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Dar, Lusaka solve a third of thorny trade disputes

By Correspondent Joseph Mwendapole

TANZANIA and Zambia have resolved eight out of 24 business challenges while the remaining 16 may be sorted out before the year ends, the government has stated.

Dr. Hashil Abdallah, the Industry and Trade permanent secretary told journalists at the border town of Tunduma following a two-day joint meeting with his Zambian counterpart Lillian Bwalya that the talks related to trade challenges.

Removing those challenges will decongest trucks at the Tunduma One Stop Border Post (OSBP), he said.

The two countries agreed that products exported from Tanzania through Zambia to other countries with all the necessary permits should be allowed to pass to the respective countries, he said.

Those transporting products and bearing the relevant permits should not be restricted, taking into account trade agreements under the World Trade Organization (WTO) and the Southern African Development Community (SADC) accords, he said.

Public institutions involved in the provi-



...80 percent of cargo landing at the port of Dar es Salaam heads for Tunduma border to landlocked border countries

sion of services to traders of inter-country transport services need to ensure that they help traders to solve challenges relating to permits, regulations and procedures, he stated.

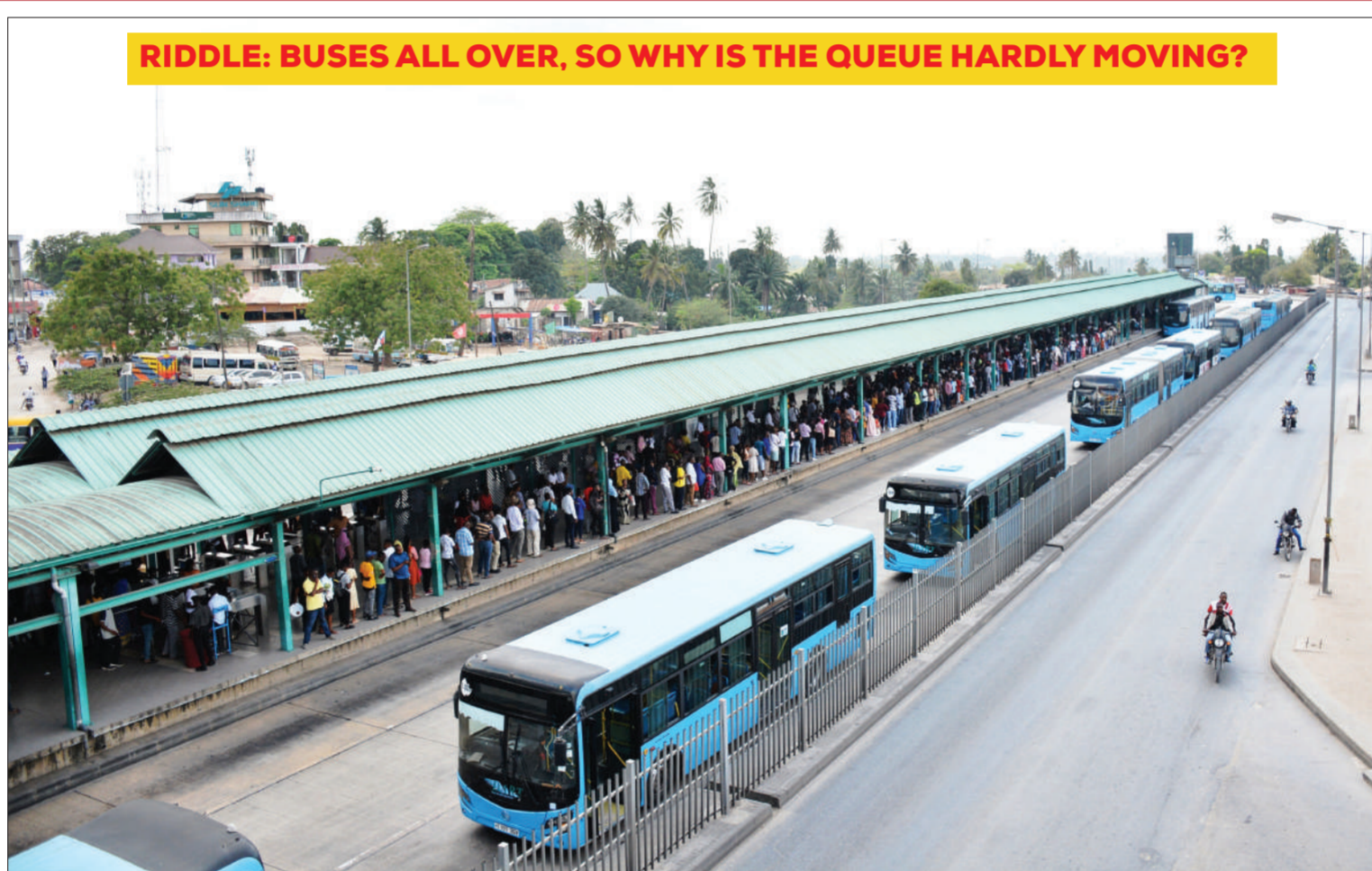
He urged transporters to ensure that they get the relevant permits before starting the journey to ease transportation of the goods without restrictions and deliver them to the respective countries on time.

The government has agreed to review the railway development charge to conform to the SADC Trade Protocol, he said, elaborating that the government will conduct a review of transport regulations for conformity with tripartite transport regulations applicable in a specific trade area, he said.

Lillian Bwalya, the Commerce, Trade, and Industry permanent secretary for Zambia said the country has agreed to solve the challenges to promote cross-border trade.

Zambia has agreed to improve infrastructure challenges, envisaging road expansion and obtaining permits before arriving at the border to improve the flow of vehicles and

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RIDDLE: BUSES ALL OVER, SO WHY IS THE QUEUE HARDLY MOVING?

Would-be passengers visibly desperate while waiting for rapid transit bus transport at Dar es Salaam's Kimara Mwisho stand yesterday. No one would give convincing explanation on the situation. Photo: Correspondent Miraji Msala

'Step up efforts to export only processed cashews'

By Guardian Reporter

VICE President Dr Philip Mpango has called on the Ministry of Agriculture to achieve the goal set by the government to stop selling raw cashews abroad by 2026.

He issued this appeal yesterday when opening the three-day Tanzania International Cashew Conference (TICC) in Dar es Salaam, with more than 500 stakeholders from 33 countries farming or consuming cashews, to promote investment opportunities in the cashewnuts value chain.

Selling unprocessed cashews reduces jobs at the local level, cuts foreign exchange earnings, he said, also pointing at the need to broaden the market for kernels.

He also pointed at the need to push local consumption of cashewnuts and its by-products like



African countries need to strive to reduce consumer prices of cashews in order to promote increased use of cashews and derivatives from the crop nationally and regionally

jam, juice, cashew milk, wine, industrial ethanol, and cashew apple meat.

It is important for the meeting to discuss and share experiences on how to strengthen extension services and provide inputs on time to increase the production of cashews.

The VP asked the participants in the meeting to discuss the ways to access markets of cashew crops on an equitable value chain, pointing at fraud between buyers, transporters and brokers.

This is confirmed by the small number of buyers at auctions showing sufficient knowledge about market prices, undercutting cashew farmers having little market information, he stated, affirming that this causes cashew farmers to be laden with unfair prices.

He appealed for investments in the cashew

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Minister: Shifting unruly servants causes problems

By Correspondent Marc Nkwame,

Arusha

TRANSFERRING underperforming or badly behaving civil servants from one institution or department to another is doing more harm than good to public service and the country's economy, a top administrator has declared.

George Simbachawene, the Policy, Parliamentary Affairs, Labour,

Employment, Youth and the Disabled state minister in the Prime Minister's Office (PMO) made this affirmation working session for human resource managers and heads of government departments here yesterday.

"Moving a problem from one area to another is not the solution but rather spreading delinquency," he said, noting that when a civil servant misbehaves they have to be punished on the spot.

With about 600,000 public servants, the government has so far approved the promotion of 120,210 workers in addition to approving salary increments to each of them, he said in earlier remarks.

He also expressed dissatisfaction with heads of institutions and departments who mistreat workers and promote individuals on the basis of personal interests, asserting that it stifles development, demoralizes other public servants and ig-

nites conflicts at workplaces.

"The yardstick for public service is public interest not personal interest," he reiterated, insisting that when it comes to serving the public, human resources are a vital component.

"We must take care of our human resources, develop the workers," he emphasised, arguing that it is the responsibility of human resource officers and managers to protect employees in any institution.

Jane Kajiru, the Speaker's Office director of administration and human resources management, said that participants will be introduced to the deployment of information and communication technology (ICT) to ease or speed up services.

People travel long distances seeking services from public offices but with the adoption of e-government, most public offices can be reached from wherever the client happen to be, she added.

SPORTS

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Tanzania awaits opponents at 2023 AFCON finals draw

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India to buy 200,000 tonnes of pigeon peas

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AAL unveils first plane made in Tanzania

DC stops court order to 'demolish houses'

They are now telling us to move while they denied that we were part of the case in the first place

By Guardian Correspondent, Mbeya

MBEYA Urban district commissioner Beno Malisa has stopped the cutting down of trees and demolition of houses by military and police carrying out court order.

In a press conference, he said that he had to stop that exercise so that a solution is found before the conflict turns deadly.

He said what he saw in the area is that residents have failed in the case. "They are now seeking dialogue with the owner of the land so that they reach a consensus," he specified, while residents talked of being in the process of filing an appeal.

Police had earlier used tear gas and shot in the air to disperse residents of Gombe Street, Itezi Ward in Mbeya Region seeking to prevent city 'militia' from enforcing a court order to demolish their homes.

The residents are immersed in a land wrangle lasting 15 years with S.H. Amon, an entrepreneur, arbitrated by the Land Division of the High Court at the Mbeya registry.

The court recently ruled against the residents, decreeing that houses and other struc-

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DC stops court order to 'demolish houses'

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tures standing at the plot be removed. This would enable the company operated by former Rungwe MP Sauli Amon to proceed with its operations, the ruling underlined.
Carrying out the verdict started on Monday this week with the 'militia' and a group of young people entering the premises with machetes and hacksaws, supervised by the police.

After sometime, the group started cutting down trees and the residents sought to block them, whereupon the police officers resorted to using teargas to disperse the residents.

However, the residents moved to block vehicle movement along the Tanzania-Zambia highway using massive stones and tyres before being dispersed again.

Alex Jackson, a resident, said the conflict at first involved five people but with the ruling all the residents are required to move out.

There was a time they were restricted

from cutting down trees for firewood, in which case they sought to be joined in the case but the court rejected that application. "They are now telling us to move while they denied that we were part of the case in the first place," the resident remarked.

Fausta Mboymwene, another resident said his household was not involved in the conflict but he has also been told to move out of the place, with the house set to be demolished, a huge loss.

"This is what has made us to fight for what is ours because these people are cutting down trees and demolishing our houses without any legal notice in hand," he said.

Itezi ward councilor Sambue Shitambala said carrying out the ruling started when residents were taking first steps to appeal the verdict.

The case involved five people but it has turned to involve 150 people, including families residing at the plot before the conflict started, he said.

'Step up efforts to export only processed cashews'

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crop sub-sector as there is enough agricultural land and good weather, noting further that the cashew harvest period in Tanzania from September to December is marked by market absence of other major producers like India and Vietnam.

This provides a better market opportunity for the product and even West Africa, also lying north of the Equator, has its harvest in line with South Asia, he asserted.

African countries need to strive to reduce consumer prices of cashews in order to promote increased use of cashews and derivatives from the crop nationally and regionally, he said.

He pointed at the underutilized large

market potential of 1.4bn people under the African Continental Free Trade Area (AfCFTA), urging African cashew producers to halt bad practices in the business, pointing at unequal arrangement of cashew trees and the distribution of inappropriate pesticides.

TICC 2023 is geared at promoting the development of cashew production, processing and marketing, promoting investments in the cashew industry and opening the industry to international players, organisers noted.

Increased investment in the cashew supply chain and promoting consumption will automatically trigger the multiplier effect of cashew crop in the economy of the country and the world in general.

Dar, Lusaka solve a third of thorny trade disputes

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cut congestion at the Tunduma OSBP.

Zambia is set to use electronic cargo tracking system already in place in Tanzania, acquire such outlays quickly to be used by the Zambia Revenue Authority (ZRA), she stated.

The Lusaka authorities had similarly agreed to speed up the harmonisation of road fees and charges to \$10 per 100 kilometers as agreed in the SADC zone, and use a mobile vehicle monitoring system to reduce road inspection barriers.

The Dar office for Zambian cargo clearance will start being used at the end of the year to facilitate the rapid transportation of cargo, solving traffic congestion at the border, she said.

Prof. Godius Kahyarara, the Transport permanent secretary said that

the agreement is important in solving challenges of truck congestion at the Tunduma OSBP.

He said that 80 percent of cargo landing at the port of Dar es Salaam heads for Tunduma border to landlocked border countries.

Elijah Mwandumba, Treasury deputy permanent secretary for economic management said various fees and taxes are being reviewed.

This will be done to enable the private sector to use various opportunities arising from regional agreements to promote business and spur the national economy, he said.

Lt. Gen Mathew Mkingule, the high commissioner to Zambia, said the removal of those challenges will help increase efficiency of service delivery and promote commercial interaction between the two countries.

Israel pounding Gaza as death tolls on both sides rise sharply

GAZA CITY

The death toll from five days of ferocious fighting between Hamas and Israel rose sharply overnight as Israel kept up its bombardment of Gaza yesterday after recovering the dead from the last communities near the border where Palestinian militants had been holed up.

In Israel, the death toll from Saturday's shock cross-border assault by Hamas militants rose to 1,200, making it the deadliest attack in the country's 75-year history, while Gaza officials reported more than 900 people killed as Israel pounded the territory with air strikes.

Hamas said two of its top officials had been killed, while Israel's military said the bodies of roughly 1,500 Hamas infiltrators had been found.

Prime Minister Benjamin Netanyahu has warned Israel's military response to Saturday's attack is only the start of a sustained war to destroy the Islamist group and "change the Middle East".

Fears of a regional conflagration

have surged ahead of an expected Israeli ground incursion into Gaza.

At least 30 people were killed and hundreds wounded as Israel pounded the Gaza Strip with hundreds of air strikes overnight, a Hamas government official said yesterday.

The strikes destroyed several buildings of the Hamas-linked Islamic University in Gaza City, a university official said.

The Israeli military confirmed it had hit dozens of Hamas targets during the night. It said fighter jets destroyed "advanced detection systems" that Hamas used to spot military aircraft.

They also hit 80 Hamas targets in the Beit Hanoun area of the northeastern Gaza Strip, including two bank branches used by the Islamist group to "fund terrorism" in the enclave, the military said.

In response to Saturday's attack, Israel imposed a "total siege" on Gaza, suspending supplies of food, water, electricity and fuel to the already blockaded enclave.

AGENCIES



President Samia Suluhu Hassan exchanges greetings with Indian government officials on arrival at Rashtrapati Bhawan State House in New Delhi yesterday for a State Banquet held in her honour. Left is Indian President Droupadi Murmu. Photo: State House

By Guardian Reporter

India to buy 200,000 tons of pigeon peas from Tanzania in three years

INDIA has agreed to purchase pigeon peas amounting to an average 200,000 tonnes in the coming three years bringing new hope to Tanzanian farmers.

Hussein Bashe, minister for Agriculture who was part of the just-conclude President Samia Suluhu Hassan's state visit in India said: "Although India is a big customer of pigeon peas, the market was unpredictable with ups and downs, but with this agreement, the farmers of peas will be sure of the market."

"Currently, the price of peas is an average of one US dollar per kilo. At that price, we are talking about a business

worth more than 450bn/- per year," said Bashe.

Another agricultural area that Bashe said Tanzania will benefit from is that of agricultural tractors where the Mahindra Company has agreed to build a tractor assembly factory that will be able to produce up to 2,000 tractors per year.

According to Bashe, the feasibility study has already started and if Mahindra fails, there is another company

ready to do the job.

Another success in the agricultural sector due to the visit is in the cashew crop where an important decision has been made.

"India has a law that imposes a tax of 35 percent on raw cashews that come into them. Now we have opened a cashew nut factory and we have agreed that the one that will come out of the plot will not be taxed, he said.

On health sector, Dr John Jingu, per-

manent secretary ministry of Health said that the two governments have agreed to open a kidney specialists' center and liver transplant services in Tanzania.

Foreign Affairs and East African Cooperation January Makamba said Tanzania was going to discuss various matters including pigeon peas market for Tanzanian farmers with minister for agriculture Hussein Bashe expressing hope that the future was promising.



National Assembly Speaker Dr Tulia Ackson (C) and UNDP's acting Resident Representative to Tanzania, Sergio Valdini, pictured in Dar es Salaam yesterday signing agreements on capacity building projects targeting members of the Union Parliament and the Zanzibar House of Representatives as well as parliamentary staff. Photo courtesy of National Assembly

Dodoma records 4 pc decrease in mental illness cases in 2 years

By Correspondent Valentine Oforo,

Dodoma

CASES of mental health disorders in Dodoma Region has decreased from 35 per cent to 31 per cent between 2020 and 2022, according to statistics.

Acting Dodoma Regional Medical Officer (RMO), Dr Nelson Bukuru made the revelation in his address during this year's World Mental Health Day, held in Dodoma on Tuesday.

Mental illness, also called mental health disorders, refers to a wide range of mental health conditions – disorders that affect your mood, thinking and behaviour. Examples of mental illness include depression, anxiety disorders, schizophrenia, eating disorders and addictive behaviours.

He said the development has been propelled by a substantial increase of the relevant health workers and the experts at the Dodoma-based Mirembe Mental Health National Hospital (MNHMH).

Dr Bukuru added that there's a potential increase in the rolling out of key awareness towards the public over how best to cheat the 'disturbing' mental health disorder.

He however noted that Dodoma leads by having a larger number of the epilepsy patients than any part of the country.

"Currently, Dodoma has 19,000 epilepsy patients, equivalent to 79 per cent of the population that have been affected by the seizure disorder illness across the country," he stated.

Deputy Health Minister, Dr Godwin Mollel challenged health workers at

the Mirembe Mental Health National Hospital to work diligently and dispense the right therapies to the patients of mental illness.

Dr Mollel urged the health workers to be vigilant at identifying the patients at different stages of the mental disorders and service them accordingly.

"The government will continue to equip the hospital (Mirembe) with the needed modern equipment and medicines in order to allow the facility to heighten its service delivery since it receives the patients with mental health complications from across the country," the minister informed.

Acting Permanent Secretary in the Ministry of Health, Dr Saitore Laizer expressed that the ministry will stand at the forefront to scale up campaigns on public awareness in order to fur-

ther educate the citizens around the country over how to refrain from the diseases.

The 2019 data from the World Health Organisation (WHO), one in every eight people in the world has mental health issues, whereby in Tanzania, five out of 100,000 people have committed suicide out of mental health problems such as anxiety, depression, anger and drug abuse in the last five years, statistics have shown.

According to health experts, there are different forms of mental illness, including mood disorders (such as depression or bipolar disorder) anxiety disorders, personality disorders, psychotic disorders (such as schizophrenia), eating disorders, trauma-related disorders (such as post-traumatic stress disorder) as well as substance abuse disorders.

HPSS project ends with success of four - tier key components

By Henry Mwangonde

THE Swiss government-funded Health Promotion and System Strengthening (HPSS) project has come to an end with the successful completion of its four-tier key components.

Funded by the Swiss government and implemented by the Swiss Tropical and Public Health Institute (Swiss TPH) played a key role in transforming the Community Health Fund (CHF) into a functional health insurance system, the "improved CHF" or "CHF Iliyobreshwa" (iCHF).

