, Jiangsu's Wujiang district and Zhejiang's Jiashan county, issued an action plan on achieving common prosperity in the Yangtze River Delta Ecological Green Integrated Development Demonstration Zone, the first cross-provincial plan of its kind in

According to the plan, the per capita GDP in the zone is expected to reach 150,000 yuan, and the income gap between urban and rural residents should be no more than 1.8 by 2025. The per capita disposable income of residents is targeted to reach 80,000 yuan.

People's Daily

# SPORT



Minister for Natural Resources and Tourism, Angellah Kairuki (3rd L), presents a souvenir to American tennis icons, John McEnroe and his brother, Patrick, at a gala dinner held in Arusha recently. The occasion marked the start of the Epic Tanzania Tour led by the McEnroe brothers, unfolding against the backdrop of the iconic Serengeti National Park. This exclusive luxury tennis-themed safari, sponsored by KLM Royal Dutch Airlines, blends the allure of sports and the wonders of the wild. PHOTO: CORRESPONDENT

### Benchikha eager to propel Simba SC to victory over Wydad AC

#### By Correspondent Nassir Nchimbi

SIMBA SC technical bench under head coach, Abdelhak Benchikha (pictured), is eager to step up in a 2023/24 CAF Champions League clash against Wydad Casablanca after shaping up at home in Dar es Salaam on Tuesday.

The Tanzania outfit was slated to jet off to Morocco for a Group B clash against Wydad Casablanca at Mohamed V Stadium on Saturday.

The Msimbazi Street side will move to the north of the continent with two points after settling for a 1-1 draw with ASEC Mimosas at Benjamin Mkapa Stadium in Dar es Salaam in the opening fixture.

In the second tie, Simba SC ended with a goalless draw away to Jwaneng Galaxy in Francistown,

Simba SC is positioned third in Group B of the premier continental tournament with two points in the bag, whereas Wydad Casablanca remains languishing at the bottom of the group without either a point, win, or goal.

The Tanzania team will face Wydad Casablanca which has lost two consecutive CAF Champions League games for the first time since 2001 in the first two ties of the competition.

Benchikha, the former USM Alger tactician, said he is elated with the improvements on the pitch even though there are still many things that need to be worked on, and an instant reaction is needed.

The Algerian gaffer noted: "We now have to win in our next match and score a lot of goals as well, what I was happy about in the last match I saw the readiness from my players."

"There is though sloppiness with the decisionmaking, especially in the final third, the build-up is good but the end product needs improvement."

Simba SC returned to training on Monday afternoon after two days' rest for their players ahead of the eight-point quest that will enable them to qualify for this year's quarterfinals of the competition.

"We have to be tactically disciplined and mentally fit to stay in the game to achieve our goal, we face a wounded Wydad but we need to make things worse for them for us to achieve more success in this group."

The Algerian gaffer said he understands the situation he is in with the club, especially the fans, adding getting positive results is the only way for the club to reverse the situation.

"We have been here just a few days after taking the team duties, we feel the togetherness we just need positive results to click everything together and have the fans cheering hard for us and bring that belief back that we are elite," the gaffer noted.

"I think after a little while the team will be fine with winning ways and no better way to turn around against Wydad Casablanca," he said.

A win by Simba SC in Morocco will drive the outfit to five points in three matches hence clearing the club's way through towards securing qualification for the knockout phase.

As it stands in Group B, ASEC Mimosas leads with four points from two matches, with Jwaneng Galaxy- also with four points and an inferior goal aggregate- occupying the second spot.

The Botswana champions have scored one goal, whereas ASEC Mimosas has netted two goals.



**SPORTS** 

# Sports betting companies urged to maintain support for sports development initiatives



Some of Tanzania Sports Betting Association (TSBA) officials pose for the picture with Kigamboni District Commissioner, Halima Bulembo (seated 2nd R), upon the conclusion of the association's fifth Annual General Meeting in Dar es Salaam recently. PHOTO: CORRESPONDENT

#### By Guardian Correspondent

THE Tanzania Sports Betting Association (TSBA) convened its highly anticipated fifth Annual General Meeting in Dar es Salaam on November 24, 2023.

The meeting marked a pivotal moment in the association's commitment to promoting responsible gaming and supporting sports development initiatives.

Sabrina Msuya, the third and current TSBA Chairperson, opened the proceedings with a heartfelt acknowledgment of her predecessors and expressed sincere gratitude to the Gaming Board of Tanzania (GBT) and all TSBA members for their unwavering cooperation, pivotal in making 2023 a resounding success.

She outlined the association's key objectives for the upcoming year, emphasizing the continued collaboration with regulatory bodies, ongoing member training programs, corporate social responsibility initiatives, and an unwavering commitment to implementing

customer protection measures.

A notable highlight of the event was the presence of Kigamboni District Commissioner Halima Bulembo, who attended as one of the special guests.

She commended TSBA for its outstanding contributions to national revenue and recognized the association's pivotal role in supporting Tembo Warriors and Serengeti Girls during their respective World Cup tournaments in 2022.

Halima urged sports betting operators to persist in supporting sports development initiatives and infrastructure.

The District Commissioner pointed out: "I urge sports betting operators to continue supporting sports development initiatives and sports infrastructure in the country."

The Director of Corporate Services at the Gaming Board of Tanzania (GBT), Daniel Ole Sumayan, graced the event as the guest of honour.

Reflecting on the association's inception in 2017, Sumayan praised the significant efforts that brought together sports betting operators to form a unified and representative voice within the industry.

He urged operators to responsibly utilize the platform for the advancement of the industry and reassured the TSBA Chairperson of the Gaming Board's steadfast commitment to collaborating closely with the association in its upcoming initiatives.

Sumayan insisted: "The Gaming Board of Tanzania

remains dedicated to fostering a conducive regulatory environment and working handin-hand with the Tanzania Sports Betting Association to ensure the continued success and responsible growth of the sports betting industry in our country."

Established in 2017, the TSBA has been a driving force in advocating for player protection, notably by championing the reduction of winning tax and actively combatting unlicensed sports betting operators in the country.

As the association looks ahead, its commitment to these core principles remains unwavering, solidifying its role as a responsible industry leader.

### Grand finale wraps up 2023 NCBA Bank Golf Series

### By Guardian Correspondent

IN a remarkable culmination of sporting excellence and community engagement, NCBA Bank recently hosted the grand finale of the golf showdown, termed the 'NCBA Bank Golf Series', at Sigona Golf Club in Kenya last weekend.

The grand finale had brought to a close a tournament which teed off last month.

The tournament, according to its organizers, showcased not only the bank's commitment to fostering local golf talent but also the institution's unique approach to merging the worlds of finance and sports.

The NCBA Bank Golf Series Grand Finale, held last Friday, featured 108 golfers from 23 clubs across Kenya, Tanzania, and Uganda.

The greens of Sigona Golf Club witnessed spirited competition, camaraderie, and the crowning of champions.

Dar es Salaam Gymkhana Club (DGC)'s Ayne Magombe and Seif Mcharo from Morogoro Gymkhana Club, who represented Tanzania, showcased their golfing prowess on the international stage.

The November golf showdown, hosted by NCBA Bank, set the stage for this grand event. The tournament, held in alignment with the bank's strategy to support sports, saw enthusiastic participation of golfers across Tanzania.

The organizers revealed that it provided a platform for local talents to shine and set the tone for the inclusive and community-



Tanzanian golfer Seif Mcharo from Morogoro Gymkhana Club is pictured showcasing his virtuosity in the 2023 NCBA Bank's Golf Series Grand Finale which took place in Kenya last weekend. PHOTO: CORRESPONDENT

driven approach that NCBA continues to champion.

The golf series were not just about the competition on the course, they were a celebration of the convergence of sports and community.