The "Jazia Prime Vendor System" established a new channel for the government to procure medicine to quickly react to supply gaps. The project also strengthened the maintenance of medical equipment and worked on empowering communities to actively engage in health promotion.

HPSS embarked on its journey as a pilot project in Dodoma in 2011 before expanding to Morogoro and Shinyanga regions. From 2019 to 2023, HPSS rolled out its operations nationwide, covering all 26 regions of mainland Tanzania, with the goal of integrating innovative solutions into the national health system.

At the outset, the HPSS Project charted a vision for its support to Tanzania to comprehensively address healthcare challenges at various levels and create sustainable improvements in Tanzania's healthcare landscape. HPSS has been among the very first champions of the health system strengthening approaches in Tanzania.

The project's primary commitment was to provide solutions for improving healthcare access, particularly for the most economically disadvantaged. "After an impressive 12-year journey of unwavering commitment to improving Tanzania's health system, the HPSS is now coming to an end, we are very proud to be the very first government partner to introduce the health system strengthening approaches in the country that proves to be effective for systemic improvement of the health care delivery", said Ally Kebby, HPSS Project Manager.

"HPSS has made healthcare more accessible, affordable, and effective for all Tanzanians, regardless of their circumstances, and has had a major impact on improving people's health and wellbeing", he said.

The project's most notable achievements include a substantial increase in medicines availability through the Jazia Prime Vendor System program and the enrolment of over 4 million

citizens in the affordable "CHF Iliyobreshwa" insurance scheme.

HPSS project has been instrumental in elevating healthcare delivery in Tanzania through its integrated approach. It played a pivotal role in developing IT systems for managing medical equipment, health insurance, and medicine procurement. Additionally, the project introduced new training courses to bridge skill gaps among medical dispensers, biomedical engineers, and health promotion specialists.

"This system-strengthening approach fortified the Tanzanian healthcare system and significantly expanded healthcare access for citizens responsibly. HPSS identified and implemented various innovations at crucial junctures within the healthcare system, benefiting the entire nation", said Dr Ntuli Kapogwe, Director of Health, Community Development and Nutritional Services at PO-RALG.

The HPSS project has been working in a multisectoral, interdisciplinary, and systemic manner, pursuing several interrelated and complementary approaches.

"A strong and resilient health system is key to sustainable improvements in the delivery of health care and people's health", said Manfred Stoermer, HPSS Project Director.

"The HPSS project has always followed a health system strengthening approach, which includes a variety of measures such as improved health policy and governance, investment in repair and maintenance services, improved availability of medicines, and the establishment of a strong social health insurance scheme, among others", he said.

To mitigate this challenge and propel the Tanzanian government's Universal Health Coverage (UHC) agenda, the HPSS project has been a leading stakeholder in creating a comprehensive health insurance system tailored for rural populations and the informal sector.

With a membership fee of 30,000/- per year for a 6-person household 150,000/- for Dar es Salaam) CHF Iliyobreshwa is an affordable health insurance system, offering an attractive benefits package, simplified enrolment processes, and portability.

A reliable payment mechanism and robust IT management facilitate access to over 6,000 healthcare facilities in all regions of mainland Tanzania. This approach ensures that the broader population can access high-quality healthcare services at an affordable rate, consequently lowering the risk of encountering catastrophic health-related expenses.



Asma Mwinyi Foundation (AMF) representative Mabruki Abood (L) hands over sanitary pads to one of Mwavamiswe secondary school students Rehema Aili in Kibaha, Coast Region yesterday. AMF donated 800 sanitary pads to 510 students. Photo: Correspondent Maulid Mmbaga.

UNICEF commends govt for quality education for children

By Polycarp Machira, Dodoma

UNICEF Tanzania has applauded the government efforts to ensure all children in the country, especially girl child get quality education, noting that the decision to allow girls who dropped out of education system to resume studies is highly commendable.

According to the government, at least 7995 girls who dropped out of schools have resumed their studies through both formal and informal systems.

"The decision to remove obstacles that hinder girl's access to quality education and the decision to allow pregnant girls, adults' teenage mothers to return to school is commendable," he said.

Speaking during the event to commemorate International Day of Girl Child, nationally held in Dodoma yesterday, UNICEF's Chief of Education, Dr Daniel Baheta noted that investment in girl's education is a great milestone.

He noted that issue of girl children is critical-out educating girls could lag behind inn even economic prosperity, including among others.

Dr Baheta emphasized UNICEF's commitment to working with the government in empowering girls to make informed decision about their lives, contributing meaningfully to the community and the economy.

He added that globally, they believe supporting leadership, advocating for girls and UNICEF is currently supporting 600 million adolescent girls that are crucial in creating just sustainable society and safe communities across the world.

"I can say, if you educate a girl, you educate the whole community, you educate a girl, and you educate children, her family, and everybody else around her," he said.

He noted that the day holds very important significance and in in that course he recognizes incredible potentials of capable girls, particularly adolescent girls in Tanzania, adding that the pivotal roles are shaping the nation.

Dr Baheta said this is very important, especially in the continent where today, there are only two presidents of countries. One is from Tanzania, and another one from Ethiopia.

"So I'm very privileged to be part of the two countries, and it is important because you girls

can be the president of Tanzania too," he told a group of girls that gathered at the event.

According to the UNICEF boss, by investing in the health well-being capabilities, we can ensure a triple benefit and improving the lives of today, but also to the stage of the brighter future for the girl child.

"At UNICEF, we stay committed to continuing supporting the course in advancing girls in empowering and let recognize that investing girls is an investment in prosperity of the nation," he added.

On his part, Minister for Education, Science and Technology, Prof Adolf Mkenda, noted that by marking the day, Tanzania joins the rest of the world in recognizing girl child and appreciate their ability.

He said the government also use the event to join forces with other stakeholders, working different areas to empower girls, enable them get education and other development agendas.

"Today we join UNICEF and other partners to acknowledge and celebrate success and abilities realized in efforts to ensure girl children get their rights and quality education" he said.

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Deputy Minister challenges construction stakeholders on innovation, technology

By Correspondent James Kandoya

THE Deputy Minister for Works, Godfrey Kasekenya, has challenged stakeholders in construction sector to embark on innovation and technology that are friendly to the environment.

Kasekenya said yesterday in Dar es Salaam when opening the 7th Dar Construction and Building Leaders and CEO summit 2023.

He said the summit under the theme: "Future of Construction, Innovation and Smart Cities" brought together stakeholders in construction sector including contractors.

He said the construction sector was very crucial to the country's development since it contributes more to the nation's revenue.

Kasekenya said that for instance, in 2022, the sector contributed 16 per cent to national revenue calling upon sector stakeholders to contribute more in future.

He said innovation and technology in the construction sector is very important and inevitable and therefore, it was right time to embark on it.

He said the government has implemented mega projects that needed high technology and equipment such as construction of the railway.

Kasekenya said the imported technology must be impacted to the young people for the future growth of the country's construction sector.

"It is high time for stakeholders to come with strategies of improving the sector so that it can contribute more to the nation's revenue," he said.

"While doing that, we must not leave young people behind who are going to be our next generation leaders in the construction sector," he added.

The deputy minister said that the demand for housing is estimated to be three million houses, noting that there is an increase of 200,000 houses every

month.

According to him, the government gives more priority to the private sector as an engine to the economy including the construction sector.

Deogratias Kirawe, the coordinator of the summit called on the government to give more priority to local contractors to participate in construction projects to contribute to the nation's revenue.

Kirawe said local contractors are able to participate in the ongoing projects adding that they must be trusted to implement them.

According to him, ten per cent was one of the big challenges facing them when seeking to get the projects.

Tanzania in recent years has witnessed the growth in the construction industry.

It includes both private projects such as residential and commercial real estate as well public projects e.g. construction of roads, railways, bridges, water systems, telecommunications, and air transport networks to name a few.

The sector faces a number of challenges such as inadequate capacity of local contractors and consultants, inadequate public sector delivery capacity, corruption, erratic work opportunities, use of outdated technologies and practices, lack of effective supporting policies and poor state of the economy.



While doing that, we must not leave young people behind who are going to be our next generation leaders in the construction sector



Small traders conduct their business at the pedestrian way causing inconvenience at Mbezi Mwisho in Dar es Salaam yesterday. Photo: Correspondent Miraji Msala

Dar motorcyclists in new campaign to boost voluntary blood donation

By Carlos Banda

A Dar es Salaam-based group of private motorcyclists has ventured into a move to encourage blood donation to save the lives of colleagues involved in bike crashes as well as encourage the society to build a habit of donating blood.

To make the idea work, the motorcyclists' group has created a Blood group identification scheme attached to each member of the bikers' union.

Emmanuel Zongo, leader of the group told the reporter that the scheme was established as a means to encourage blood group identification and encourage society to donate blood to save the lives of people in need of blood.

"When you take a look at all these motorcycles here, you will notice each has a tag with the name of the owner and his specific blood group. We came with this identification scheme because there are circumstances where one of us can crash and having the blood group ID on his bike makes it easier to identify the victim and get help from a Samaritan who matches the victim's blood group, he said.

Zongo said that the practice was a lesson served by one of their colleagues who had lost a lot of blood from a fatal road accident in which they managed to save his life after quickly identifying the man's blood group.

"One of our members crashed into a lorry and we rush him to the hospital to save his life and eventually over time he fully recovered. That incident

served as an important lesson to us that it is important to have a helmet and to identify each of our members' blood groups. That is when we started this scheme of having names and blood group tags on each member's motorcycle," he said.

He also pointed out that with the scheme they have been encouraging the habit of donating blood among community members, especially during their charity activities of helping communities in need.

The leader also cited that having such a union not only brings people of varying ages, experiences, and professions together but also serves as a means to advocate for safe and responsible motorcycle riding so as to limit accidents that may result in fatal lifetime injuries or casualties among

youth.

Taha Noordin, a member of the group said the practice of having blood group IDs patched on the motorcycles also serves the purpose of saving family members or individuals with close ties with one of the group members in case of an accident or sickness.

"Knowing one's blood group not only saves the group members but can also save their family members as well when the need arises. If someone falls sick and you know his/her blood group, it becomes easy to contact someone from the group and ask for help," said Noordin.

He also added that the purpose of the union is to unify motorcyclists from all walks of life and professions who have a zeal for riding performance and non-commercial motorcycles as means of engagement among men and women of varying professions, backgrounds, and nationalities as the group has members from Kenya, Uganda and beyond the African continent who are in Tanzania.

JAMHURI YA MUUNGANO WA TANZANIA



MAHAKAMA YA TANZANIA

Katika Mahakama ya Mwanzo ya Wilaya ya

Kituo cha DODOMA MFINI

DODOMA MFINI

Mkoa DODOMA

Shauri la Madai/Ndoo Na. 218/20/23

Jina la mdai CRDB BANK PLC

Jina la Mdaiwa SHABAN KHALID SADICK

KUITWA SHAURINI-MDAIWA

(Kanuni ya 18 ya Kanuni za taratibu Madai Katika Mahakama za Mwanzo)

Kwa SHABANI KHALID SADICK

NZIGUNU A

Kwa kuwa Mdai/Wadai amelea/Wamelela madai yake/yao kwanza (Eleza hapa habari za Madai)

hiyo unotakiwa kuhudhuria binafsi katika Mahakama hii tarehe 23 Mwezi 10 Mwaka 2023 saa 6:00 asubuhi/mbili na kwa kuwa siku hiyo ni siku ya kusikilizwa shauri hili ni lazima kuleta shahidi/mashahidi wako na vielezo vyote vinavyobusu shauri hili kwa ajili ya kujiteta.

ANGALIZO: Kama hautohudhuria siku iliyotajwa hapo juu na ikithibitika kuwa ulipokca hali ya kuitwa shaurini, Mahakama inaweza kusikiliza shauri bila ya wewe kuwepo.

Hati hii imetolewa kwa Amri na Muburi wa Mahakama hii leo tarehe 03 Mwezi 10 Mwaka 2023



PRINCIPAL
PRIMARY COURT MAGISTRATE
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MSCL wagon ferry starts trial voyages

By Correspondent Wilhelm

Mulinda, Mwanza

A wagon ferry owned by the Marine Services Company Limited (MSCL) has started trial voyages between Mwanza and Port Bell in Uganda on Lake Victoria after undergoing major rehabilitation from the 2022/23 financial year.

Speaking to journalists here yesterday, managing director

of MSCL, Eric Hamissi said that Mv. Umoja with capacity to accommodate 22 wagons of 40 feet each and 1,200 tonnes of general cargo, left Mwanza on 2nd October being empty and returned on 5th October fully loaded.

Hamissi noted that rehabilitation of the ship and resume of its voyages is a clear justification that the country is committed to enhance transportation of cargo by using the central

corridor.

He said that return of the ship will enable transportation of cargo from Mwanza to Jinja and Port Bell in Uganda that had been affected to run smoothly as before and quench thirst of customers.

"When Mv. Umoja was not in operation, transportation of cargo between the country and Uganda in Lake Victoria had been adversely affected as it depended mainly on

one vessel, Mv. Kaawa that is owned by Uganda Railway Corporation."

"Now with Mv. Umoja transportation of cargo between Tanzania and Uganda will be reliable and stimulate competitive business between the two neighbouring countries", he said.

He pointed out that currently there are 25,000 metric tonnes of electric poles in Uganda that are to be transported to Tanzania by ship.

Currently, Mv. Umoja is the biggest cargo ship on Lake Victoria and rehabilitation works on it were done by contractor S.M. Solution from South Korea at Mwanza south port involved installation of two new engines and two new generators.

Other works were installation of crankshaft, new and modern navigation sets, cutting of defective plates on a hull and replacement of new ones, accommodation facilities and painting of a vessel.

Also other works were elongating the rail truck to enable it accommodate 22 wagons of 40 feet each instead of its former capacity of 19 wagons, a situation that makes it look brand new.

"When Mv. Umoja was not in operation, transportation of cargo between the country and Uganda in Lake Victoria had been adversely affected as it depended mainly on one vessel, Mv. Kaawa that is owned by Uganda Railway Corporation."

IN THE HIGH COURT OF TANZANIA
(DARE ES SALAAM DISTRICT REGISTRY)
AT DAR ES SALAAM
CIVIL CASE NO. 231 OF 2019

THE ATTORNEY GENERAL1ST PLAINTIFF
TANZANIA ELECTRIC SUPPLY COMPANY
LIMITED (TANESCO).....2ND PLAINTIFF
VERSUS
M/S INTERTRADE COMMERCIAL
SERVICES LIMITED (P)DEFENDANT

TO:
M/S INTERTRADE COMMERCIAL
SERVICES LIMITED (P)

SUMMONS FOR PUBLICATION

WHEREAS, the Plaintiff has instituted a suit against you, you are hereby summoned to appear in this court in person or by a pleader duly instructed and able to answer all material question relating to the suit or who shall be accompanied by some person able to answer all such question on the 19TH day of October 2023 at 09:30 hrs, before Hon. J. F. Nkwabi, JUDGE to answer the suit, you must be prepared to produce on that day all the documents upon which you intend to rely in support of your defence.

TAKE NOTICE that, in default of your appearance on the day before mentioned, the suit will be heard and determined in your absence.

GIVEN under my HAND and SEAL of court this 18th day of September, 2023.



DEPUTY REGISTRAR

217641901



Minister of State, President's Office - Public Service Management and Good Governance, George Simbachawene (L) presents sponsorship award for the public service to head of department of administration and human resources to the NMB Bank's chief internal auditor, Benedicto Baragomwa (R) during the conference held at the Arusha International Conference Centre (AICC). Centre is Arusha Regional Commissioner Arusha John Mongella. Photo: Guardian Correspondent

Relief as civil servants to apply loan via online

By Guardian Correspondent, Arusha

NMB Bank plans to start automating the process of digital applications for loans aimed at civil servants commonly known as E-Loan process.

Benedicto Baragomwa, bank's chief internal auditor unveiled the new development yesterday in Arusha when opening heads of administration and human resource conference.

He said: "As bank, we're fully prepared for the automation process and is eager to cater to the needs of civil servants. This new digital system promises not only to save time but also to reduce costs associated with loan processing."

He expressed confidence in their readiness for this transformative change.

"We are fully prepared to implement the automation process and provide civil workers with an efficient and user-friendly experience," the leading Lender's CIA stated.

"Not only will this save time for our valued customers, but it will also reduce costs and improve overall service delivery," he added

George Simbachawene, Minister of State in the President's Office responsible for Public Service Management and Good Governance

emphasised the importance of implementing such a system to streamline services for civil servants.

He stated: "It is crucial to have a system like this in place as it will not only save time but also ensure that civil servants have ample time to serve the citizens of Tanzania."

"The automation of loan applications will undoubtedly revolutionize the banking experience for civil workers, making it more convenient and efficient. The digital applications will eliminate the need for paper-based processes and manual verifications, providing civil servants with a faster and more streamlined way to access loans," he said.

NMB Bank's initiative aligns with the government's commitment to utilizing technology in public services. By deploying a digital platform for loan applications, the bank aims to enhance transparency, reduce paperwork, and expedite the loan approval process.

The E-Loan system was introduced by the Office of the President - Public Service Management and Good Governance, with the aim of facilitating public servants to access loans from recognized financial institutions approved by their employers, thereby preventing them from borrowing from informal sources.

By Guardian Correspondent, Morogoro

THE Tanzania Agriculture Development Bank (TADB) has set aside a total of 25.2bn/- to support the fisheries sector including issuing loans to seaweed farmers to enhance production for economic development.

This follows a five-year programme aimed at improving the fisheries sector to be implemented in the districts of Pangani, Kilwa, Bagamoyo and Mafia in the first phase.

TADB development officer Angelina Nyansambo made the revelation yesterday in Morogoro during a

TADB sets aside 25.2bn/- to support the fisheries sector

capacity building meeting for fisheries officers from the ministry of fisheries who will offer awareness on how to search for markets so that they benefit economically.

He said up to now they have issued

33 boats which will help facilitate saving lives especially fishermen who were dying in deep waters due to poor equipment. "We have given training in collaboration with the ministry of fisheries so that they become trainees

or trainers so that beneficiaries of this programme understand how to run their businesses," she said.

Programme coordinator from the Ministry of fisheries Sikudhani Mponda said the programme is aimed


at improving the lives of fishermen economically but also reduce losses by training them on storage.

"We have chosen TADB because we have implemented such programmes with them on administration of

businesses, so we trusted them that they will help fishermen and they will be our agents hence improving the lives of our fishermen," she said.

A fisheries technologist from the Ministry of Fisheries Masui Munda said the training will equip fishermen with knowledge on how to develop the value chain which will change the way they operate their businesses by turning it into commercial.

"We will offer knowledge on how to make the fishermen make profits by doing away with the old system of doing business and make it modern and profitable so that they are able to return the loans timely," he said.



TANZANIA-ZAMBIA RAILWAY AUTHORITY
TANZANIA COST AND PROFIT CENTER

TRAINING OPPORTUNITY

The Tanzania Zambia Railway Authority (TAZARA) is a Statutory Institution owned by the two Governments of the United Republic of Tanzania and the Republic of Zambia on a 50/50 shareholding basis, with its registered head Office being in Dar es Salaam, Tanzania. The Authority has two Regional Administrative Centres, one in Mpika, Zambia, and the other in Dar es Salaam, Tanzania.

TAZARA is inviting applications for a training program attainable at the TAZARA Training Centre, which is located in Mpika, Zambia. The program details are as follows.