By bringing together golf enthusiasts and corporate partners, NCBA Bank facilitated an environment in which connections were forged, relationships strengthened, and the spirit of sportsmanship celebrated.

The institution's forward-thinking approach was evident in the meticulous selection process for Tanzania's

representatives, who will now head to the crosscountry playoffs in Kenya.

This strategic move underscores the bank's commitment to nurturing local golf talent and promoting excellence in sports, aligning with the institution's campaign motto, 'Maisha ni Hesabu' (Numbers matter).

The NCBA Bank Golf Series Grand Finale and the preceding Golf Open stand as testaments to the bank's dedication to innovation, community engagement, and the broader development of sports in the region.

As the golfing community reflects on the series, the bank's influence extends beyond traditional financial services.

The showdown's organizers revealed the institution, through the tournament, gears towards shaping a future that will see the synergy of sports and banking create lasting connections and memorable experiences.

#### By Correspondent Nassir Nchimb & Agencies

# GHANA Premier League champions Medeama SC has reduced ticket prices for the 2023/24 CAF Champions League game against Tanzania's Yanga slated to take place at Baba Yara Sports

The price for tickets for the popular stand has been reduced to GHC 10 (2,081.77/-) while tickets for the center

Stadium in Kumasi tomorrow.

line are going for GHC 20 (4,163.54/-) with VIP area's tickets dropping to GHC 100 (20,817.71/-).

Fans in Kumasi and across Ghana have been urged to turn out in their numbers as Medeama SC eyes a place in the quarterfinals of the lucrative club competition on the continent

the continent.

Despite being considered

minnows in the showdown's Group D, Medeama SC shocked Algerian side, CR Belouizdad, in their first home game at the Group Stagewinning 2-1.

The Ghanaian champions are hoping to emerge as dark horses of the competition as they eye to storm the Mainland Tanzania Premier League champions.

The two sides last met on the continental stage in 2016 for the CAF Confederation Cup group as Medeama SC emerged victorious at home, picking a 3-1 win, after settling for a 1-1 draw at Benjamin Mkapa Stadium in Dar es Salaam on round one.

Medeama SC reduces ticket prices for CAF CL match vs Yanga

Medeama SC reached the Group Stage of this season's showdown after eliminating Remo Stars of Nigeria and Horoya AC of Guinea in the knockout stages and, since then, they have won against CR Belouizdad and lost to Al Ahly.

Yanga attacking midfielder, Ivorian Pacome Zouzoua, admitted they face an uphill task against Ghanaian champions as the latter are regarded as the dark horse of the competition.

Zouzoua sounded off his thoughts on the game, saying he understands the mentality around Medeama SC, nicknamed 'The Mauve and Yellow', after picking a win against CR Belouizdad, they are eager to repeat against

Yanga.

The Ivorian midfielder noted: "We are working hard

to ensure that we qualify for the next stage of the CAF Champions League, as our goal this season is to go further than Group Stage."

"Medeama SC has that underdog mentality that has to be studied to pick vital points in doubleheaders against them, we watched various video tapes (of the club), and as a young squad they are comfortable defending," the footballer said.

# **Messi named Time's**

'Athlete of the Year'

Guardian

#### NEW YORK

LIONEL Messi has been named Time magazine's "Athlete of the Year" for 2023 after a trailblazing season marked by an eighth Ballon d'Or award and his ground-breaking move to Major League Soccer's Inter Miami.

Time said the Argentine superstar had already had a transformative impact on the American sporting landscape, which has been historically slow to embrace football.

"Lionel Messi this year managed to do what once seemed impossible, when he signed with Inter Miami: turning the US into a soccer country," Time commented.

The 36-year-old Messi made his debut for Miami in July following an acrimonious departure from Paris Saint-Germain.

The World Cup-winner also rebuffed a lucrative move to Saudi Arabia in favor of a new chapter in MLS.

The eight-time Ballon d'Or winner made an instant impact on Miami's fortunes, playing a pivotal role in helping the team win the expanded Leagues Cup, a cross-border competition for teams from MLS and Mexico's top flight.

Messi finished the campaign with 11 goals in 14 appearances across all competitions, but an injury towards the end of the season meant he was unable to help Miami force their way into the playoffs.

Messi was quoted by Time as saying that his first preference after PSG had been a fairytale return to Barcelona, but that move stalled over the club's finances

"I tried to return, and it did not happen," Messi said, adding that he was also "thinking a lot" about joining the wave of overseas players who have headed to the Saudi Pro League.

"It was Saudi Arabia or MLS, and both options seemed very interesting to me," Messi told the magazine.

Time said Messi's arrival had driven a surge in attendances, ticket prices, merchandise sales and viewership, revealing that on the day of his debut, subscriptions to Apple TV – which retains exclusive rights to MLS – had jumped by 110,000, a 1,700% increase over the previous day.

AFP

### Under-fire Ten Hag urges Man Utd hierarchy to keep faith in him

#### LONDON

ERIK ten Hag urged Manchester United's hierarchy to keep faith with him on Tuesday as his track record proves he is the right man to rebuild the troubled club

Ten Hag is under fire following a turbulent start to a season that began with high hopes after the Dutch boss led United to their first trophy in six years last term.

Having won the League Cup, reached the FA Cup final and finished third in the Premier League, Ten Hag was expected to mastermind a title challenge.

defeat in 21 matches in all competitions, leaving them five points adrift of the Premier League's top four. United, who were to host Chelsea later yesterday, are also in grave

But instead, Saturday's limp 1-0 loss at Newcastle was United's 10th

danger of being eliminated from the Champions League when they face Bayern Munich in their last group match next week.

Adding to Tan Hag's problems, reports have emerged that a section of

Adding to Ten Hag's problems, reports have emerged that a section of United's squad have become disillusioned with his intense training sessions and hard-line discipline.

United were furious not to have been given a right to reply to the reports.

And Ten Hag came out fighting when he faced the media on Tuesday, insisting he would eventually show that United's owners, the Glazer family, were right to hire him last year.

"There will be always tough times in every journey. We are in the right direction," he said.

"I know we will get there where we want to be. Because...see my record.

"Everywhere where I was, every season, I got my targets, so if we stick together, stick to the plan and the strategy, we will get where we want to be"

Ajax and earning his move to Old Trafford.

The 53-year-old won three league titles during his time in charge of

Ten Hag managed Go Ahead Eagles and Utrecht before flourishing at

the Dutch giants, who he led to the Champions League semi-finals in 2019.

Asked what the realistic timeframe is for getting United back to similar heights, Ten Hag said: "First of all, I can't say in this club we are waiting for two, three years.

"This club the aim is, the demand is and the standards should be that you win every game.

"I demand of my team, my players to win every game. Doesn't matter who the opponent is, and I will stick to that. That brought us last year very far.

"That mentality I don't want to change this because that will be a drop-off in culture."

Despite the reports, Ten Hag believes he has the players' full backing heading into another crucial week.

"Oh yeah, I never had the idea they don't (back me) because I know they would have dropped me against Fulham or Burnley if it was the other situation," he said.

"Of course negativity is never good. You have to take care it never kills the energy.

"But I don't care because I know, and all the players know, we are the biggest club in the world, or one of the biggest clubs, then you know you get a lot of attention.

"We are together in that. There's no way that you are alone there. You are together in that boat."

**AFP** 



United, who were to host Chelsea later yesterday, are also in grave danger of being eliminated from the Champions League when they face Bayern Munich in their last group match next week

# Rice caps Arsenal fightback in seven-goal thriller at Luton

#### LONDON

ARSENAL moved five points clear at the top of the Premier League after Declan Rice's lastgasp goal capped the leaders' thrilling fightback in their 4-3 win against Luton on Tuesday.

**SPORTS** 

Rocked by a pair of costly blunders from keeper David Raya, Mikel Arteta's side trailed 3-2 in the second half of a pulsating clash at Kenilworth Road.