COURSE TITLE	: BOOKING CLERKS AND PARCEL CLERKS.
DURATIONS	: 8 WEEKS.
MODE OF SPONSORSHIP	: SELF - SPONSORSHIP.
COST OF TRAINING	: US\$ 650 (Full board- covering Registration, Tuition fees, Meals, Accommodation and Medical costs during Training).
NUMBER OF SLOTS	: 15

QUALIFICATION

1. Possess a Form IV Secondary Education Certificate with at least three passes, including English and Mathematics.
2. Not more than 35 years of age.
3. Be a Tanzania national
4. Possess a Birth Certificate.
5. Be able to pay the required training fees.
6. Be able to meet the cost of travelling to and from Mpika Zambia
7. Any Accounting and Marketing Certificates will be an added advantage.

MODE OF APPLICATION

Only candidates who meet the specified requirements need to apply to the address indicated below, enclosing their detailed curriculum vitae, certified copies of educational certificates, and names and addresses.

The closing date for receiving application letters is 27th October 2023. Only short-listed candidates will be communicated to. Please note that no faxed or electronic applications will be accepted.

The Regional General Manager
Tanzania Zambia Railway Authority
Junction of Nelson Mandela & Julius Nyerere Road
P.O. Box 40160
DAR ES SALAAM

217641601



Bank of India (Tanzania) Ltd.

Relationships beyond banking

COMMERCIAL PREMISES REQUIRED FOR BANK BRANCH

Bank Of India (Tanzania) Ltd started its operations on 16th June 2008 with opening of first Branch at Maktaba street , Dar es salaam and Second Branch opened on 15th August 2012 at Zanaki Street, Dar es salaam.

We are now planning to open third branch in Arusha and looking for commercial premises in the centrally located Business area preferably at Arusha City Centre, On rental/long term lease basis.

- Carpet area -- 200 sq.meters approx
- Ground floor with adequate front parking facility
- Strong room/cash vault provision should be possible

Interested Individuals or estate management companies should submit their detailed proposal within two weeks from the date of this advertisement, giving details of Lease term, Location, Site map with area details, Construction type, Ownership and monthly rentals and charges, if any, to:

The Managing Director
Bank Of India (Tanzania) Ltd
Maktaba street
P.O.BOX 7581
Dar es salaam.
Email:BOI.Tanzania@bankofindia.com

217641701

TanESCO announces countrywide campaign to remove all old meters

By Correspondent Joseph Mwendapole

THE Tanzania Electricity Company (TANESCO), has announced a countrywide campaign to remove all old meters and install new modern meters for its customers as part of its strategies to improve services.

It has said that the exercise of changing the meters starting with numbers 04, 05 is expected to be completed at the beginning of next month and no one will be charged for changing the meter.

Irene Marobe, Tanesco acting communications manager revealed this yesterday in Dar es Salaam in an interview about the improvements made by the organisation to increase access to electricity.

Irene said the corporation has decided to remove all old meters and replace them with newer version adding they expect to change the system, the old meters will not be qualified to adopt the changes.

She said that is why the power utility firm has started a campaign to inform its customers who have such meters to provide information at the corporation's offices or call the customer care service numbers so that they can reach them and remove those meters.

She said the company has information of its customers all over the country but the meters were the first and old version when LUKU's service started in 1996 about 27 years ago.

"During that period, our customers were connected to electricity using a few information such as names and box numbers, phone number information was available to few due to the lack of telephone networks those days," said Irene and added: "During those days our memories were being stored in boxes, there were no technology to store customers information in a modern way and the situation made difficult for the company to reach many customers," she said.

She said for customers who will not have their meters changed until the end of the campaign which is November 10 this year, the system will block them and they will not be able to buy electricity until they call Tanesco

who will reach them where they are to serve them.

Similarly, Irene said the move to connect customers to electricity digitally has brought great success as customers have been connected to electricity within three or four days when they file their application in that way.

She said that the system enables the customer to request electricity and when he completes the requirements contained in the system, he is connected to electricity without having to go to the Tanesco offices as was the case in the past.

"We all know that in the past, to get electricity connection was a problem, you had to fight to get electricity, but those things have become history now because people are excited about our digital services and they are requesting digitally," she said.

Regarding customer care, Irene said that in the past, each region had its own emergency call numbers that brought challenges and the corporation decided to establish a single call center, which the whole country uses when they have a challenge.

She said the establishment of the call center is part of the Corporation efforts to facilitate the access to electricity service because if a customer encounters a challenge, it becomes easier to communicate and reach him quickly.

Regarding the six months given to them by the president to eliminate the electricity challenges, Irene said that the major systemic changes that are currently underway give them confidence that they will achieve the goals they were given.

Irene also asked people to exercise due care of the electricity infrastructure because experience shows that in some areas the people have been sabotaging the infrastructure of the corporation and causing great losses.

"While we continue with efforts to have reliable electricity, we urge people who have a habit of sabotaging the organization's infrastructure to stop because the organisation is spending a lot of money to build that infrastructure for their own benefit," she said.



Tanzania Commercial Bank acting director general who is information and technology director, Jema Msuya, speaks at the launch of a new branch in Mpwapwa District, Dodoma Region recently. Photo: Guardian Correspondent

Government advises empowerment fund managers and coordinators to be creative

By Correspondent Felix Andrew

THE government has asked coordinators and managers of various empowerment funds which provide capital and subsidy to youth to be creative and look for alternative ways of sharing information regarding loans.

Patrobas Katambi, Deputy Minister in the Prime Minister's Office (Labour Employment, Youth and People with Disabilities) made the remarks

recently in Dodoma when opening a dialogue on youth and investment in the agriculture sector.

The forum was organised by the Agriculture Markets Development Trust (AMDT).

Katambi said most of the youth lack information on how and where they can access loans. He urged officials of the funds to serve youth tirelessly, educate them so that they get loans for their personal development and the nation as well.

The deputy minister assured participants that the government will continue working on recommendations to ensure all youth benefit from the services.

He urged youth who have benefited from various funds to be good ambassadors and help others to access the service.

He applauded the AMDT and other stakeholders who help the government to solve challenges facing the agriculture sector.

"The organisation has been improving agricultural markets systems and helping youth to alleviate various challenges in agribusiness," he added.

He urged youth to read various policies regarding their development and strive to be self-employed.

AMDT board member, Lilian Simule said they would continue to collaborate with the government to help youth to conduct sustainable agribusiness.

Challenges of higher learning institutions to focus, conducting productive research

By Getrude Mbago

MINISTER for Education, Science and Technology Prof Adolf Mkenda has challenged higher learning institutions to focus on conducting productive research in order to stimulate and bring competition in various innovations in the country and abroad.

Prof Mkenda made the call in Dodoma early, this week when he inaugurated the new council of the Open University of Tanzania (OUT).

According to him, universities are not measured by high number students or revenues, but through quality of education provided as well as research that produces positive outcomes in the society.

"A university must be a source of innovation and place where answers of difficult challenges facing the society are found, it is a place to produce professionals and experts who, when they leave, can go to work to provide services to the people as well as promote economic growth through various sectors," he said.

He hailed the Open University of Tanzania for the good work it has been doing to produce competent professionals along with investing in various researches thus receiving awards locally and internationally.

Prof Mkenda expressed the government commitment to set up a conducive environment to improve research to foster development taking into account the country's industrial economic drive.

"We are having a number of measures that are aimed at strengthening research and innovation like injecting more financial resources, improving and setting up conducive research and innovation infrastructures, as well as having a good number of human resources with the needed skills and professionalism," he insisted.

Prof Mkenda said the government foresees having many international research findings in the science field which have positive impact and bring

changes not only in the country but also abroad. He said they will keep on increasing more science fields in the award yearly with more financial to be injected in.

Chairman of the council, Prof Joseph Kuzilwa assured the minister that the new team was well prepared to lead transformation at the university.

"This team will be a great catalyst in contributing to the effectiveness of the council in supervising the college to fulfill well all the duties for best outcomes. We will effectively supervise implementation of the varsity's strategic- 2023/24 to 2025/26 to bring out intended results," he said.

Vice Chancellor of the varsity, Prof. Elifas Bisanda said that the new council got the opportunity to receive a three-day training where facilitators furnished them with essential skills to enable the members to build more capacity ready for the new duties ahead.

"The council's performance will be assessed by the treasury registrar's office every year, this is why we have sat together here to ensure that the members have wider understanding of the new responsibilities, procedures, rights and powers they have so that they can work to meet the set goals," Prof. Bisanda elaborated.

In March this year, minister Mkenda announced a 1bn/- award for local researchers in higher learning institutions who will emerge winners in the publication of natural science, mathematics, medicine, health and allied science features with a unique taste.

The award will be presented to winners who will publish articles in international high impact factor journals.

He said the annual award is aimed at showcasing the excellence of local researchers in publication of research findings in international high impact factor journals, as well as motivating them to come up with innovative, impact based and standard published articles.



Permanent Secretary in Ministry of Industry and Trade, Dr Hashil Abdallah (R) and Zambia's Permanent Secretary in the Ministry of Trade and Industry Lillian Bwalya sign an agreement to resolve eight out of the 24 commercial challenges between Tanzania and Zambia during the joint meeting to discuss the challenges facing the two nations held at the Tunduma border in Songwe Region on Tuesday. Photo by Correspondent

Govt, multi-stakeholders' discourse towards abolishing the death penalty

By Correspondent James Kandoya

MINISTER for Constitutional and Legal Affairs Ambassador Dr Pindi Chana has highlighted the need for human rights stakeholders to work out on the root course of ongoing killings taking place in the society and recommend to be incorporated in the laws as solutions

The minister said that yesterday in Dar es Salaam when officially opening the multi-stakeholders dialogue towards abolishing of the death penalty.

She said the statistics from the Office of Director of Public Prosecutions (DPP) showed that in 2021, a total of 3,155 murder cases were opened while in 2022 3,548 cases were opened.

Chana said up to June this year, alone a total 1,210 murder cases were opened; the situation according to her were still increasing.

"Despite of death penalty, yet the number of murder cases opened are increasing, therefore as a nation, there is a need to look for the root course of the ongoing problem," she said.

She said that the government is ready to work out on the recommendation from human rights stakeholders relating to the death penalty.

According to the minister, the doors are opened for all human rights stakeholders to submit their views relating to a death penalty.

In addition, the minister said that the government is currently reviewing some laws including those

stakeholders feel that are out of time and need to be reviewed.

TLS president Harold Sungusia called on the government to opt for an alternative decision of coming up with a special fund to support victims whose relatives were killed instead of concentrating on criminal dealing.

He said the government should also think of establishing alternative punishment and establish special prisons that will be produced.

"It is time for the government to come up with alternative punishment that will focus on changing the life of those punished in jail instead of focusing on criminal issues," he said.

He said history has shown that the country had not implemented death penalties for a number of years,

therefore it was meaningless for the time being.

"We need to think the best ways if the death penalty can change the life or behaviour of the death penalty imprisonment," he said.

He said the death penalty is irreversible and courts can and actually make mistakes sometimes and there are chances of committing human errors that could see innocent people get executed.

Human rights stakeholders in the country have been pressuring the government to abolish the mandatory death penalty for reasons including violating the right to life which happens to be the most basic of all human rights.

Also it violates the right not to be subjected to torture and other cruel, inhumane or degrading treatment or punishment. Furthermore, the death penalty undermines human dignity which is inherent to every human being.



Minimum disclosure of charges and fees as of 1 April 2023

Made under Regulation 11 of the Banking and Financial Institutions (Disclosures) Regulations, 2014

Minimum disclosures

NUMBER	ITEM/TRANSACTION	CHARGE AND FEES LOCAL CURRENCY	CHARGE AND FEES FOREIGN CURRENCY
1.0	Current Accounts		
	(a) Minimum Monthly Income Required		
	i) Personal Banking / Absa Direct	TZS 250,000/ Salary amount	\$ /€ /EUR 50 or KES 4,500 or ZAR 600
	ii) Prestige	TZS 2,000,000/ Salary amount	\$ /€ /EUR 50 or KES 4,500 or ZAR 600
	iii) Premier (Relationship balance)	TZS 6,000,000/Salary Amount	€ 30,000 relationship balance within 6 months
	iv) SME	TZS 100,000	\$ /€ /EUR 200 or KES 2,000 or ZAR 2,000
	v) Commercial	TZS 500,000	\$ /€ /EUR 500 or KES 5,000 or ZAR 5,000
	(b) Monthly service fee (breakdown per product type)		
	i) Personal Banking / Absa Direct	Free to TZS 10,000	\$ /€ /€ 13 or KES 1,500 ZAR 100
	ii) Prestige	TZS 25,000 for balance below TZS 30mln else free	\$ /€ /€ 10/ € 10
	iii) Premier (Relationship balance)	Free if R/ship balance above TZS 80mln else TZS 50,000	Free if R/ship balance above €30,000 else equivalent of TZS 50,000
	iv) SME	TZS 20,000	USD/GBP/EUR 15 KES 1,000 ZAR 120
	v) Commercial	TZS 35,000	USD/GBP/EUR 35 KES 1,500 ZAR 200
	(c) Counter cash withdrawal over the counter		
	i) Personal Banking	5,000 for transaction up to TZS 20M, else 0.15% of the Value Max TZS 100k	1.2% of the value, Min USD/EUR/GBP 5
	ii) Prestige	5,000 for transaction up to TZS 20M, else 0.15% of the Value Max TZS 100k	1.2% of the value, min \$/EUR/POUND 5
	iii) Premier (Relationship balance)	Free	Free for Value less than USD/EUR/GBP 10,000, else 1% of the value above USD/GBP/EUR 10,000
	iv) SME	TZS 5,000 for amounts up to 25million above 0.12% Max TZS 100,000	1% of the value, min USD / EUR / 20; GBP 10 KES 1,000 ZAR 300
	v) Commercial	TZS 4,000 for amounts up to 25million above 0.12% Max TZS 100,000	1% of the value, min USD / EUR / 20; GBP 10 KES 1,000 ZAR 300
	(d) Fees per ATM withdrawal		
	Local	Min - 100,000 TZS 1,400 100,001 - 200,000 TZS 1,600 200,001 - 400,000 TZS 1,800 400,001 - 600,000 TZS 2,300	\$ 1.5
	International	TZS 10,000	\$5
	(e) ATM mini statement		
	Off us	TZS 3,000	N/A
	On us	TZS 3,000	N/A
	(f) Interim statement per page		
	Retail	TZS 2,500	\$2 / € N/A / € N/A
	SME / Commercial	Free	Free
	(g) Periodic scheduled statement		
	Retail	e-statement - Free, Duplicate statement up to 1 years TZS 30,000 Above 1 year TZS 5,000 per page	For personal current account 1US\$ per leaf
	SME / Commercial	e-statement - Free, Duplicate statement TZS 11,800 per month	USD/GBP/EUR/KES/ZAR equivalent of TZS 11,800
	(h) Cheque book		
	Retail	TZS 700 per leaf	USD 1.0 per leaf
	SME / Commercial	- 50 Leaf - 100 Leaf - 200 Leaf	USD/GBP/EUR/KES/ZAR equivalent of TZS 25,000 USD/GBP/EUR/KES/ZAR equivalent of TZS 50,000 USD/GBP/EUR/KES/ZAR equivalent of TZS 100,000
	(i) Dishonoured cheque		
	Retail	TZS 100,000	\$ 50 / € N/A / € N/A
	SME / Commercial	1.5% min TZS 80,000; max TZS 200,000	1.5% min USD/GBP/EUR/KES/ZAR equivalent of TZS 80,000 max USD/GBP/EUR/KES/ZAR equivalent of TZS 200,000
	(j) Special clearance		
	Retail	N/A	\$ N/A
	SME	N/A	N/A
	(k) Counter cheque	N/A	N/A
	(l) Stop payment		
	Retail	TZS 50,000	\$ 30 / € N/A / € N/A
	SME / Commercial	TZS 30,000	USD 30, GBP 25; EUR 25
	(m) Standing order		
	Retail	TZS 35,000 (Other banks)	USD/EUR/GBP equivalent of TZS 35,000
	SME	TZS 6,000 (within Absa)	USD/EUR 25; GBP 20 KES 2,500 ZAR 120
		TZS 25,000 (Other banks)	USD 7, GBP 5, EUR 7, KES 700 ZAR 100 PER ITEM
	(n) ATM Balance enquiry		
	Retail	On our ATM is TZS 1,500 Other Bank's ATMs (Local & International) is TZS 3,000	N/A
	SME	N/A	N/A
	Commercial	N/A	N/A
	(o) Annual Card Fee		
	Retail	TZS TZS 10,000	USD equivalent of TZS 10,000
	SME / Commercial	TZS 15,000	USD equivalent of TZS 15,000
	(p) ATM card renewal or replacement (indicate costs for different card types)	TZS 20,000	\$ 10
	(q) Overdrawn account interest charge		
	Retail	35% ;Min TZS 8,000 to 20,000	equivalent to USD (35% ;Min TZS 8,000 to 20,000)
	SME / Commercial	Interest at 35%	Interest at 25%
	(r) Interbank transfer		
	Retail		
	i) Inward telegraphic transfers	0.30% of the value min US\$15, max US\$100	0.3% of value min USD 15, max USD 100
	ii) Outward telegraphic transfers-beneficiary/applicant	0.30% of the value min US\$60, max US\$200	0.3% of value min USD 60, max USD 200
	iii) Foreign bank draft	0.3% of value min USD 40, max USD 265	0.3% of value min USD 40, max USD 265
	iv) Inward transfers (Local)	Free	Free
	v) Outward transfers (TIS5)	TZS 11800	USD equivalent TZS 11,800
	(s) Bill payments through ATM	Free	Free
	(t) Deposit fee (Counter)		
	Retail	0.3% of value for any amount above TZS, 100M, max TZS 100,000	10% of value the deposit value USD/EUR/GBP (small denominations)
2.0	Savings Accounts (Disclose for product specific types)		
	(a) Required minimum opening balance		
	i) Personal Banking	TZS 20,000	USD/GBP/EUR 5
	ii) Prestige / Bonus Saving	TZS 30,000	USD/GBP/EUR 10
	iii) Premier (Relationship balance)	TZS 0	€0
	(b) Monthly service fee		
	i) Personal Banking	8,000 for monthly average balance below TZS. 300k, else free	USD/GBP/EUR 5 or KES 550/ZAR 100
	ii) Prestige / Bonus Saving	8,000 for monthly average balance below TZS. 5m, else free	USD/GBP/EUR 7
	iii) Premier (Relationship balance)	Free if Relationship Balance is greater than TZS 80m, else TZS 50,000	Free if relationship balance is greater than or equal to TZS 80M, else GBP/ ZAR/ KES/US\$EUR equivalent to TZS 50,000
	(c) Interim statement	TZS 2,500	USD/GBP/EUR 2
	(d) Account closure	TZS 30,000	USD/EUR/GBP/ZAR/KES equivalent to TZS 30,000
3.0	Electronic Banking		
	(a) Internet banking fee		
	Retail	Annual Fee TZS 5,000	
	SME	Free	
	Commercial	TZS 22,000	
	(b) Internet transfers		
	Retail	Account to Account Transfer within Absa = Free to TZS 1,500 Account to Account Transfer to other banks (EFT) = TZS 7,000 Bank to Wallet Transfer (B2W) = 2,300 to 10,000	N/A
	SME / Commercial	Free on-us accounts TZS 1,500 / Off us (EFT) TZS 2,500	Free
	(c) SMS Banking	Free	
	(d) Wallet to bank transfer	TZS 2,500	

Corporate Banking

Type of Account	
Fixed Deposit	Min Operating Bal. TZS 10000000
Call Account	Min Operating Bal. TZS 10000000
Foreign Currency Account (Fixed/Call)	USD 10000 OR EQV
Type of Account	
Business current account	Opening Bal. TZS 2500000; Min Bal 1000000
Transactional and service fees (per month)	TZS 800 Per Item; Min 26000
Penalty for balances below limit	TZS 14200 per month
Penalty for overdrawn account	Interest @ 35%
Cash withdrawal from TZS	Free
Customer Foreign Currency Account (CFC)	
Customer Foreign Currency Account (CFC)	USD, EUR 2500; GBP 1000
Minimum balance	USD/EUR 1000; GBP 500
Transactional and service fees (per month)	USD/EUR 0.80 PER ITEM; GBP 0.5 PER ITEM; MIN USD/EUR 26; GBP 15
Penalty for balances below limit	USD/EUR 14; GBP 7
Penalty for overdrawn account	USD Interest @ 25%; GBP Interest @ 20%; EUR EQV
Cash withdrawal from CFC	1% UP TO USD/EUR/GBP 10000; 2% Above that amount; MIN USD/EUR 25; GBP 15
Transfer From TZS to CFC / CFC to TZS	Free
Cash Deposit - Small denominations (\$20, \$10, \$5, \$1)	2.5% Of the Value
Local Currency Transactions	
Outward remittance (TIS5/RTGS)	TZS 11800
Amendment fee for Outward remittances / Swift / Telegraphic Transfers by customer or by bank	Free
Inward Transfers (TIS5/RTGS)	Free
Investigation fees for non receipt of funds (T/T) where funds have been received	Free
Foreign Currency Transactions	
Outward remittances / Swift / Telegraphic Transfers	0.25% OF VAL, MIN USD 60 MAX USD 295; GBP/EUR EQV, PLUS USD 30 Intermediary charge option is ours
Swift message retrieval after 3 months	USD 3.00 per message
Amendment fee for Outward remittances / Swift / Telegraphic Transfers by customer or by bank	1% OF VAL TRANSACTION, MAX USD 118; GBP/EUR EQV
Foreign Cheques deposits (Only TZS from Kenya)	1% MIN USD 35, MAX USD 295
Inward Foreign Bank Draft	USD 35 PER Item
Foreign Bank Draft	0.25% OF VAL, USD 90 MIN, USD MAX 295; GBP/EUR EQV
Inward Swift Transfers	USD/GBP/EUR 11.8; TZS EQV
Returned foreign cheques	Lack of funds USD 130, Other reason 70
Investigation fees for non receipt of funds (T/T, Swift) where funds have been received	Free
Standing Order	
Standing order set-up	TZS 12000; USD/EUR 12; GBP 6
Standing order	Within Absa TZS 6000; USD 7, GBP 5, EUR 5 Per Item
Standing order	Other Banks; TZS 25000; USD 25; GBP 15, EUR 15 Per Item
Amend / Stop standing Order	TZS 25000; USD 25; GBP 25, EUR 25 Per Item
Unpaid standing order	TZS 60000; USD 60; GBP 30, EUR 30 Per Item
Absa Integrated Internet Banking	
Onboarding/Set Up	Free
Salary processing/Electronic Fund Transfer (EFT)	TZS 2200; USD/EUR/GBP EQV Per Item
SWIFT Payment/ Cross border	USD 65 OR EQV, PLUS USD 30 Intermediary charge if occur
Direct Debit (within Absa Tanzania)	Free
Book Transfer (Own Accounts)	Free
TIS5/RTGS	TZS 11800
Integrator Monthly Fee	TZS 20000; USD/EUR/GBP EQV AND TZS 50,000 EUR/USD/GBP EQV For view only
Host to Host Set Up Fee	Quotation available on request
Token Replacement/Extra Token Fee Per token (3 tokens free)	Token Replacement/Extra Token Fee Per token (3 tokens free), TZS 200,000 for Extra
Bank Direct	
Bank Direct Cash - Cash Intransit	Quotation available on request
Bank Direct Mail - Courier Service	Quotation available on request
Mobile Bulk Disbursement	
Transfer to M-Pesa; Tigopesa; Airtel Money; EzyPesa; Halopesa	TZS 2300
Other Service Charges	
Manual processing of salaries	Within Absa TZS 12000 PER ITEM; With other Banks TZS 12000; GBP/EUR/USD EQV
Closure of Account	
Within 6 months of account opening	TZS 36000; USD 36; GBP 24; EUR EQV
After 6 months of account opening	TZS 25000; USD 25; GBP 13; EUR EQV
Dormant Account Reactivation	TZS 7000; USD/GBP 7; EUR EQV
Cheque Stop payment instructions	LEAF LOS: TZS 30000; USD 30; GBP 25 PER NOTICE; BOOK LOS: TZS 60000;
Cheque Stop payment instructions	USD/GBP 60 PER BOOK; Lack of funds/Any reason: TZS 35400; USD 41; GBP 35
Statements	
- Monthly statement	Free
- Interim statement	Free
- Duplicate statement (up to 3 months) per month	TZS 3500; USD/GBP 3.5; EUR EQV
- Duplicate statement (over 3 months) per month	TZS 8500; USD/GBP 8; EUR EQV
Cheque images, per cheque	TZS 26000; USD 20; GBP 14; EUR EQV
MT/900/910/920/940/941/942/950 Statements	USD 13 PER MSG, MIN 70 USD, MAX 410 USD
MT 101 Messages	SWIFT USD 60; RTGS TZS 11800 OR USD EQV; EFT TZS 2200 OR USD EQV
Issuance of Manager's cheque	TZS 26000; USD 20 PER ITEM; GBP/EUR EQV
Managers Cheque cancellation charges	TZS 14200; USD 14; GBP 8; EUR EQV
Reply to Audit Letters/Audit Report	TZS 130000; USD 132; GBP 66; EUR EQV
Confirmation/Audit/ Certificate of Balances	TZS 35000; USD 35; GBP 30 Per customer request
Registration of Foreign Loan at BOT	USD 470 Once off processing/Registration Fee; USD 710 Annual fees-Loan administration
Special Clearance	TZS 53000; USD 66; GBP 27
Unpaid/Returned Cheques	
Insufficient Funds (Refer to drawer)	1% OF VAL MIN TZS 100,000; USD/GBP/EUR EQV
Uncollected cheque book (after 3 months)	TZS 14000; USD/GBP 14; EUR EQV
Cheque Books	
- 25 Leaf	TZS 15,000; USD/GBP/EUR EQV
- 50 Leaf	TZS 20,000; USD/GBP/EUR EQV
- 100 Leaf	TZS 40,000; USD/GBP/EUR EQV
- 200 Leaf	TZS 80,000; USD/GBP/EUR EQV
Search fee for documents (2-6 months)	TZS 8300; USD/GBP 8; EUR EQV
Search fee for documents (6 months and above)	-TZS 20000; USD 20; GBP 14; EUR EQV
Lending and Deposit Rates	
Prime Rate	Quotation available on request
Deposit Rates	Quotation available on request
Lending and Deposit Rates	
Prime Rate	Quotation available on request
Deposit Rates	Quotation available on request
Trade Finance	
Guarantees	
Facility	3.33%pa; min USD 590pqr 0.85%ppq
Handling Fee	USD 65 Flat
Cash Covered	3.33%pa; min US\$550pqr
Amendment	USD 118 Flat
Extension to next quarter	0.85% per quarter
Cancellation	USD 118 Flat
Amount Increase	0.85% per quarter on the difference
Letters of Credit - Imports	
Risk Margin	0.85% per quarter, min USD 590 per quarter
Handling Fees	USD115 Flat
Swift charge	USD115 Flat
Examination	USD115 Flat
Extension to next quarter	0.85% per quarter, min USD 590 per quarter
Risk Margin on acceptance	0.85% per quarter, min USD 590 per quarter
Cancellation	USD118 Flat
Letters of Credit - Exports	
Advising Commission	USD 415 (all inclusive)
Swift charge	USD 64 Flat
Documents examination fee	USD 115
Courier charge	USD 115 Flat
Risk Margin on acceptance	0.85% per quarter, min USD 590 per quarter
Confirmation	0.85% per quarter, min USD 590 per quarter
Letters of Credit Refinancing	
Interest on Refinance	Current Lending Rate (negotiable)
Commission on Refinance	N/A
Letters of Credit Discounting	
Interest on Discounting - confirmed LC	Current Lending Rate (negotiable)
Interest on Discounting - non confirmed LC	Current Lending Rate (negotiable)
Bills Discounting (Bills of Exchange including cheques)	
Interest on Discounting	Current Lending Rate
Documentary Collection - Export	
Handling charge	USD 413 Flat inclusive all
Courier charge	Inclusive in above
Chasing commission	Inclusive in above
Documentary Collection - Import	
Commission	USD 413 Flat inclusive all
Swift charge	Inclusive in above
Valuing charges	
Outward Bills for Collection (Clean collections & Tcs)	
Commission	N/A
Chasing charges	N/A
Unpaid charge	N/A
Inward Bills for Collection	
Commission	
The tariffs were effective from 1 May 2022.	
Penalties and Sanctions	
We, the undersigned have examined the above information and hereby declare that the information is true and correct to the best of our knowledge and information.	

THURSDAY 12 OCTOBER, 2023

Taking A New Look
At The News
ESTABLISHED IN 1995

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Reading culture has never been too high, and is waning further

HIGH level opinion makes from academics, politics and the publishing industry have from time to time lamented the poor reading culture that is apparent in various communities, and for cause. Yet for those with exposure of what people feel about reading in other countries, and indeed in advanced countries, is likely they will agree that a reading culture per se isn't true of any particular country. The reason is that despite variations of culture and tremendous differences in levels of education, we all belong to the same psychological framework of viewing life, etc.

That is what educationists in the country have been expressing a bit loudly of late, but happily from a few positive inputs into the reading culture, like the launching of a number of memorials by top leadership in the past few years. First it was second phase president Ali Hassan Mwinyi, then his successor Benjamin Mkapa and lately former prime minister and retired top diplomat of all time Dr Salim Ahmed Salim. In 1981 an MP asked President Nyerere to write memoirs before or after leaving office; he didn't.

Memoirs are difficult for statesmen to put across because they are supposed to be written in a frank and disarming manner, aware that all those issues are long gone and people can freely talk about them.

In reality that isn't the case as something that happened 50 years ago would touch a lot of people at the moment, if not those who were in public office, it can be those who are identified with them in life. That comes close to attacking the memory around them, so definitely it is to be

avoided.

In that way, asking Tanzanians to inculcate a culture of reading books as they are always useful in improving one's perception of the reality around him or her, the bigger problem really is to write those books rather than finding people to read them.

There is always a good number of people to read a good story in a newspaper, pamphlet or book and the proof is the extent to which intolerant governments go to put up firewalls not just on radios or television but print media.

So the call by the Education minister to take up a culture of reading is definitely in right order as it may inspire some young people, or even adults, to rekindle their reading habits.

This is especially so in wishing to understand more of what they wish to do in life or are already doing, to widen their skills and perception of issues in the society. They will read to various extents but more so they listen to discussion and often contribute with a measure of clarity or awareness of reality.

The family decided to write a biography of their father, a businessman who died in September last year. He wanted young entrepreneurs across Tanzania and beyond to learn from his story, as many of them get stuck and give up. It isn't the first time we hear of the theme, and it is heartening that the instruction to never give up is being echoed in other testimonies. Bravo. This will help to inculcate clear spirit of competition as bad feelings alter the healthy attributes of business, making it an intelligent game and not a war.

Fish maws price part of market practices, not a regulated product

REPORTS are suggesting that a fishermen's union on the shores of Lake Victoria is demanding that the government reviews current policy on Nile perch business. It seeks that a specific item in the fish produce as a whole, fish maws, be accorded different treatment and a pay schedule be set out for it by the government. The reason is the need for a win-win situations between fishermen and processors.

An online entry says that a fish maw – the swim bladder of a fish – is one of the most expensive dried-seafood products in the world. Seen as a Chinese delicacy, it can fetch \$450 to \$1,000 per kilogram and it is often viewed as a symbol of wealth and prosperity.

At times it is given out as gifts at important events and stockpiled as a speculative investment in foreign markets, and it is questionable if fishermen can do that here as well. Thus there is a price gap between selling the fish and the maw.

Yet the issue is much less on the part of the government than on the fishermen themselves, whether they can actually separate the wider fish produce from the maw, and sell it differently. If it is possible then they can do it without having to be allowed by any regulator as fish produce is not regulated like fuel, and if they can't themselves do it, it is unlikely that the government can set up such facilities in order to alter the price of fish. It is really a question of private initiative and how far it is consonant with the market, if the other part of the produce would sell, etc.

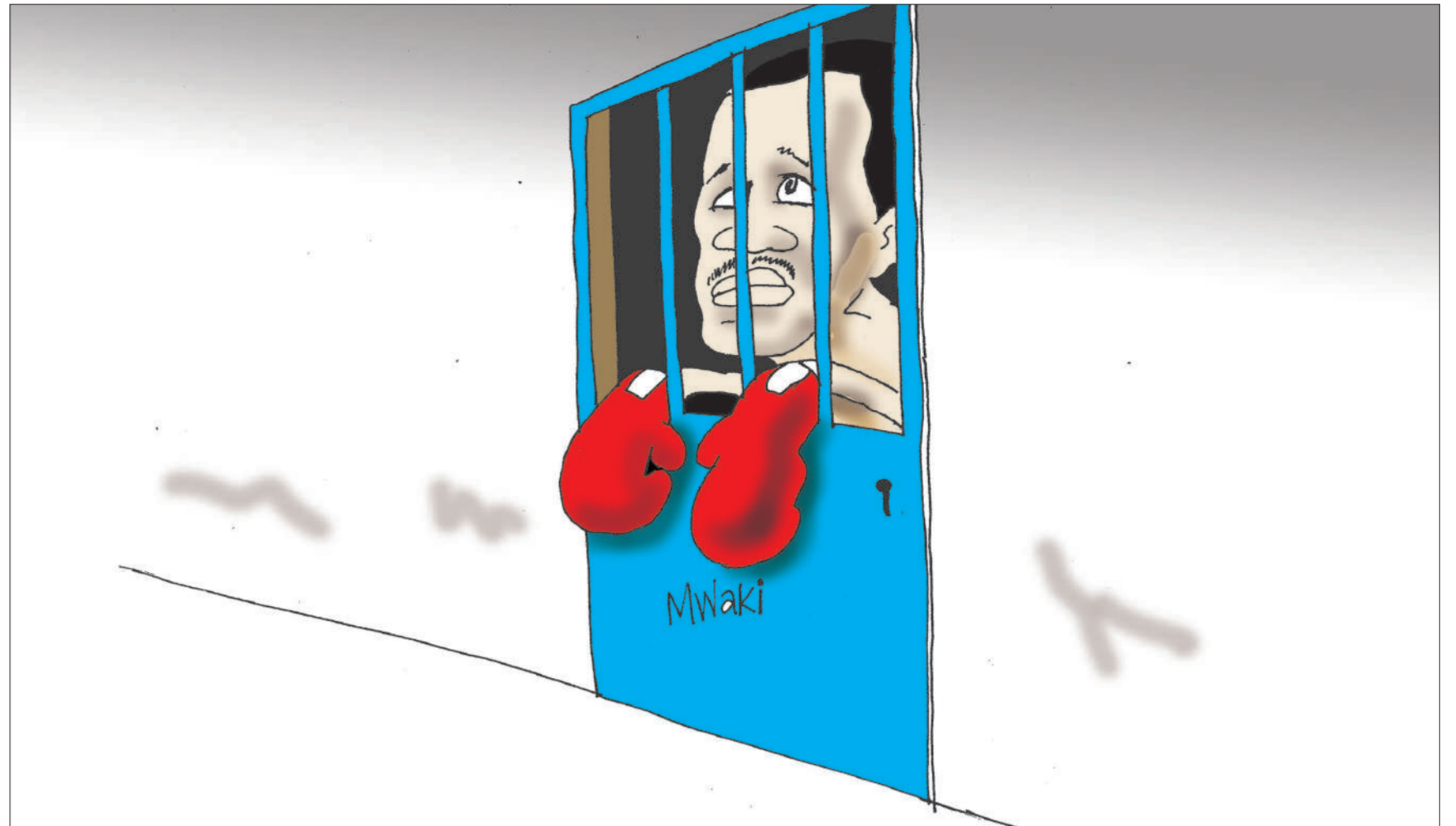
The union says the processors benefiting immensely from the Nile perch business due to the maws in the product. The fishermen no longer want to sell whole fish to processors but wish that the maws are treated differently in pricing and policy – that is for taxation purposes. Yet the government can't tax a produce and an element in it separately, unless someone starts a maws business and seeks a license.

Then the fish will be a raw material to him and there will be no tax on the raw material and how it is disposed, so long as environmental impact conditions are followed.

They say the government is losing revenues as it ought to tax the precious fishery products. Yet this suggestion fails the test of due procedure, as the maws are not countable and adding a tax on a product because of what it contains fails the test of due diligence and upsets the balance therein. The processors know very well what the fish products contains and pay for the fish which includes whatever special edibles it contains. The only maws can be taxed if it is another business.

If as the union says, the processors get fillets from fish, plus maws, skins, oil and shells can each of these components be taxed alone? They say, just create two categories, for maws as they sell highly and then for fillets, which is clever but arbitrary.

The ball is in the fishermen's court, to process the fish and sell items separately. They are selling raw materials to processors and get fish prices, period.



Abuse of Nigerian workers by foreigners

By Special Correspondent

THE plight of Nigerians working in some Asian-owned companies operating in the country is worrying. Apparently because of the desperate drive of government for foreign investment and substantially because of the endemic corruption in the country that makes it possible for agencies saddled with monitoring the enforcement of labour laws to be compromised, these workplace abuses are perpetrated with impunity.

There are tales of how our citizens in these companies are forced to work under the most hazardous conditions as most of them are made to carry out dangerous tasks without protective equipment and requisite workplace safety measures. Some of these workers have even lost their lives or become permanently incapacitated in the course of carrying out assigned tasks.

In several cases, the affected workers or their next of kin receive

little or no compensation despite the fact that the accidents that led to their deaths or permanent injuries occurred at their places of work and in the course of carrying out assigned duties. Not only are the Nigerian workers in the employ of these companies subjected to inhuman treatments that could be described as modern day slavery, they are also made to work for long hours and paid ridiculous wages that literally cannot take them home.

Meanwhile, the Asian workers brought into the country, many of them with lesser qualifications and many with no work permits, are paid stupendous wages. There are also reports that some of these 'expatriates' are convicts brought in to work as part of their prison terms.

This is not only a breach of the extant labour laws, it is also a contravention of the Nigerian constitution.

Some of these companies are also reported to be in breach of provisions of existing labour laws especially with respect to perpetual casualisation of

some of their Nigerian employees, thereby denying them of job security and appropriate benefits such as health insurance and pension scheme.

General Secretary, the Federation of Informal Workers' Organisation of Nigeria (FIWON), Gbenga Komolafe, lays the problem on casualisation of workers in many sectors and the lack of protection for them.

"We ask that the laxity in labour law that legitimises them should be amended. We will continue to fight for union rights for all workers," said Komolafe. "All these are happening because there is no labour protection. We can't organise them because they are not our members. It is part of the agenda of political reforms that workers get better representation in governance. All workers should have the basic protection of the union while at work." Unfortunately, the affected workers do not have the luxury of opting out of this enslavement because of the unprecedented level of unemployment in the country today.

They are left with the option of choosing between the devil - in this case, their employers - and the deep blue sea, which is the ever-expanding unemployment market.