But Arsenal roared back to consolidate their lead at the top of the table thanks to Kai Havertz's equaliser and Rice's header deep into stoppage-time.

The wild celebrations from Arteta and his players underlined the significance of a gritty escape that will fuel the belief Arsenal can finally win their first title since 2004.

"I'm so happy. We knew it would be a big battle here, we made it hard for ourselves the way we conceded the goals," Arteta said.

"The spirit of the team, how we fought, showed our quality in the right moments and never gave up. We went for it and got our rewards today.

"Big compliments to Luton, it was a tough night. I've spoken with the team, and they are all jumping."

Gabriel Martinelli had opened the scoring for Arsenal, with Luton's Gabriel Osho equalising and Gabriel Jesus restoring the visitors' advantage just before half-time.

Elijah Adebayo scored Luton's second equaliser soon after half-time thanks to the first of Raya's mistakes and Ross Barkley benefitted from another error from the Spaniard.

But England midfielder Rice had the last word to give Arsenal six successive wins in all competitions since their controversial VAR-aided defeat at Newcastle.

Second-placed Liverpool can close back to within two points of Arsenal if they win at bottomof-the-table Sheffield United on



Thursday 7 December 2023

Declan Rice, second right, rises highest to score Arsenal's last-gasp winner. Agencies

Wednesday.

Arteta's men have been road warriors since the start of last season - winning 17 away games in that period -- and the Gunners' first trip to Kenilworth Road for 32 years brought their first victory at the venue since 1984.

They struck first in the 20th minute when Bukayo Saka weaved his way down the right flank for a low cross that Martinelli met with a scuffed finish into the bottom corner from 12 yards.

- Rice to the rescue -

Undone by a well-worked corner routine, Arsenal were left flat-footed five minutes later as Osho found space to thump his header past Raya from 10 yards for his first Premier League goal.

Jesus put Arsenal back ahead on the stroke of half-time with a close-range header from Ben White's looping cross. Luton's set-piece prowess provided another plot twist in the 49th minute when Adebayo rose highest to head home from closerange after Raya flapped at Alfie Doughty's corner.

Rob Edwards' side lead the Premier League in set-piece goals this season, with over 50 percent coming from free-kicks, corners and penalties.

The Hatters had no need to unleash their dead-ball excellence as they grabbed a third goal thanks to another Raya blunder in the 57th minute.

Former Chelsea midfielder Barkley glided away from White inside the area for a low shot that squirmed under Raya's weak attempted save.

But Arsenal were level again just three minutes later through Havertz, who poked home from close-range after Jesus showed impressive strength to hold off his marker before picking out the German's run.

Showing the fortitude of potential champions, Arsenal kept pushing for the winner and completed their spirited fightback in the seventh minute of stoppage-time.

Rice met Martin Odegaard's cross with a glancing header that nestled in the far corner as Arteta danced a jig of delight on the touchline.

In Tuesday's other game, Hwang Hee-chan sealed Wolves' 1-0 win against Burnley at Molineux.

Hwang's ninth goal of the season settled the affair when he netted in the 42nd minute, teed up by Matheus Cunha after Burnley surrendered possession too easily.

Burnley remain second bottom after an eighth defeat in their last nine games, while Wolves, who recorded a first clean-sheet since August, climb to 12th place.

AFI

### Arsenal's chaotic nature brings late drama against Luton and a possible route to the Premier League title

### By Miguel Delaney

IF this is at last to be Arsenal's year, it will have been because of dramatic moments like this. Only bolstering their confidence is that this was just the latest. Declan Rice scored a 97th-minute header for the Premier League leaders to plunder a 4-3 win over a doughty Luton Town team who will feel they deserved more. They again gave the competition an awful lot to contemplate here. This was just the latest in a series of these chaotically entertaining games many of them 4-3 - on which the Premier League has sold another multi-billion broadcast deal.

It was also the latest in a series of psychologically crucial late victories for Mikel Arteta's side, whatever the importance in the table. This was the fifth time they had scored a game-changing goal after the 84th minute in just 15 league games this season. It was also the second time they had done it in three weeks. Arsenal, as against Brentford, won by a nose.

Luton Town more than made them work for it. Arsenal felt the pain, quite literally after some challenges, before they felt the joy.

There is obviously a vast gap in resources between Luton Town and most of the Premier League but they attempted to bridge that by relentlessly shutting down any space around Arsenal players. There were periods when Arteta's side really struggled to play the ball out from the back. That was complemented by some industrial Luton challenges, but also compromised by comparatively lax defending.

It was like all focus had gone into the pressing, which is perhaps the point. Something had to give.

They will still be frustrated with some of the goals they actually gave up. With Luton successfully

pinning Arsenal back, one break saw Osho completely hack at a back pass. Thomas Kaminski had to scramble to prevent a corner, only to give it to Gabriel Jesus. His quick thinking put Bukayo Saka through, who squared for Gabriel Martinelli to finish.

There would doubtless have been many who thought the game was finished at that point, but there is a resilience about Luton. That was personified by Osho, who almost immediately plundered an equaliser with a fine header.

Arteta should have been indignant with the way his team had conceded so easily from a set-piece, but it was a warning. It was to get even worse, especially as Arsenal went ahead a second time.

This was where there was a sense that the game could and should have been easier for Arsenal because there were spells when their attack linked together and Luton could do absolutely nothing about it. The Premier League leaders were too fast, Ben White skipping over a challenge to clip in a cross, and Jesus heading in.

The Brazilian enjoyed a brilliant individual game, which Arsenal needed.

Luton still weren't accepting defeat though. They were going for much

They had clearly spotted more to get at with Arsenal. One potential issue was the set-piece. Another was David Raya's ongoing uncertainty. Both came together on 49 minutes for Elijah Adebayo to head in from close range.

Luton were raucous. They were soon rampaging. There was just that feel in the cold air something might be on, as Andros Townsend picked the ball up on the edge of Raya's box. He tried to create space for the long shot but that served to provide room for Ross Barkley. The playmaker showed great feet to exploit poor hands from Raya.

Luton, for the second time at home against one of the big teams this season, were ahead.

It could have been the makings of something great, but they were immediately undone by some inevitable weaknesses. The defence was just caught out by a punt, Jesus showing a deftness beyond any Luton player with a perfect touch that put Kai Havertz in on goal.

It was again so easy for Arsenal, which was such a contrast to how the

by David Chikoko

game as a whole was so tough for them.

The game belatedly developed into one of those vintage title-race slogs, where the wealthier team start to build with more and more threat, as the lower side retreats but tries to stay standing - a match against the clock as much as the opposition.

Luton similarly went from closing down all the space around Arsenal in the other half to closing out all space around their box.

There were so many moments when Arsenal tried to play their way through only for the lack of space to see them just touch the ball out of play. Kaminski played his part by touching a Havertz header over.

You could feel it coming, though. There was too much play around the Luton box. There were too many stoppages. The Kenilworth Road crowd reacted in anguish as the clock ticked past the sixth allotted minute of stoppage time and the whistle still hadn't blown. They soon reacted with fury. Arsenal were in raptures. The big question is whether this is sustainable. Such joy, however, can have a profound effect.

THE INDEPENDENT



# Guardian www.ippmedia.com

# SPORT

Rice caps Arsenal fightback in seven-goal thriller at Luton

COMPREHENSIVE REPORT, PAGE 19



### Kili Marathon urges participants to take advantage of discounting period

#### By Guardian Correspondent

ORGANIZERS of the 2024 Kilimanjaro Premium Lager International Marathon have reminded participants that they have less than a month to enjoy the early discounting period where they will pay less if they register before December 14, 2023.