We strongly condemn these inhuman and undignifying labour practices and call on government to urgently put an end to the violation of the rights of the Nigerian workers by ensuring compliance with extant labour laws. We believe no responsible government would allow its citizens to be subjected to such dehumanising treatment by foreign companies.

While government may be driving for increased foreign investments, potential investors must be made to understand that we are a nation governed by laws and those laws must be respected at all times. We also call on organised labour to play a key role in putting an end to these practices by helping to identify those companies engaging in the abuse of Nigerian workers and reporting them to the appropriate authorities.

By Pontian Kabeera

AS Uganda celebrates 61 years of independence, it is an opportune moment to reflect on the state of its education system and the journey it has undertaken since breaking free from colonial rule.

Education has always been regarded as a cornerstone of development and nation-building, yet the road to progress in this area has been marked by both accomplishments and persistent challenges.

Since independence, Uganda has made commendable progress in expanding access to education.

The introduction of Universal Primary Education (UPE) in 1997 was a watershed moment, breaking down the financial barriers that prevented many children from attending school.

This initiative significantly increased enrollment rates at the primary level, offering millions of Ugandan children the chance at a brighter future.

Moreover, the growth of the tertiary education sector is another noteworthy achievement. The establishment of new universities and institutions has expanded opportunities for higher education, helping to produce a skilled workforce and fostering innovation.

As Uganda continues to evolve, so too must its education system adapt to meet the needs of a rapidly changing world.

Challenges on the horizon

Education system At 61: The challenges and opportunities

However, despite these accomplishments, numerous challenges continue to loom over Uganda's education landscape.

The quality of education remains a pressing concern. Many schools across the country lack the necessary infrastructure, qualified teachers, and teaching materials.

As a result, learning outcomes often fall short of what students need to thrive in a competitive global environment.

Inequities in access to quality education persist, with urban areas benefiting disproportionately.

Rural schools face more significant challenges, including teacher shortages, inadequate facilities, and limited access to educational resources.

Bridging this urban-rural divide should be a priority to ensure that every Ugandan child has an equal opportunity to succeed.

Teacher quality is another area of concern. The varying quality of educators can significantly impact the learning experience.

Inadequate teacher training and low salaries have led to a shortage of qualified teachers, affecting the overall quality of education. Investing in

teacher development and ensuring fair compensation is essential to address this issue.

Additionally, issues such as examination malpractice have undermined the credibility of the examination system and devalued academic achievements.

Ensuring the integrity of examinations is crucial for maintaining the quality of education and the trust of both students and the broader society.

The path forward

As Uganda looks ahead to its future, it is crucial to address these challenges head-on. Adequate funding for education is paramount.

The government must allocate a more substantial portion of its budget to education, ensuring that resources are distributed equitably and used effectively.

Teacher training programs should be enhanced to produce highly qualified educators, and competitive salaries should be offered to attract and retain talent.

Furthermore, infrastructure development is essential to create conducive learning environments and reduce overcrowding.

Curriculum reform should be an

ongoing process, with regular updates to align education with the demands of the modern workforce.

Encouraging vocational and technical education programs can provide students with practical skills relevant to the job market.

Efforts to promote gender equality in education should also be intensified, addressing issues such as early marriages, teenage pregnancies, and gender-based violence.

That said, Uganda's education system has made significant strides since gaining independence.

Access to education has expanded, and the tertiary sector has grown, creating new opportunities for young Ugandans. However, challenges in quality, equity, and teacher capacity persist.

To ensure a bright future for Uganda's youth and continued national development, it is imperative to invest in education, address structural issues, and prioritize both access and quality.

By doing so, Uganda can continue its journey toward a more inclusive and effective education system.

The writer is a lecturer of Comparative Education at Makerere University

Of parents who believe that more notes means effective learning

EVERY learner has unique strengths and weaknesses when it comes to learning. One of the most important activities in the teaching and learning is note taking which serves as evidence that a teacher actually teaches.

Parents normally shout when they don't see writings in exercise books, assuming that their children were playing and not learning. "What is this school which doesn't teach?" most of them shout.

Knowing the importance of notes, teachers strive to make sure that at least in every lesson, there is something that can be noted down by learners. Should writing necessarily mean learning? No. But it is better they see what they want.

At universities, dictation (lecture method) dominates but in lower levels of education, the method cannot be applied due to a number of factors. One is lack of understanding of enough vocabularies. To most learners, especially those who work by force vocabularies, it is a challenge and when a teacher demands them to write what is dictated the struggle.

Another challenge to dictation is the speed of writing. The aim of dictation is always covering a lot of content in a short period of time. For some learners,



CLASSROOM MATTERS

By
Thomas Lyimo
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moving by the speed of dictation becomes a challenge, making them write incomplete notes. I remember one lecturer who would say "write what you can only read as the notes are for yourself and not any other person."

For a university student, writing any way cannot be so challenging but for young learners, allowing them to write poorly is bad because notes are marked unlike in universities where assignments, tests and

examinations are what are marked.

When a teacher dictates while writing he or she may hear some learners encouraging the dictation. Those are the ones who are good at writing what they hear than looking on the board and write. Learners who keep quiet are the ones who are good at looking and writing.

It is well established that human beings are not perfect. A teacher applying some techniques in the teaching process may help to hide those weaknesses. For a good teacher, making sure that better results are obtained is a must. Making every learner enjoy the lesson is a good achievement for the teacher. For effective teaching and learning to take place, concentration is of great importance and that is why dictating while writing helps to strike the balance.

There are learners who are easily get off the track. Writing while at the same time dictating helps to make these learners concentrate. Learning is a process which faces a lot of obstacles. One of the obstacles is losing concentration when copying a lot of notes from the board. You remember those learners who would not finish all what the teacher wrote on the board?

Those learners skipping some points find it a challenge when they forget some explanation found in the points which they did not write. If a teacher writes and dictates, learners may be encouraged to write all what a teacher writes on the board. Learners should not shorten notes of a teacher as some concepts need detailed explanation.

Dictating while writing is beneficial in many ways. Firstly, it attracts attention of all groups of learners. This enables a teacher to move successfully with all learners. As learning is a serious activity which demands efforts in discerning what is taught, learners' motivation is

very crucial.

Learners who are good at listening and writing (dictation) save a lot of time in copying notes. This situation makes them enjoy lessons. Those who are good at looking and writing also get an opportunity to try to improve their dictation skills.

Secondly, dictating while writing helps a teacher to focus on what he or she is writing. The teaching and learning process sometimes faces barriers such as noise which may interfere with learning. A teacher's voice helps to contain noise that may come from learners.

When learners get tired in the course of learning, they tend to start talking and try to send a signal to the teacher that the lesson has to end. A teacher's voice becomes an emphasis that the lesson has to move on. When learners' complaints of being tired meet teacher's voice in dictating while writing, learners try to reconcile with the situation and continue learning.

Thirdly, dictating while writing helps learners learn pronunciation of words. Among things which are important in learning is how to pronounce words. This becomes more important in the study of languages. Language is learnt by imitating, therefore, a teacher building a habit of talking while writing is very beneficial to learners.

Teaching is meeting interests of each learner. There are normal things but which count a lot when it comes to making the lesson interesting. A teacher should not ignore things which can make a lesson more attractive to learners. Teaching is talking and writing.

By Mark Mapambano

PRESIDENT Samia Suluhu Hassan's three-day state visit to India unveiled many unique features and reminisced about historic ties between the two friendly and big trading partners. For starters, this is her first visit to India as President and also the first visit by any African Head of State after the entry of the African Union into the G20.

To give it a context, the last presidential visit from Tanzania to India was in June 2015 by then President Kikwete. Then Indian Prime Minister Narendra Modi visited Tanzania in July 2016. The latest high level visit to Tanzania was by Indian External Affairs Minister from July this year, to co-chair the Joint Commission. The Speaker of Lok Sabha—lower house of India's bicameral Parliament—Om Birla also visited Tanzania in January this year.

These visits can only mean one thing: Tanzania is a very important country to India and the vice versa is also true. To give you a feel of how India perceives Tanzania, take a look (in part) at the transcript of a 'Special Briefing' of the visit issued by India's Ministry of External Affairs on Monday:

"India-Tanzania relations are on a firm footing. We have robust bilateral institutional mechanisms and these meetings have been held regularly. These include ten rounds of Joint Commission meetings, two rounds of Joint Defence Coordination Committee meetings, four rounds of Joint Trade Committee meetings besides the Foreign Office Consultations and several joint working groups in numerous sectors.

"We also have a robust development partnership with Tanzania. India is the biggest development partner in Tanzania in the development cooperation both in terms of lines of credit, ITEC (Indian Technical and Economic Cooperation) slots and ICCR (Indian Council for Cultural Relations) scholarships."

The advisory adds that India is the largest destination for Tanzania's exports and both countries have a bilateral trade of \$6.4 billion of which India's exports alone amount to the value of \$3.9 billion and the imports from Tanzania amount to \$2.4 billion in 2022-2023. Further, it states that India is the fifth largest investor in Tanzania with about \$3.7 billion investments, covering several sectors and about 630 projects have been executed by the Indian companies and generated about 60,000 jobs locally.

Samia's India visit: Cementing economic diplomacy and ties with historic ally



President Samia Suluhu Hassan, who was on a three-day State Visit to India that began on Sunday, bids farewell to Indian Prime Minister Narendra Modi shortly after talks in New Delhi on Monday. File photo

"India-Tanzania relations have registered good progress in recent times which is why today's visit is very significant that both sides have agreed to elevate the relationship to that of a strategic partnership. We are also explor-

ing new areas of cooperation including in trade in local currencies."

You see? This is how important Tanzania is to India. But Tanzania also values India not just as a trading partner but a friend and an

ally for decades.

Speaking at the Jawaharlal Nehru University in New Delhi, on Tuesday, President Samia said India has what it takes to be Tanzania's top trading partner and source of investment.

Given our historic bonds and bilateral ties there is no excuse why India is not our number one bilateral trade partner and investment source," she said.

The prestigious higher learning institution presented her with

honorary doctorate degree (Honoris Causa) in recognition of her contribution in boosting Tanzania-India relations, economic diplomacy and everyday lives of Tanzanians, and her achievements regionally and internationally.

India's External Affairs minister, Dr Subrahmanyam Jaishankar said the degree is a sign of improvement in Tanzania-India ties, with university authorities affirming that since its establishment in 1969, only two other world leaders have been bestowed with the honour at JNU, namely President Vladimir Putin of Russia and the late former Japanese premier Shinzo Abe.

Receiving the degree, her first from another country, President Samia expressed gratitude to JNU for the honour, saying she is dedicating it to Tanzanian girls living in hard surroundings.

She urged young girls not to lose hope even in difficult surroundings, imploring communities to work together to enable the children to realise their dreams.

She was dedicating the honour to the children owing to the actual environment she underwent during primary school upwards, noting that she succeeded as a result of many dreams.

She referred to the eyes and hands of other people who spotted the ability in her, "took care of me and held my hands for guidance." She was grateful to her parents, family, the ruling party and the Tanzanian people for their contributions to enabling her to reach this utmost stage in life.

"This degree is reminding me very far back when I was still in school as a child in the village I was born - Kizimkazi Village in Unga'u when my mother was a housewife and my father a school teacher.

It should be remembered that the two countries signed 14 memoranda of understanding (MoUs) and one contract, where 10 MoUs involve public institutions and five relate to the private sector.

Bilateral ties between the two countries were founded by the founding president, Julius Nyerere and Indira Gandhi, Indian Prime Minister during the 1960s. Since then, Tanzania and India have remained strong trade partners and dependable allies.

The author is a commentator on current affairs. He can be reached on 0655 522 922.

Religious leaders can help bring about world peace

By Kassym-Jomart Tokayev

IT is not a secret that the world is witnessing rising international tensions and erosion of the global order that has been in place since the establishment of the United Nations. Divisive blocs, which have not been seen since the Cold War, are making a swift return. As a result, our planet is facing severe threats, including a new global arms race, the threat of the use of nuclear weapons, and the proliferation of wars in all formats, including hot, hybrid, cyber, and trade.

In this atmosphere of tension and increasing geopolitical turbulences, it is vitally important to develop new approaches to strengthening inter-civilizational dialogue and trust.

Diplomacy is, undoubtedly, key to facilitating cooperation. Kazakhstan has always supported solving disputes exclusively at the negotiating table based on the UN Charter. Our country has consistently promoted principles aimed at achieving lasting peace, security, and sustainable progress across the world.

Despite best efforts, conflicts remain ubiquitous in many regions of the world.

To build a new system of international security, the world requires a new global movement for peace. I believe the role of religious leaders will be indispensable here. Approximately 85% of the world's people identify with a religion, making it a significant factor in our lives.

Religious leaders therefore have a significant influence on global affairs. Moreover, the sacred value of human life, mutual support, and the rejection of destructive rivalry and hostility are a set of principles shared by all religions. As a result, I am convinced that these principles can form the basis of a new world system.

How can religious leaders help push for world peace?

How can this work in practice?

Firstly, religious leaders can contribute to healing the wounds of hatred following an enduring conflict. Syria is a case in point. Kazakhstan welcomes the fact that hostilities have all but ended in that country. We are glad to have contributed to this through the Astana Process peace talks, which since 2017 facilitated negotiations between representatives of the Syrian government, the opposition, as well as Turkey, Iran, and Russia.

Yet while the hot phase of the conflict is over, the divisions within the country remain. Spiritual leaders can play an important role in healing Syrian society through the power of religion.

Secondly, human nature is contradictory. There will always be provocations and hatred. Recent actions to burn the holy Quran in a number of northern European countries are negative trends that undermine the culture of tolerance, mutual respect, and peaceful co-existence. In this regard, the targeted communication of religious leaders in preventing such situations and trends is crucial.

Thirdly, new technologies are radically changing all spheres of human life. These changes are mostly for the better, including improved healthcare, unlimited information online, and ease of com-



PRESIDENT KASSYM-JOMART TOKAYEV: 'In this atmosphere of tension and increasing geopolitical turbulences, it is vitally important to develop new approaches to strengthening inter-civilizational dialogue and trust.' Credit: Office of the President

munication and travel. At the same time, we observe how societies are being fragmented and polarized under the influence of digital technology.

In the new digital reality, it is also necessary to cultivate spiritual values and moral guidelines. Religion has a key role to play here, too, as all faiths are based on humanistic ideals, recognition of the supreme value of human life, and the aspiration for peace and creation.

These fundamental principles

should be embodied not only in the spiritual sphere, but also in the socio-economic development of countries and international politics.

Without reliance on humanistic ideals and ethics, the rapid scientific-technological revolution can lead humanity astray. We are already witnessing such debates with the advent of general artificial intelligence.

Ultimately, moral authority and the word of spiritual leaders is crucial today.

That is why I am proud that for 20 years, Kazakhstan has been hosting the triennial Congress of Religious Leaders. Established in 2003 in direct response to the rise in interfaith disagreements and extremism following the 9/11 terrorist attack in the United States, the Congress has strengthened interfaith dialogue by bringing together religious leaders.

It has enabled meaningful dialogue on ways to combine efforts to promote better understanding between repre-

sentatives of different cultures and religious communities.

Prior to becoming the president of Kazakhstan in 2019, I had the honor to serve as head of the Secretariat of the Congress.

I observed how the Congress promoted tolerance and mutual respect in contrast to hatred and extremism.

Last year, our country held the Seventh Congress of Religious Leaders. It was attended by delegations from 50 countries, including representatives of Islam, Christianity, Judaism, Shintoism, Buddhism, Zoroastrianism, Hinduism, and other religions. I was honored to welcome Pope Francis, the second visit by the head of the Catholic Church to Kazakhstan following the visit by Pope John Paul II in 2001.

Over the past two decades, the Congress became a platform for inter-civilizational dialogue at the global level. I believe it made a significant contribution to Kazakhstan's success in forging a stable and harmonious society from a population made up of more than 100 ethnic groups and 18 confessions that live in peace in our country today.

Through its commitment to religious tolerance and human rights, Kazakhstan sets an example for the world, showcasing the importance of interfaith dialogue in creating a more peaceful and harmonious global society.

As the world continues to be embroiled in political uncertainty, a bridge of rapprochement between cultures and civilizations is required more than ever. I am determined to ensure that Kazakhstan facilitates global dialogue between religions and nations, including through the work of the Congress of Religious Leaders, thus contributing to mutual understanding and respect in societies.

The writer is the president of Kazakhstan.

IPS UN Bureau



Pope Francis delivering his inaugural keynote speech at the Seventh Congress of Leaders of World and Traditional Religions in the Kazakh capital on September 14. Credit: Katsuhiko Asagiri, INPS Japan President

CAPITAL RADIO

RATIBA YA VIPINDI JUMATATU - JUMAPILI

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

Tembelea mitandao ya kijamii ya Radio One



Radio One

Aircraft producer unveils 1st made in Tanzania plane

By Guardian Reporter

MOROGORO-based aircraft manufacturing company—Airplanes Africa Limited (AAL) has unveiled the first plane produced locally at the just-ended Tanzania International Manufacturers Expo 2023 (TIMEXPO) in Dar es Salaam.

David Grolig, firm's director described their decisions to set up ultralight aircrafts manufacturing in Tanzania due favorable investment climate in the country and due willingness of people to adapt new technologies and learn new things. Directors mentioned that their manufacturing facility is located at the Morogoro airport.

They explained that the aircraft Skyleader 600 produced is designed to accommodate two passengers (including pilot), catering to the needs of business people travelling on longer journeys. They conducted thorough research to understand the requirements of business travelers who frequently undertake long-distance trips.

"In response to this research, they decided to present an aircraft that would enable businesspeople to travel more conveniently and attend various meetings outside the region before returning to the city for other activities. Directors expressed pride in being the first company to manufacture such aircraft



Dar es Salaam Regional Commissioner Albert Chalamila in the airplane made in Morogoro Region by Tanzanian engineers through Airplanes Africa Limited (AAL) in collaboration with those from Czech Republic at the just-ended Tanzania International Manufacturers Expo 2023 (TIMEXPO) in the city. The plane has the capacity to carry a pilot and one passenger and also uses an average of 15 liters of petrol per hour. Photo: Guardian Correspondent.

in Tanzania, which has both commercial and personal applications," Grolig said. Next year the company will also present economic aircraft Skyleader 500 for agricultural use or other related activities in rural areas.

He elaborated on how their company is working on employment of various

local team members to manufacture the aircraft and has also provided employment opportunities for young Tanzanians. First of these individuals have even been selected for internship in the Czech Republic.

Grolig emphasised that, similar to owning a car, these ultralight aircrafts

are affordable. Low operational costs, use of car petrol and low maintenance costs brings economic advantages in comparison to general aviation airplanes. In addition to selling domestically, they also plan to market these aircrafts in various countries. Igor Stratil, another firm's director stressed that the aircraft

No.1 is a result of intensive and harmonic workshop of joint Tanzanian and Czech team. The harmony of multinational team was also seen at the exhibition where the team presented how the airplane can be harmonically prepared for transport in very short time.

Dar es Salaam Regional Commissioner

Albert Chalamila, praised the firm for the development in the manufacturing sector.

He noted that such innovations stimulate technological progress in the country, can attract other technological investors, and contribute to the welfare of society.

By Correspondent Marc Nkwame, Arusha

Vegetable seeds disappearing at alarming rate as effects of climate change take toll

THE popular green leafy vegetable amaranthus or pigweed, known locally as Mchicha is about to disappear from Tanzania's landscape as well as many parts of Africa as climate change hits the continent.

On the other hand, Mchicha seems to be currently flourishing in eastern Europe with Ukraine now becoming the major grower of edible pigweed. It was observed by agricultural experts meeting in Arusha.