A statement issued by the organizers said the early bird window is still open and participants should use this opportunity to register in plenty to avoid last-minute rush and enjoy the discounted entry

"The early bird period started from October 16 till midnight on December 14 after which entry fees will increase in all categories and all nationalities from December 15 until midnight on February 5, 2024, or until they are sold out - whichever is earliest - as there is limited space," the organizers noted, adding that the entries are guaranteed on a first come, first serve basis.

The organizers said that participants can register through Tigopesa by dialing \*150\*01#, then pressing 5 LKS, then pressing 5 (Ticket), and follow instructions to finalize registration or through the official website www.kilimanjaromarathon.com.

"This is applicable for all race categories including the Kilimanjaro Premium Lager 42 KM (Full Marathon), 21 km Tigo Kili Half Marathon) and the 5 km Fun Run," the statement noted in part.

The organizers further stated that registration has to close way before D-Day on February 25, 2024, when the 22nd edition will be held at the Moshi Cooperative University ground to ensure the event sticks within the Official World Athletics regulations of a safe carrying capacity.

This will, according to the organizers, ensure runners enjoy their time out on route without being overcrowded to ensure all logistics in terms of the hydration and medical support needed on the route and at the finish in line with the numbers expected are all taken care of.

Kilimanjaro Premium Lager is the main sponsor of the marathon and has held that position since the inception of the marathon 22 years ago.

Other sponsors for next year's event include Tigo- Half Marathon, Gee Soseji 5 Km Fun Run, and water table sponsors Simba Cement, Kilimanjaro Water, and TPC Sugar.

Official partners are KiliMedair, Garda World Security, CMC Automobiles, Sal Salinero Hotel, and official suppliers are Kibo Palace Hotel and Keys

Next year's race will be on February 25, 2024, at the Moshi Cooperatives University ground and will play host to an IAAF route measuring 42km (Marathon), a 21km (Half Marathon), and a 5km Fun Run.

The event is organized by Kilimanjaro Marathon Company Limited and locally coordinated by Executive Solutions Limited.



19:00 Kipenga

21:00 The Cruise

# Shime lauds Twiga Stars players for earning 2024 WAFCON qualification



Tanzania's senior women's football side's attacker, Aisha Masaka (2nd R), attempts to get the better of Togo defenders when the teams took on each other in the rematch of qualifiers for the 2024 Women's Africa Cup of Nations at Stade de Kégué, Lomé on Tuesday. PHOTO: COUR-TESY OF TANZANIA FOOTBALL FEDERATION

### By Correspondent Michael Mwebe

TANZANIA's women's football has received another much-needed boost on the international scene after the country's senior national side, Twiga Stars, secured a place at the 2024 Women's Africa Cup of Nations finals.

Twiga Stars qualified for the 2024 Women's Africa Cup of Nations despite losing 2-0 to Togo in Tuesday's second leg of the qualifiers away to the West African country's team in their dramatic final

second-half scare against the Western African team to seal qualification for the competition to be played in Morocco next year. In the rematch, hosts Togo were

Twiga Stars survived a mighty

dominant against a very resilient Tanzania side that also had scoring chances from counter-attacks.

Togo, nicknamed 'Éperviers Dames', could have opened the scoring in the 28th minute but captain Woedikou Mafille skyed her penalty.

In the second half, the Togolese selection moved up a notch and managed to pile pressure on Twiga Stars.

Despite conceding in the 66th minute and another one netted by Odette Gnintegma in added time, Tanzania's quality and experience shone through when it mattered most to deny the West Africans back-to-back qualification.

Twiga Stars ultimately prevailed 3-2 overall to clinch their place in the finals after their 3-0 victory in the first leg played in Dar es Salaam last week.

The squad's head coach Bakari Shime has attributed its triumph over Togo to his players' willingness to execute the coaches' instructions in a tough game.

Shime spoke to TFF Media after the tense game which saw Twiga Stars players escorted out of the pitch by military police.

The coach noted: "The 90 minutes were very competitive. In general, the game was very difficult due to the nature of the tie."

"We had a big chance to win this game, especially in the first half. We created many scoring chances but unfortunately, our attackers lacked focus to bury them," the gaffer said.

Shime disclosed: "The second half was more difficult because our opponents came all out attacking. They had nothing to lose, so they attacked us relentlessly, but above all, I congratulate my players, they were able to sit well and prevent many dangerous attacks."

"We managed to push them into a situation where it was difficult for them to get the result needed to overturn the table."

The gaffer stated: "At the end of the day, they managed to score two goals that could not help them qualify. We have managed to win with an aggregate of 3-2 and officially qualify for the 2024 Women's Africa Cup of Nations tournament."

It will be the first time Twiga Stars will be playing in the Women's Africa Cup of Nations since their debut in 2016.

Tanzania has been joined by defending champions South Africa, Zambia, Ghana, Botswana, Tunisia, Nigeria, DR Congo, Algeria, Senegal, and Mali and hosts Morocco, in the tournament.

### Ihefu SC sacks second coach after dropping into PL relegation zone

IHEFU SC has sacked Ugandan tactician Moses Basena after a run of seven NBC Premier League matches without a win.

This comes after Ihefu SC shared spoils with Tanzania Prisons in a goalless stalemate at Highland Estates Stadium on Monday.

Basena is the second coach to be sacked by the Mbarali-based side this season, with the Ugandan having been appointed in early October after the club dismissed Tanzanian Zubeir Katwila when it was sitting sixth in the

After just four league draws under Basena, a second home draw at home to Prisons on Friday saw Ihefu SC drop into the relegation

A statement from Ihefu SC read: "The team management has reached a mutual agreement to terminate the contract of our coach Ugandan Moses Basena. The management thanks Coach Basena for all the time he was with us in the team as head coach."

His seven-week reign began poorly with a 0-0 home draw with Coastal Union and, a week later, Ihefu SC went down 2-1 to Simba SC at Uhuru Stadium in Dar es Sa-

He did enjoy a creditable 2-2 away draw in a top-flight game against Singida Fountain Gate FC on November 1.

However, a 3-1 home defeat to Azam FC followed. Namungo FC stretched Basena's winless streak to five games when they inflicted a 2-0 defeat to Ihefu SC at Majaliwa Stadium in Lindi. The two games that followed included two league

Ihefu SC will now hit the market to search for a suitable replacement ahead of Friday's assignment that will witness the side hosting newly-promoted Tabora United.

As the league is approaching the season's halfway mark, eight coaches have either already been sacked or resigned following starts not aligning with pre-season expectations.

Singida Fountain Gate FC's Dutch coach, Hans van der Pluijm, was the first coach to leave his job

He resigned from his post on August 30, having led the club to a top-four finish in the previous season.

Pluijm was replaced by German Ernst Middendorp, who guided the team in just one game before stepping down from his post.

Ihefu SC coach, Katwila, was next in line. Katwila resigned from his post and was subsequently unveiled as the new Mtibwa Sugar head coach.

He was succeeded by Basena whose previous stints include coaching Simba SC in 2012.

Habib Kondo was the third coach to be sacked. Mtibwa Sugar sacked Kondo on October 18 following a poor start to the season.

He was removed while the club was languishing in the relegation zone and the club replaced him with Katwila, who had already coached the team in the past.

The next to go was Namungo FC head coach, Cedric Kaze, leaving when the outfit was struggling at the bottom of the table with no win from six games.

Tanzanian Dennis Kambi who was part of the technical bench came in the Burundian tactician's place.

On October 26, relegation battlers Coastal Union pulled the trigger on Congolese coach, Mwinyi Zahera, after his side had collected just five points from the first seven games. He was replaced by Kenyan coach David Ouma.

Brazilian Roberto 'Robertinho' Oliveira was relieved of his duties as Simba SC head coach a day after losing 5-1 to long-time rivals Young Africans SC.

On November 21, Tanzania Prisons parted company with head coach Fred Felix 'Minziro' Kataraiya. Minziro is linked with a move back to Geita Gold FC.

### Flexibles by David Chikoko