On the other hand, the Agriculture Sector in the country and around the world is also facing a serious predicament because most of the seeds currently used to grow food and cash crops are disappearing at an alarming rate.

Dr Gabriel Rugalema, Director of the World Vegetable Centre made the revelation here yesterday during the five-day training workshop on germplasm conservation and quality management.

"It is not just the seeds for food and cash crops that are disappearing, but also other important kernels used for extraction of vital medicines, including cancer treatment," said Dr Rugalema.

According to the expert, the disappearance of vegetables as well as other seeds is among the effects of climate change, taking a drastic toll on the environment and is among the topics of the training.

The course gathered more than 40 delegates in person, and another 100 participants who attended virtually online, representing national gene banks from



more than 15 countries in sub-Saharan Africa.

The sessions taking place at the World Vegetable Centre's Eastern and Southern Africa regional office in the Usa-River area of Arusha, also covered the topic on connecting gene banks to society.

The event went in sync

with the World Vegetable Centre's Golden Jubilee which now spans four regional centers, with projects in more than 50 countries worldwide.

Beatrice Banzi, acting director of crop production in the Ministry of Agriculture said it is high time Tanzania and other African countries

invested heavily in facilities for long-term storage of seeds.

It was discussed that most plant breeders around the globe have discovered the importance of having access to an extensive set of germplasm for their breeding needs.

And for the modern grow-

ers, some are more concerned in looking for novel nutritional traits, or simply to improve yield and resilience.

Emmanuela Swai is the acting manager of the Tanzania Agriculture Research Institute (TARI) who said majority of farmers are concerned most people include

heat and drought tolerance among their objectives, and some of the materials in the germplasm system

Germplasm is the term used to describe the seeds, plants, or plant parts useful in crop breeding, research, and conservation efforts.

Plants, seeds, or cultures are germplasm when main-

tained for the purposes of studying, managing, or using the genetic information they possess.

The World Vegetable Centre is the only global center that works exclusively on vegetable research and development.

The Center is helping to overcome malnutrition and

poverty, and is improving the health of both rural and urban people by increasing the production, quality and consumption of nutritious vegetables.

The current strategy (2017-2025) is focused on three outcome themes; safe and sustainable value chains, vegetable diversity and improvement, and healthy diets.

This workshop will strengthen the skills and technical capacities of national gene bank staff, researchers and professionals involved in the management of seed collections, and will help to ensure that they make them increasingly available for in breeding programs that support food and nutrition security.

Training sessions covered among other things good practices in germplasm classification, conservation and safety back-up; seed testing and viability monitoring of African vegetables; seed inventory, distribution and data management with advanced tools; enhancing the use of vegetable germplasm and linkages with society; and gene bank quality management systems.

Lectures, seminars and practical sessions were given by renowned international gene bank and plant genetic resources experts from Europe, Africa, and Asia.

Training combines theory on international gene bank standards and good practices, and hands-on sessions to increase exposure to advanced technologies and tools used in contemporary gene bank quality management. To register for online participation, follow this link.

By Ray Mahlaka

New challenges for SA government as population hits 62 million

SOUTH Africa's population has increased from 51.7 million in 2011 to 62 million in 2022, and the government is increasingly finding it difficult to provide basic services that are reliable and face no major disruptions to the populace.

The census 2022, which was conducted by Statistics South Africa and the findings of which were unveiled on Tuesday 10 October, has found the government's provision of most basic services to the population has largely increased since 2011. This was when the last census was conducted by Statistics South Africa.

Good news

The good news is that between 2011 and 2022, more households had access to piped water and those without water have been declining. Over this period, more households had access to a flush toilet while the use of bucket toilets was also reported to have declined. And the proportion of households being electrified and using electricity has also increased.

Bad news

But the bad news is that while access to services from the government is growing, the services being provided are not reliable. This is more so in the provision of piped water to households, which faces major disruptions.

The census has found that the number of households increased from 14.4 million in 2011 to 17.8 million in 2022, with most (or 65%) of these being considered formal dwellings



Statistician-General of South Africa Risenga Maluleke. (Photo: Gallo Images / Frennie Shivambu)

(made with brick/concrete structures).

Of the 17.8 million households in 2022, almost half have experienced water interruptions for two or more consecutive days. Of the households, the Northern Cape had the highest proportion of experienced water cuts (65.8%), followed by the Northwest (65.2%), Mpumalanga (60.9%), Eastern Cape (59.2%), KwaZulu-Natal (57%), and Limpopo (54.5%). The lowest occurrence of water disruption was recorded in the Western Cape (27.7%) and Gauteng (40.5%) was considered to have the least water interruptions by the census respondents. Most households (about 70.8%) had access to a flush toilet across South Africa, but pit latrines (without ventilation) accounted for 12.5% and 2.1% for bucket toilets.

Power to South Africa

The census data did not delve into interruptions to other services, mainly electricity. In a briefing with journalists, Statistics South Africa officials said people who participated in the census were not asked about disruptions to electricity. The question will be asked in a follow-up survey that seeks to verify or correct the initial census findings.

The main finding of the census on electricity is that the proportion of households using electricity as the main source for lighting increased from 84.7% in 2011 to 94.7%. The use of paraffin and candles as the main source of energy for lighting also decreased over this period. Statistics South Africa found that electricity was the main source of energy for lighting across all provinces, with 94.7% of the 17.8 million households reporting so.

The census 2022 excludes income and expenditure data, mortality, employment, and unemployment data to extrapolate changes in poverty, inequality, and quality of life trends. In the previous census, Statistics South Africa included such data, but its officials said the data is published by the agency separately.

Other findings

South Africa's population now stands at 62 million, with all provinces recording a growth in their population since 2011. Gauteng recorded the highest population (15 million), followed by KwaZulu-Natal (12.4 million), while the Northern Cape and Free State reported the lowest population sizes of 1.4 million and 2.9 million respectively.

The 62 million population constituted 51.5% of women while 48.5% were men. Black Africans remain the dominant population group at 81.4%, followed by the coloured population at 8.2%. The white population percentage decreased to 7.3% in 2022 from 8.9% in 2011, while the percentage for Indians/Asians increased slightly from 2.5% in 2011 to 2.7% in 2022. Statistics South Africa officials said the white population has been declining since 1996 but the reason for this is not known. It could be due to a range of factors, including emigration trends.

South Africa remains a young population with the country's median age increasing to 28 years in 2022 from 25 years in 2011. South Africa is a country that also continues to see an increase in the arrival of international migrants. There were more than 2.4 million international migrants, which equates to 3% of the population. Most of the migrants came from Zimbabwe (45%), followed by Mozambique (18.7%) and Lesotho (10.2%).

The Covid-19 pandemic and subsequent lockdowns delayed the execution and release of the census, which was initially scheduled to be released in 2021. It was also the first census that was conducted digitally, in addition to door-to-door surveying by Statistics South Africa agents. When asked if conducting the census digitally would distort its findings considering that access to the internet remains a challenge in South Africa, Statistics South Africa said this factor was considered. The officials said its online platform for people to participate in its census did not require mobile data/internet because it was zero-rated. DM

THE GUARDIAN CROSSWORDS AND WORD FIT - 13 -

16. an edible starchy tuber
17. a builder and worker in stone
18. one's father
19. begin a voyage
21. having no legs
23. Hebrew word "forever"
DOWN:
1. system of words or symbols used to represent others
2. said at the end of prayers by Christians
3. a member of nomadic people of Siberia
4. whichever of a specified class might be chosen
5. Accept 6. a fruit shaped like an elongated melon, with edible orange flesh and small black seeds
7. Opposition leader in South Africa
12. the members of a household
13. headlands 15. flowers
17. the natural satellite of the earth
18. request made in an urgent and emotional manner
20. unwell 22. shilling

PESETA
RIOTERS
ASHRAM
ETE
AGO: GE
CRAPE
AIDE :ALL
NOISES
TEETH
ADIEU
NEUTER
OLD
ASK
AMEN
CAN

YESTERDAY'S SOLUTION
M A I L O S L O W H O T H O M E
O V E R T A K E A O L I V E V
L O S E R Y A A R D E P O R T E E
D I S N E Y D S
D I K O N A A S T E R N
R C B E L O U T T E R E R
O A A B E A M S E E O Y O
M E X I C O I B A
E E T O C A E R S L Y

ACROSS:
1. Largest country in North America
8. an event regarded as a portent of good/evil
9. military commander during Ottoman
10. refuse to admit the truth
11. east-north-east 12. a threat or danger
14. a woody perennial plant

RADIO One RATIBA YA VIPINDI JUMATATU - JUMAPILI

Table with 7 columns: MONDAY, TUESDAY, WEDNESDAY, THURSDAY, FRIDAY, SATURDAY, SUNDAY. Each column lists time and program names for Radio One.

Tembelea mitandao ya kijamii ya Radio One



Radio One



Thursday 12 October 2023

Economic recovery spurs bank's deposits mobilisation

By Guardian Reporter

Commercial banks in Tanzania mainland mobilized deposits amounting to 31.14trn/- during the financial year ended in June 2023, an increase of 17.7 percent compared to 26.4trn/- mobilized during the year ended in June 2022.

The new report by Bank of Tanzania (BoT) has said this was due to enhanced use of agent banking services, mobile banking platforms, expansion of bank branch network, and recovery of economic activities.

Banks are currently investing heavily on digital channels, specifically mobile and agency banking, as part of enhancing new customer recruitments, increasing conveniences in services delivery to their customers.

Cash deposits by agency banking countrywide grew by 46.7 percent to 66.7trn/- during the year ended in June this year, from 45.4trn/- in 2021/2022, of which Dar es Salaam zone was leading with 18.8trn/- followed by Lake zone with 16.6trn/-.

Number of agent banking in Dar es



Cash deposits by bank agents countrywide grew by 46.7 percent to 66.7trn/- in 2022/2023

Salaam also increased to 28,567 in 2022/2023 from 19,698 in 2021/2022, while those in Lake zone jumped to

16,153 during the last financial year, from 10,600 agents in 2021/2022. The central bank report shows the

agency banking's deposits transactions countrywide went up by 26.6 percent to 81.6 million in 2022/2023,

compared to 64.48 million transactions recorded during the previous financial year.

One of the bankers told the Guardian yesterday that the increased number of banks agents, resulted from the central bank's approval and relaxed requirements that has led into more central banks to establish agency banking services.

"Agency banking has smoothed banking services delivery and reduced time and cost, as customers can now deposit cash, withdraw cash and open accounts from their locality where agents are spreading across the country," the banker said.

Northern zone of Tanzania comprising of Arusha, Tanga, Kilimanjaro and Manyara regions, which accounts for 12.5 percent share of total deposits, recorded the highest growth of 26 percent, followed by central zone, which comprises of Dodoma, Singida, Morogoro and Tabora regions with 21 percent growth.

The highest growth of bank's deposits in the northern zone of Tanzania resulted from recovery of the economy, specifically Kilimanjaro and

Arusha region, where tourism and agricultural activities were badly hurt by the impact of the pandemic.

According to provisional data by the National Bureau of Statistics (NBS) data, the combined Gross Domestic Product (GDP) of northern zone of Tanzania, at current prices, went up to 29.29trn/- in 2022, compared with 26.83trn/- in 2021, being the second largest zone behind Lake zone with the combined GDP of 44.1trn/- as of 2022.

Banks deposits from northern zone of Tanzania, amounted to 3.8trn/- during the financial year 2022/2023, an increase from 3.07trn/- recorded during the year 2021/2022, while those in central zone increased to 2.8trn/- compared to 2.3trn/- respectively.

However, the report shows Dar es Salaam zone continue to account for the largest share of bank's deposits with 61.7 percent of 19.22trn/- in 2022/23, while southern highlands, comprising of Katavi, Mbeya, Rukwa, Iringa, Songwe and Njombe has the lowest share of deposits with 5.7 percent and has the growth rate of 1.1 percent in 2022/2023.

By Guardian Reporter

A GROUP of ten Tanzanian businesspersons yesterday flew to China to participate at the China Import and Export Fair-Canton Trade Fair, to be held in Guangzhou.

Facilitated by the National Bank of Commerce (NBC), the trip provides an opportunity for them to establish connections and explore new markets with genuine manufacturers of various products in China. They will also have the opportunity to learn about simple technologies that can benefit their businesses.

Kahama-based businessman, Saimon Makoye shared his enthusiasm for the trip, stating: "As someone involved in importing and distributing mining chemicals, I believe this trip will open new doors for me."

"I expect to learn about the latest technologies and chemicals used by colleagues in the mining industry. Since they have more experience in these activities, I am confident that I will discover better chemicals that will benefit our operations. I am grateful to NBC Bank for this opportunity," he said.

During a pre-travel briefing in Dar es Salaam on Tuesday, Mussa Mwinjidaho, the Head of NBC SMEs Unit, explained that the move is part of the business club's plan to connect its mem-



NBC Bank Head of SMEs Unit, Mussa Mwinjidaho (C), showing tickets and travel documents along with some businesses from various parts of the country who are going to China to participate at the Import and Export Exhibition in Guangzhou, China. The trip is organized by the bank through its business club. Photo: Guardian Correspondent

Tanzanian traders in Guangzhou for China import and export fair

bers with both local and international business opportunities.

"We have been organizing trips like this for several years, but we had to pause due to the Covid-19 pandemic. Now, we are ready to continue, and the Canton Trade Fair in China is our first step in this continuation," said Mwinjidaho.

He further expressed his hope

that the businesses, who represent service providers, producers, and sellers of various products, will benefit from the trip.

They will have the chance to learn about new technologies, improve their business connections, especially on an international level, and gain valuable insights into different business strategies to enhance their own

ventures.

The itinerary for the trip includes a short visit to Egypt before proceeding to China. The traders will spend approximately 10 days in China, during which they will visit different cities and regions. They are expected to return to Tanzania on October 22, 2023.

After the briefing conducted

by TBMC, the company leading the trip, some of the traders expressed their gratitude to NBC Bank for providing the opportunity.

They emphasized their readiness to make the most of the trip by learning new technologies, establishing relationships with Chinese manufacturers, and exploring potential product purchases.

CRDB Bank takes centre role at W.Bank meeting

By Guardian Correspondent, Marrakech

CRDB Bank Plc assumes a central role at the ongoing prestigious 2023 World Bank Annual Meeting here.

The bank's extensive engagement in this global event underscores its steadfast commitment to advancing sustainable development within Tanzania and fostering international financial cooperation.

The overarching theme of this year's gathering focuses on eradicating poverty in a sustainable manner and navigating global challenges through innovative solutions, closely aligning with CRDB Bank's core principles.

As a prominent participant, the bank is actively contributing to discussions aimed at strengthening job creation, fortifying digital infrastructure, and addressing climate action in developing nations.

In discussions regarding the pivotal role of the financial sector on poverty eradication and tackling global challenges, CRDB Bank's Group CEO and Managing Director, Abdulmajid Nsekela, emphasized the bank's strategic dedication to empowering Small and Medium-sized Enterprises (SMEs) in Tanzania.

He highlighted that the sector comprises an impressive 3.2 million businesses, contributes a substantial 27 percent to the national GDP, and supports the livelihoods of over 5 million people.

"In the heartbeat of Tanzania's economic vitality, SMEs stand as the lifeblood, driving growth, generating employment, and fostering resilience. To truly boost the economy and eradicate poverty, one must invest in the spine of our nation - SMEs. CRDB Bank is dedicated to empowering and propelling these enterprises towards sustainable success, thereby contributing significantly to the prosperity of Tanzania," noted Mr Nsekela.

Over the past three years, the bank has channeled more than 3.4trn/- into the hands of over 50,000 SMEs recognizing the sector's pivotal role in the nation's economic landscape.

In tandem with its substantial commitment, the Bank has also fostered strategic partnerships with international organizations such as Proparco, USAID, DFC, and IFC,

raising over 500bn/- to support SME sector in Tanzania and other foreign markets where it operates.

Nsekela also highlighted the contribution of the newly established CRDB Bank Foundation in empowering the youth and women of Tanzania through its program dubbed "IMBEJU".

The program offers revolving grants, capacity-building, and mentorship, contributing significantly to building an inclusive economy in Tanzania, fostering economic growth, and generating employment opportunities.

The Bank set aside 5bn/- as the initial funds for the "IMBEJU" program to reach more than 100,000 youth and women by December 2023.

On the climate action, Nsekela highlighted CRDB Bank's pioneering efforts in green projects financing and collaboration with the United Nations Green Climate Fund (GCF) to launch a US\$200 million Tanzania Agriculture Climate Adaptation Technology Deployment Programme (TACATDP) during the Africa Food Systems Forum (AGRF) meeting in Dar es Salaam.

The bank also issued the first ever green bond in the country and the largest in Sub Saharan Africa called "Kijani Bond" for sustainability projects.

This year's World Bank Annual Meeting serves as a platform for global leaders to strategize crisis management without compromising development objectives.

CRDB Bank's CEO, Abdulmajid Nsekela, is actively leading the bank's delegation in seeking business partnerships and collaborations with global financial institutions on the sideline meetings with objectives of driving financial inclusion and boosting its capital to invest into the strategic sectors.

CRDB Bank's active involvement in the World Bank's meetings is fully aligned with President Dr. Samia Suluhu Hassan's visionary agenda to foster strategic partnerships and create an investor-friendly environment. Dr. Emmanuel Tutuba, Governor of the Bank of Tanzania, commended CRDB Bank for its proactive approach in forging strategic alliances, recognizing its pivotal role in the country's development agenda through public-private partnership.

Tanzania improves two ranks on Absa's financial markets index for 2023

By Guardian Reporter

Tanzania has gained the rank of the Absa Financial Markets Index 2023, after improving to 10th position in 2023, from 12th position in 2022, taking over Egypt and Zambia.

The Absa Financial Markets index released on Tuesday shows the country's score remained flat at 55 during the reported period, after scoring more than 50 percent in four out of six pillars including microeconomic environment and transparency (81/100) and access to foreign exchange (54/100).

The Absa Africa Financial Markets Index was produced by Official Monetary and Financial Institutions Forum (OMFIF), an independent think tank for central banking economic policy and public investment in association with Absa Group's Limited.

Other pillar which Tanzania performed above 50 out of 100, include market transparency, tax and regulatory environment (78/100) as well as legal standards and enforceability (55/100).

Tanzania, the tax environment has become more favourable to investors in the past year as coupon payments for listed corporate bonds have been made exempt from withholding tax.

However, the index shows on market depth, Tanzania scored 49 out of 100, but ranked sixth, while the capacity of local investors, which Tanzania scored 15/100. "The challenging global economic environment has hit financial markets in Africa once again this year," the index says.

Various survey respondents identified inflation, rising interest rates in advanced economies and geopolitical tensions as challenges to their domestic markets.

One survey participant from Mauritius also stated that "Foreign participation has declined since the advent of Covid-19 and the start of the Russia-Ukraine war. This has been triggered by the flight-to-quality phenomenon, generally observable in periods of global uncertainty."

These factors have all contributed to

the decline in equity markets across the continent. The depreciation of most African currencies in the past 12 months has exacerbated the weakness in dollar terms.

In the 12 months to June, the aggregate stock market capitalisation of AFMI countries fell by \$50bn, down 4 percent. New financial assets are becoming available in Africa to attract investment.

Due to their increasing importance to global finance, Islamic financial products are now included in our measure of product diversity in Pillar 1, which is market depth.

A Tanzanian survey respondent described how the ethical Sharia-compliant sukuk bond, known as the KCB Fursa Sukuk, was oversubscribed by 110 percent and the proceeds are being used to finance small- and medium-sized Sharia-compliant businesses.

In Tanzania, CRDB Bank launched the Kijani bond - the largest green bond in sub-Saharan Africa - which will be listed on the Dar es Salaam Stock Ex-

change later this year.

"The challenging global macro-environment continues to make itself felt throughout this index. Many countries have seen the size of their domestic markets shrink as global risk aversion, higher global borrowing costs and concerns over debt sustainability have resulted in some pullback to Africa's access to global capital markets," says Arrie Rautenbach Chief Executive Officer, Absa.

"There remains a clear focus among policy-makers on improving countries' financial markets openness, transparency and accessibility. Just over half of the countries in the index have seen their scores improve year on year."

Rautenbach says more than 20 countries in the index now have some form of environmental, social and governance-linked financial policies.

Sukuk financing with new domestic bond issuance in South Africa and Tanzania is a further development that helps ensure Africa's financial markets are open to a wide range of capital.

WHY YOU SHOULD SEPARATE PERSONAL AND BUSINESS ACCOUNTS

By Kelvin Mkwawa

One of the most vital aspects of running a business is maintaining accurate financial records of the business which is the only way to get a great read of how your business is doing. For this reason, keeping your business finances separate from your personal finances is a must. So if you haven't already done so, you should start looking into changing that. You can start separating your business and personal finances by opening a business account. The first step is to ask about the business account options in your current bank to see what they are offering but don't be afraid to shop around.

According to the Tanzania Chamber of Commerce Industry and Agriculture (TCCIA), 95 percent of businesses in Tanzania are Small and Medium Enterprises (SMEs) and most of their owners run their businesses through their personal accounts. Mingling your personal finances and your business operation can lead to mistakes, therefore you should separate them as it can save a lot of hassle when it comes to managing your money.

There is a high chance of accidentally overlooking business expenses or making poor business decisions if your personal and business finances are mingled. Your business exists as a separate entity from you as an individual so it needs to be treated that way for financial purposes too. This week I will share several logical reasons why every business owner should separate their business finances from their personal finances:

- **Professional Image** - The importance of separating your personal and business finances comes down to your professional image. If you have clients that write checks to you or you write checks to them, writing a check or receiving a check using your name as opposed to your business name signals that you are not a serious business person. Even if your business is a part-time work or your business office is at your house, take your business seriously by having a business account for your business and your clients will take you seriously too. It is important to understand that your business is more than a hobby, therefore your finances should be treated as such. Having two separate

accounts rather than using the same for both business and private purposes makes you look more professional. At the end of the day, you want people to take you and your business seriously.

- **Business Financial Position** - To get a clear snapshot of your business, you need to separate your business and personal finances. When you mix business and personal transactions, you may run into cash flow problems because it's difficult to know how well the business is doing if you can't know exactly the real expenses and income of the business. Having a business account will make it easier to manage your cash flow as you will have an accurate idea of your business expenses.

- **Save Money** - The separation of business and personal finances will save you time. As a business owner, you are trying to save as much as you can so, hiring a professional accountant to prepare your finances will come with a cost. Having a separate account for your business will make it easier for you to prepare your finances by yourself therefore helping to

save you money and time in the process.

- **Tax** - One of the main reason to separate business and personal finances is tax implications. The law requires you to pay taxes and you can't keep up with your tax tab if you don't have good books and records of your business finances. This can only be done if you have a business account into which all your business transactions are going through. It can be a fatal mistake if you think you can remember all your business expenses when it comes time to prepare your taxes.

I will wind up by reiterating that it's important to understand both the benefits of separating your business and personal finances and the dangers of not doing so. Keeping your business and personal finances separate is extremely helpful. In a technology-driven world we are living in today, there are different ways to help you manage your business finances effectively.

Kelvin Mkwawa, MBA (pictured) is a seasoned banker. He can be reached through Email address: Kelvin.e.mkwawa@gmail.com



Kelvin Mkwawa

Dar's microfinance transforms informal businesses in 5 years

By Correspondent Beatrice Philemon

The Dar es Salaam based Microfinance Company, Madeo Finance Limited has issued loans amounting to 700mn/- to 189 small and medium entrepreneurs to set up and sustain their projects, the financing which has enable them to shift from informal to formal sector.

Michael Kilasi, the company's entrepreneurship trainer said the company objective is to provide financial services to low income earners who do not have access to the financial services offered by commercial banks.

The said amount of loans were disbursed from 2018 to 2023 and were issued to informal businesses including motorcycle riders, mama lishu, shops, bajaj drivers, petty traders selling vegetable and fruits. He said, Madeo's firm provide loan facilities in the forms of groups, individual and public staff loans, the loan offered by the company ranging from 100,000/- to 5mn/- for individuals and 100,000/- to 5mn/- for groups.

"For group loans, the applicants must be ready to form groups and know each other very well and loan repayments period for SMEs, ranges from 3 to 6 months," he said.

Apart from that, they provide additional services to SMEs in terms of training on business education, financial management, entrepreneurship skills to small and medium entrepreneurs and interest rates charged on loans offered to SMEs is 3.5 percent.

He called on women entrepreneurs and other people keen on gaining access loans and entrepreneurship training



Streets food sellers are among of the beneficiaries of the microfinance's financing scheme

to visit at Madeo office.

So far the company has two branches in Dar es Salaam Region located at Mikochei and Tip Top Mansese in Kinondoni District.

He said they aim to act as a catalyst for low income generating groups by providing economic opportunities capable of improving the quality of life of financially and socially deprived people.

"As company we are very proud for what has been achieved so far because majority of entrepreneurs have managed to improve their livelihoods, move from micro enterprises to medium enterprises level, something that was not the case before," he said.

Entrepreneurs have been

able to creating job opportunities, raise income, improve livelihoods of many people, helping other people to establish new businesses and run their economic activities more effectively.

"Our SMEs packages have seen us grow within the market offering tailor made solutions to the entrepreneurs enabling them achieve their organizational objectives and we constantly continue increasing innovation of our products and services that have enabled us to ensure that we are ready to meet the dynamic economic environment our customers face each day," he said.

The main goal of the company is to give impoverished people the opportunity to be-

come self-sufficient, they aim to be the partner of choice for those seeking long term financial opportunities in Tanzania by providing suitable, convenient and safe options.

"We also aim to partner with the local community businesses and governments as well in order to build and serve poor communities as well as strive to end financial instability," he said.

Over the years, the microfinance industry has witnessed significant growth and the demand for financial services outside of standard banks is escalating owing to rapid population growth, urbanization, extremely high interest rates of banks, among others.

Top multilateral banks keen to expand lending

MARRAKECH

Senior executives at multilateral development banks will meet on Wednesday with the top credit ratings agencies, bank executives said, amid a broad push to expand their lending capacity and help countries brace for climate change and other challenges.

The closed-door meeting will address how to value callable capital - a commitment from shareholders to step in during extreme circumstances - in the banks' capital adequacy frameworks, Roberta Casali, vice president for risk at the Asian Development Bank, told a Rockefeller Foundation event on Tuesday. It will be the fourth such meeting this year, she said.

The World Bank's main lending arms could expand their lending capacity by nearly \$900 billion if the ratings agencies changed

their processes and modified the allowance they make for callable capital, a study commissioned by Rockefeller found.

Lakshmi Shyam-Sunder, the World Bank's chief risk officer, said the ratings agencies had shown some openness to considering revisions in how they treat callable capital in the banks' balance sheets.

"They are beginning to change their tune," she said. "We're now seeing a more open-minded willingness to consider changes in their methodology."

The key to the multilateral development banks' strategy to boost lending is to preserve their AAA credit ratings, which enable them to borrow at low rates and pass on the savings to developing countries.

Casali said yesterday's meeting, on the sidelines of the annual meetings of the International Monetary Fund and World Bank in Morocco, included officials from the World Bank,

the Asian Development Bank and the African Development Bank, along with the three top credit raters - Moody's, Standard & Poor's and Fitch.

Earlier on Tuesday, World Bank President Ajay Banga told Reuters that the rules governing how pledged capital can be called in times of stress are "very loose" and need a "clear and tangible process" to reassure ratings agencies.

US Treasury Secretary Janet Yellen on Tuesday said Treasury has asked the multilateral development banks to prioritize incorporating "a prudent share" of callable capital into their capital adequacy frameworks, as part of broader reforms aimed at expanding funding options to help developing countries amid a worsening climate crisis.

Experts say developing and emerging economies need \$2.4 trillion per year to meet global climate challenges.

BANKING&FINANCE



Bank of Israel interventions reverse shekel selloff

TELAVIV

The shekel regained its footing as the central bank duelled short sellers to contain the market fallout from Israel's conflict with militant group Hamas.

The currency strengthened as much as 1 percent in the first half hour of trading on Tuesday and was little changed against the dollar as of 4:42 p.m. local time. The nation's benchmark stock index, which slumped 6.5 percent on Sunday, rose as much as 1.4 percent, before paring gains.

The resolve by the Bank of Israel, backed by a \$45 billion package of measures to smooth out volatility, succeeded in reining in wagers that seek to profit from any turmoil after a selloff took the shekel to the weakest in seven years. At stake is financial sta-

bility in an economy that's bracing for shocks as the conflict between Israel and Hamas entered its fourth day.

"I don't think there are many shorts being set," said Peter Kisler, a London-based hedge fund manager at Trium Capital. "Fighting the central bank is probably not a good idea."

Traders are wary of going against a central bank that's amassed nearly \$199 billion in reserves and devised a program of interventions it believed was "too big for speculators."

Policymakers said on Monday they'd sell up to \$30 billion of reserves to support the currency. That's the size of its foreign-currency purchases in 2021 when it sought to rein in the shekel's surge.

'Solid Experience'

"An equivalent selling of US dollars



should not have any meaningful impact on Israel's solvency metrics," Murat Toprak, a strategist at HSBC Holdings Plc, wrote in a note on Monday. "Israeli authorities have solid experience of intervention in the FX market."

The cost to insure the nation's debt against default barely budged on Tuesday, a day after jumping 34 basis points

to 93, the highest since 2016. The shekel slid as much as 2.8 percent on Monday before paring losses.

The central bank has also said it would provide liquidity to the market of up to \$15 billion through swap agreements. Besides the possibility of rate hikes and expanding the scope of its existing program of interventions,

policymakers could additionally opt to conduct bond purchases, a measure it used to support markets at the height of the global pandemic.

Before Saturday's incursions by Hamas, the central bank had resisted supporting the shekel even as it slumped on investor concerns surrounding the government's controversial efforts to weaken the power of the judiciary.

The shekel is one of the biggest losers this year among a basket of 31 major currencies tracked by Bloomberg.

Pressure Points

History shows that the central bank might seek to prevent the currency from weakening past 4.05-4.10 versus the dollar, according to Coex Partners Ltd. The shekel had rebounded after reaching those levels in 2012 and 2015

and is currently around 3.95.

"The shekel will weaken if the conflict escalates," said Henrik Gullberg, macro economist at Coex Partners Ltd. But "the interventionist Bank of Israel is likely to want to prevent a meaningful further depreciation in the shekel."

But even factoring in the central bank's efforts, Wells Fargo still expects the shekel's exchange rate to "trend toward" 4.15 by early 2024 "as the current shock scenario continues to unfold."

"We believe another 5 percent shekel depreciation could still be forthcoming by the end of this year and into early 2024," said Brendan McKenna, an emerging market strategist at Wells Fargo in New York. "Risks are, however, tilted toward a sharper and quicker depreciation."

Expectations from ongoing IMF, World Bank meetings

MARRAKECH

The annual meetings of the International Monetary Fund and World Bank kick off this week against a backdrop of escalating global conflict and debt distress.

A new outbreak of violence in Israel and the grinding war in Ukraine add a grim dynamic to the Washington-based lenders' efforts to rally their members and keep the focus on reforms to bolster their financial firepower.

The gatherings in Marrakech, Morocco – which bring together the world's finance ministers, central bank governors and top commercial banking executives – are taking place in Africa for the first time in 50 years. Kenya's capital, Nairobi, was host in 1973, the same year as the Yom Kippur War in the Middle East. Like the current violence, that conflict caught Israel by surprise at a time of global economic fragility.

The confluence of issues, amid high interest rates and a cautious economic outlook, reminds the estimated 10,000 attendees "how quickly geopolitics can change their calculations," said Josh Lipsky, senior director of the GeoEconomics Center at the Atlantic Council.

Economic clouds

The global economy has been buffeted by inflation, the steepest monetary tightening in a generation, China's property crisis and Russia's invasion of Ukraine, yet expansion keeps chugging along. That has markets rushing to price in a higher-for-longer interest-rate outlook, with 30-year US Treasury bond yields last week punching through 5 percent for the first time since 2007.

In its flagship World Economic Outlook on Tuesday, the IMF lifted its global inflation forecast for next year – 5.8 percent from 5.2 percent seen in July – while shaving 0.1 percent off its growth outlook for 2024, to 2.9 percent.

"Monetary policy needs to remain tight in most places until inflation is durably coming down towards targets," Pierre-Olivier Gourinchas, the IMF's chief economist, said in a briefing. "We're not quite there."

While discussions over monetary policy often overshadow fiscal updates at such multilateral conferences, there may be more attention paid to the outlook for state treasuries this time with many of the world's largest economies still deeply in the red.



Multilateral dysfunction

One again, conflict risks muddying a coherent message from the Group of 20, which represents more than 80 percent of the global economy created after the global financial crisis to seek a shared path forward. After a consensus communique was reached at its leader summit in India last month, the upcoming finance ministers and central bank governors will be facing a new challenge of addressing the conflict in Israel while balancing several, often clashing, stances.

That was most visible this week in China, as a US congressional delegation headed by Senate Majority Leader Chuck Schumer criticized Beijing's response to the fighting as being insufficiently supportive of Israel. At the same time, the US-China tension will be a common theme through the week, as the IMF warns about the economic costs of worsening political fragmentation.

Debt help

The so-called Bretton Woods institutions, along with the G-20, are at the center of an effort to rewrite the global financial playbook around debt distress. Piles of loans in emerging markets taken out during the era of low rates and China's surge of Belt and Road Initiative lending, have now fallen into distress. But nobody knows yet how to resolve that.

The effort, and its very slow progress, comes into focus Thursday during a session of the Global Sovereign Debt

Roundtable, a novel effort to bring together debtor countries along with the so-called Paris Club group of lenders, China and other new lenders, as well as private creditors. Seeking a unified approach to restructuring debt held by such a diverse group has been difficult, and expectations are low for any breakthroughs. Some progress on individual cases may emerge, however, with progress on restructuring agreements expected on Sri Lanka and Zambia.

Bretton Woods reforms

World Bank President Ajay Banga is expected to lay out his vision for the development lender, including efforts that could raise lending by more than \$100 billion over the next decade. IMF Managing Director Kristalina Georgieva intends to raise the fund's so-called quotas, seeking more money from members to help it reclaim its place at the center of the global financial safety net.

Both efforts find their biggest supporters, and obstacles, from the US Treasury Secretary Janet Yellen spurred on the World Bank's so-called evolution road map last year, asking the bank to take on a broader set of challenges and rally the private sector.

She's also called on partners to pony up more guarantees or other types of funding to help strengthening its lending clout. The response has been muted, partly because of a realization that even Yellen's efforts to bolster the bank must go through Congress, which has been embroiled in fierce disputes over spend-

ing. And the US House is leaderless at the moment.

The IMF leadership will discuss the December deadline for its 16th review of quota – the term for the resources that all members pay into the organization and finance its lending. The US favors increasing resources but opposes shifting voting weight, which would give more power to China. Georgieva said this month that she's interested in expanding the role of emerging and developing countries, including adding a third seat on its executive board to represent Africa. She also supports giving China a bigger vote, but that's not on the table until the next five-year review period.

Morocco recovery

The "city of cheerfulness," as Moroccans refer to Marrakech, is still recovering from a devastating earthquake centered in the nearby mountainous region that killed almost 3,000 people.

The meetings find the cash-strapped kingdom in need of \$11.7 billion to pay for rebuilding and potentially billions of dollars more to prepare to co-host the FIFA soccer World Cup in 2030.

With about 60,000 people left homeless, concern is growing with the approach of winter over the living conditions faced by survivors. The Red Cross last week called for "urgent humanitarian needs as winter approaches," including warm shelter, latrines and showers.

Banks reap \$280bn from rising rates, says McKinsey

NEW YORK

Banks globally reaped a \$280 billion profit boost in 2022 thanks to rising rates, in the sector's best performance since the 2008 global financial crisis, McKinsey & Co. said.

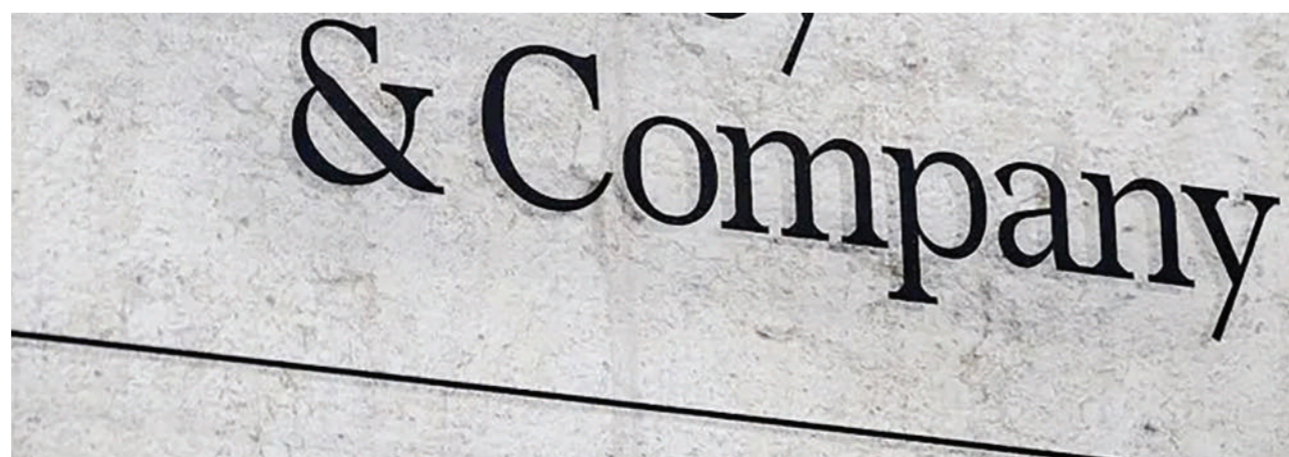
An unprecedented series of interest-rate increases by monetary authorities across the world has provided the biggest tailwind for the global banking industry in over a decade. The bonanza has prompted several lenders to announce billions of dollars in share buybacks.

Though the return on equity jumped to 12 percent in 2022 from an average 9 percent since 2010, McKinsey struck a note of caution in its Global Banking Annual Review.

"A return to ultralow spreads seems unlikely in the short term, but the outlook for net margins remains uncertain," the New York-based consultancy said.

Banks also face rising competition with transactions increasingly moving to non-traditional institutions that are less regulated than lenders, it said in the report.

Between 2015 and 2022, more than 70 percent of the net increase in financial funds was held by insurance and pension funds, sovereign wealth funds, private capital and alternative investments



rather than banks.

"While the growth of assets under management outside of banks' balance sheets is not new, our analysis suggests that the traditional core of the banking sector – the balance sheet – now finds itself at a tipping point," McKinsey said in the report.

As that trend continues, governments are broadening scrutiny of non-traditional financial institutions as the macroeconomic system comes under stress, the firm said.

There's also a divergence in perfor-

mance, the report said. Financial institutions in the region around the Indian Ocean – including in Singapore, India, Dubai and parts of eastern Africa – are home to half of the best performing banks in the world, while in Europe and the US as well as China and Russia, banks have struggled to generate their cost of capital.

Valuations of banks at 0.9 times price-to-book remain unchanged since the global financial crisis, with a "historic gap" to the rest of the economy, the report said. That reflects the chal-

lenges the sector faces, and potential upside, it said.

But Chinese banks, with major ones trading at 0.5 times book value, are facing tougher times and have "limited prospects" of achieving higher returns, according to McKinsey.

Artificial intelligence could be a "game changer," helping cut operational costs by between \$200 billion and \$300 billion, according to the consultancy's estimates.

IMF says 'weak tail' of banks could struggle in an economic downturn

WASHINGTON

Around 5 percent of banks globally are vulnerable to stress if central bank interest rates remain higher for longer, despite the easing of turmoil in the sector in recent months, the International Monetary Fund (IMF) said on Tuesday.

A further 30 percent of banks – including some of the world's largest – would be vulnerable if the global economy enters a period of low growth and high inflation, or "stagflation," the IMF also said in its semi-annual Global Financial Stability Report.

The warning was based on a new, tougher global stress test that the IMF applied to around 900 lenders in 29 countries following the collapse earlier this year of California-based Silicon Valley Bank, Switzerland's Credit Suisse Group and two other US lenders.

"There's a weak tail of banks in many countries," Tobias Adrian, director of the IMF's Monetary and Capital Markets Department, said in an interview conducted last week prior to the attacks by Palestinian Islamist group Hamas on Israel and retaliatory air strikes on the Gaza Strip.

The IMF adjusted this year's stress test to probe the impact of its baseline economic scenario of higher interest rates for longer, as well as the possibility of consumers yanking deposits. Its "severe-but-plausible" scenario envisages the global economy entering "stagflation."

"Under the baseline, it's about 5 percent of banks that are relatively weak in terms of their capital. And in severe stress, that number goes up to 30 percent or sometimes higher," Adrian said.

The IMF did not identify the banks that could be in trouble if those economic circumstances arose, but they included both small and large lenders.

"There's certainly some large institutions that could be under pressure in some scenarios, absolutely," Adrian said, though he noted the recent US banking crisis showed how even smaller bank failures could undermine financial stability.

Governments need to aggressively supervise their banks, and examiners must be more "intrusive" and direct lenders must take more "timely and conclusive" corrective action, the IMF said. It also said there was an "urgent need" to improve bank resilience by boosting capital levels.

The report was issued as global financial leaders gathered in Marrakech, Morocco, for the IMF and World Bank annual meetings.

INFLATION BATTLE

Recent ructions in government bond markets have been orderly, Adrian told reporters at a briefing on Tuesday. "The rise in yields has been quick, but we haven't seen sort of like forced deleveraging or other market dysfunction," Adrian said.

The difference in bond yields between German government bonds and those of southern European countries such as Italy which blew out during the sovereign debt crisis a decade ago remain "well contained", he added.

The US Federal Reserve's interest rate hikes in 2022 and 2023 led to heavy losses on the government bond portfolios held by regional US banks, which in turn spooked depositors and led to a string of failures in March and early May of this year.

The US central bank held its benchmark overnight interest rate steady in the 5.25 percent-5.50 percent range last month, but signaled one more quarter-percentage-point hike would likely be needed before the end of this year to cement inflation's downward path, and that the policy rate would probably end 2024 above 5 percent.

Weak banks were considered those whose capital levels fell by more than five percentage points over the course of the IMF's stress test, or below a floor of 7 percent.

Under its baseline, 55 banks representing 4 percent of global assets proved weak. Under the stagflation scenario, that number expanded to 215 banks holding 42 percent of assets.

The report urged central banks to stick with higher rates until inflation cools, but warned that some investors appear to be too confident that inflation will fall quickly. "History cautions against declaring victory too soon and prematurely easing monetary policy," the report noted.



WORLD

Russia ready to make every effort to help settlement between Israel, Palestine – MFA

MOSCOW

RUSSIA is ready to make every effort to help reach a settlement between Israel and Palestine, and is in contact with leading regional players to stabilize the situation, Russian Foreign Ministry Spokeswoman Maria Zakharova said.

"We indeed stand ready to continue to provide comprehensive assistance to the sides in order to de-escalate the confrontation and establish a ceasefire. We are in close contact with the leading regional players, whose role in stabilizing the situation and creating conditions for establishing direct Palestinian-Israeli dialogue is indispensable," the diplomat said at a news conference.

She went on to say that Russia came up with a proposal in April to coordinate approaches as part of the Middle



East settlement and bring into the process the countries of the region

and the Arab League.

"We also proposed to consider holding consultations at the level of ministers and secretary general of the Arab League in Moscow in order to confirm the universal parameters of the settlement and discuss ways to normalize the situation in the conflict zone," she said.

The latest escalation of the situation in the Middle East started on October 7 when Hamas militants moved from the Gaza Strip to attack Israel. Subsequent clashes and shelling killed almost 800 Palestinians and more than 1,100 Israelis so far.

Hamas said it started the attack in response to Israeli actions against the Al-Aqsa Mosque on Jerusalem's Temple Mount. Israel said it was ready for war and has announced a full siege of the Gaza Strip.

Agencies

We are moving to full offence, Gaza will never go back to what it was - Israeli Defence Minister

TEL AVIV

ISRAELI Defence Minister Yoav Gallant on Tuesday said the Israel Defence Forces (IDF) is moving to "full offence" against Hamas targets as the counter-offensive in the wake of the terror attacks rages on, The Times of Israel reported.

In an address to troops deployed along the Gaza border, the Israeli Defence Minister said, "I have released all the restraints. We have [regained] control of the area and we are moving to a full offence."

He asserted that Gaza will "never go back to what it was".

"You will have the ability to change the reality here. You have seen the prices [being paid], and you will get to see the change. Hamas wanted a change in Gaza; it will change 180 degrees from what it thought." The Times of Israel quoted the minister as saying in a report.

"They will regret this moment, Gaza will never go back to what it was," the Defence minister said, adding that Israel, with all its might and, without compromise, would eliminate "whoever comes to decapitate, murder women, Holocaust survivors".

Hinting at the ongoing counter-offensive continuing for several months, he added, "We will return here, to Be'eri, in a few months, and the situation will be different. We will resettlement the kibbutz until its last meter."

After Gallant's address on Tuesday, the top spokesperson for Israeli Defence Forces (IDF), Rear Admiral Daniel Hagari, said killing senior Hamas members was a top priority, according to a report by The Times of Israel.

Informing that the troops were still looking for Hamas terrorists in southern Israel after the multi-pronged terror attacks on Saturday morning, Hagari added, "The directive to the forces is clear. Find terrorists and destroy them."

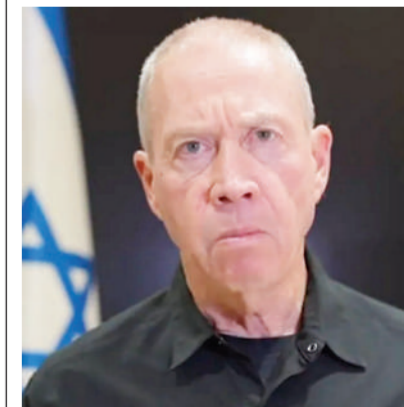
"We are making a strong defence on the border. There were infiltration attempts today, but the terrorists were eliminated before they reached the fence," he added.

The bodies of 103 terrorists were found in Kibbutz Be'eri, he said, adding that Hamas gunmen murdered more than 100 Israelis in Kibbutz.

Meanwhile, as part of the ongoing counter-offensive against Hamas, dozens of Israeli Air Force fighters struck over 200 targets in the Al-Furqan neighbourhood, a spot from which Hamas launches attacks, according to a report.

In a post shared on X, IDF stated, "Dozens of Israeli Air Force fighter jets struck over 200 targets in the Al-Furqan neighbourhood—a terrorist hotspot from which Hamas devises and executes their attacks. This is the 3rd counterstrike in the area during the last 24 hours, in which 450 targets were struck."

ANI



Israeli Defence Minister Yoav Gallant

Alarm grows on civilian sufferings as Mideast conflict

JERUSALEM/GAZA

MITIGATING civilian casualties amid the Mideast conflict is a key task for the international community as the toll of dead and missing persons, including children, continues to mount following Israel's "total" blockade on Gaza and the Palestinian Islamic resistance group Hamas' threats to kill hostages in retaliation, analysts said.

"The escalation of hostilities, characterized by indiscriminate attacks from both aerial and ground forces, threatens the very survival of the civilian populace. Alarming reports indicate a substantial surge in civilian casualties, even beyond the boundaries of Gaza," Arhama Siddiq, a Middle East analyst and research fellow at the Institute of Strategic Studies Islamabad in Pakistan, told China Daily.

Without international intervention, the escalating conflict portends a grim future, where there may be scarcely anyone remaining to defend. The situation is akin to a self-destructive time bomb, she added.

According to the UN Office for the Coordination of Humanitarian Affairs, or OCHA, as of Oct 9, more than 1,500 people have been killed – including more than 900 Israelis, and over 600 Palestinians, plus foreign nationals – and more than 5,000 injured since the latest conflict began over the weekend. But on Oct 10 Israel's army said it holds about 1,500 bodies of Hamas militants found in Israel on the fourth day of unprecedented battles.

Moreover, more than 187,000 displacements have been internally displaced in Gaza, the OCHA has said.

The figures include children, and some Palestinian armed groups in Gaza have claimed to have captured over 130 people, whose lives are urged to be protected by the Israeli side.

Hamas' military wing's spokesman Abu Obeida was cited by Xinhua as warning in an audio statement, that "any targeting of our people in their homes without prior warning will be regrettably faced with the execution of one of the hostages of civilians."

Senior Hamas official Moussa Abu Marzouk said the group was open to political dialogue over a possible truce with Israel, which the Russian News Agency Tass and Reuters reported early on Oct 10.

However, "Israel is in a war against the terrorist organizations in the Gaza Strip," Consul General of Israel in Hong Kong Amir Lati said in a written statement to China Daily on Oct



Children injured in an Israeli airstrike are treated at a hospital in Gaza City on Monday. Xinhua

10. "Hamas started this war, and Israel is preparing for a prolonged military response and to operate to restore full control over all the communities and the security fence area on the border with the Gaza Strip, as well as crashing the terrorist infrastructure of Hamas."

He said that "hundreds of terrorists of Hamas" launched a "deadly and barbaric attack with no legitimate pretext or provocative prior action on the part of Israel" in the midst of the Jewish holiday last Saturday, Oct 7, 2023.

Ceasefire appeals have been amplifying after Israeli Defence Minister Yoav Gallant on Oct 9 ordered "a complete siege" on the Gaza Strip, a day after Israeli Prime Minister Benjamin Netanyahu declared war against Hamas and vowed "mighty vengeance".

During a briefing with top Israeli military officials, Gallant said in a video statement that the complete siege on Gaza, which is home to about 2.3 million people, includes blocking electricity, food, and fuel supplies. Gaza has five governorates: Gaza City, Deir el-Balah, North Gaza, Khan Younis, and Rafah. It bordered by Israel and Egypt on the Mediterranean coast.

Hamas has ruled the Gaza Strip since 2007. Besides Israel, the group had been designated as a "terrorist" organization by the United States, as well as Canada, the European Union, and Japan.

Consul General Lati said this attack came after a long period in which Israel strove to bring calm to the Gaza Strip by making extensive efforts to improve the economic situation of Palestinians, with an emphasis on long-term projects in Gaza.

The attackers were "motivated by hatred" and had "the desire to hurt Israeli citizens in every way, and to bring about the destruction of the State of Israel", he said. He even went on to accuse Iran to



Kelvin Josephat Kituruka (front), a native of Mwanza who joined the China Civil Engineering Construction Corporation (CCECC) as a quality engineer, helps local villagers with access to drinking water in Misungwi of Mwanza Region June 13, 2023. (Xinhua)

BRI creates new paradigm for international cooperation

BEIJING

CHINA'S Belt and Road Initiative (BRI) has created new engines for global economic growth and a new paradigm for international cooperation, giving a boost to the development of China and other BRI countries.

China released a white paper titled "The Belt and Road Initiative: A Key Pillar of the Global Community of Shared Future" on Tuesday, underlining the initiative as "a Chinese solution to global development issues," which aims to advance modernization in participating countries in tandem, make economic globalization more dynamic, inclusive and sustainable, and ensure that more of the fruits will be shared more equitably by people across the world.

At a press conference held Tuesday on the white paper, several Chinese officials fielded questions ranging from the initiative's current status and cooperation mechanisms to its potential for future development.

NEW PARADIGM

"BRI cooperation has created a new paradigm for international cooperation, rising above the outdated mentality of geopolitical games," said Li Xexin, director-general of the Department of International Economic Affairs of China's Foreign Ministry, at the press conference.

Over the past decade, China has signed BRI cooperation documents with more than 150 countries and 30-plus international organizations.

"The circle of friends has grown larger and larger, which fully proves that the initiative does not seek to form any closed and narrow circles," said Li.

"Trade and investment have expanded steadily between China and other BRI countries in the past decade," Vice Commerce Minister Guo Tingting said at the press conference.

From 2013 to 2022, the cumulative value of imports and exports between China and other BRI countries reached 19.1 trillion U.S. dollars, with an average annual growth rate of 6.4 percent, said the white paper.

The cumulative two-way investment between China and other BRI countries reached 380 billion U.S. dollars, including 240 billion U.S. dollars from China.

The BRI has connected the vibrant East Asia economic circle at one end with the developed European economic circle at the other, and includes the countries in between with huge potential for economic development, and

also fostered closer economic cooperation with African and Latin American countries, according to the white paper.

FROM VISION TO REALITY

Since its launch 10 years ago, the BRI has evolved from ideas into actions, from a vision into reality, and from a general framework into concrete projects. It has been welcomed by the international community both as a public good and a cooperation platform, said the white paper.

BRI cooperation has delivered real gains to participating countries. It has contributed to the sound development of economic globalization and helped to resolve global development challenges and improve the global governance system, according to the white paper.

It has also opened up a new path for all humanity to realize modernization, and ensured that the efforts of building a global community of shared future are delivering real results, the white paper said.

Guo said in taking the next step China is working to foster new drivers of economic growth, while advancing large key projects as well as some "small yet smart" projects to help BRI participating countries lay a solid foundation for development.

China will create a pilot zone for Silk Road e-commerce cooperation and host the global expo on digital trade to share development dividends with other BRI countries, Guo added.

To facilitate two-way trade, Guo said China will work actively towards joining the Comprehensive and Progressive Agreement for Trans-Pacific Partnership and the Digital Economy Partnership Agreement.

Guo said China will also support companies from Hong Kong and Macao to participate in the construction of the Belt and Road and deepen cooperation in the green economy, digital economy and other fields, to achieve sustainable development in BRI countries. Xinhua



Over the past decade, China has signed BRI cooperation documents with more than 150 countries and 30-plus international organisations

Intelligent technology at Hangzhou Asian Games

AT the track and field events of the Hangzhou Asian Games, people's attention was drawn to several "robot dogs" handling discus and javelin back and forth. After completing their assigned tasks of transporting equipment, these four-legged machines would wait obediently at the sidelines for their next commands.

These "robot dogs" are also known as quadruped

robots. Shen Hongbin, a Chinese technology officer of the competition department of the Hangzhou Asian Games Organizing Committee, said using "robot dogs" to transport sports equipment like discuses and javelins could greatly save manpower and ensure safety.

Intelligence was one of the key concepts of the Hangzhou Asian Games, and the "robot dogs" used in track

and field events exactly embodied the vision of a smart Asian Games.

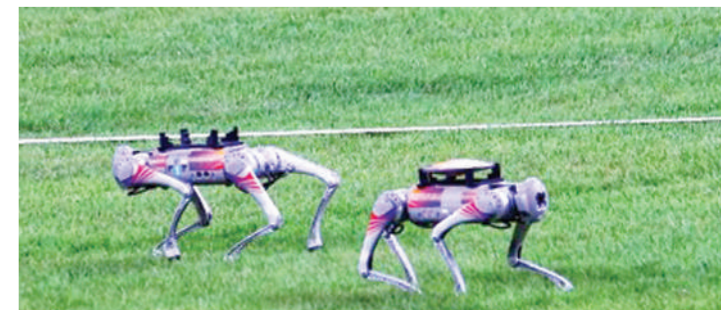
At the Hangzhou Asian Games Village, passengers lined up early at an augmented reality (AR) bus demonstration area. Buses there employed visual perception, laser radar perception, and other technologies to operate, without the intervention of a safety personnel. Those buses could predict pedes-

trian and vehicle movements, automatically planning and executing avoidance programs.

With the on-board AR function, passengers could not only see real-time scenes outside the bus when observing through the window, but also view virtual scenarios such as the mascots and sports events. This created a magical fusion of virtual reality with real-life scenes.

From debuting a digital torchbearer to introducing electronic ID registration, and to exploring 5.5G technology, the use of digital technologies and technical innovations at the Hangzhou Asian Games has helped break through the limitations of time and space, allowing more people to participate in the sports events virtually and fully enjoy the excitement of sports.

People's Daily



"Robot dogs" carry discuses during a men's discus competition of the Hangzhou Asian Games held in the Hangzhou Olympic Sports Center Stadium, east China's Zhejiang province, Oct. 2, 2023. (Photo by Xie Shangguo/People's Daily Online)

Turkey ready for any kind of mediation - Erdogan

ANKARA

TURKISH President Recep Tayyip Erdogan has offered to mediate in the Hamas-Israel conflict. He said that Turkey continues to step up its diplomatic efforts, Turkey-based Anadolu Agency reported.

Erdogan (pictured) said, "I would like to state that Turkey is ready for any kind of mediation, including prisoner exchanges, if the parties request it."

"We continue to step up our diplomatic contacts, which we have been maintaining for a while and have intensified even more in the last three days," Erdogan said. He made the remarks after chairing a cabinet meeting in Ankara.

Erdogan's remarks come after the terrorist group Hamas launched a surprise attack on Israel, prompting Israel to declare a state of war.

Turkish President emphasised that the war is subject to a moral and ethical code, adding that the "sides are obliged to comply with. As we always say, 'There are no losers in a just peace'." Anadolu Agency reported.

Erdogan urged Israel to stop its bombing of Palestinian regions and called on Palestinians to stop their harassment of civilian settlements in Israel. He called for acting with a human conscience and added, "This moderate step will also open the door to peace."

Erdogan said, "The destruction of Gaza by air and ground attacks, the

bombing of mosques, and the deaths of innocent children, women, elderly, and civilians are never acceptable." He stated that Turkey is making necessary preparations to provide humanitarian aid materials that the Gaza Strip will require amid Israel's counter-offensive against Hamas.

He said that Turkey's stance regarding the issue has been clear from the very beginning and stated that Turkey recognised Israel in 1949. He noted that the two nations continue to have diplomatic ties, according to Anadolu Agency report.

He further said, "We believe that there will be no peace in the region without the establishment of an independent sovereign state of Palestine with geographical integrity, within the 1967 borders, with Jerusalem as its capital," Anadolu Agency reported.

Erdogan stressed that problems in the region cannot be resolved by "constantly harassing the Palestinian people, disregarding the safety of their life and property, seizing their homes and lands, destroying their infrastructure, and preventing their development."

He said, "We have always said and continue to say that we disapprove of letting a single innocent person get harmed, whether in Israel or Palestine's lands. Our position has not changed."

Earlier on Monday, Erdogan held separate phone calls with Israeli counterpart Isaac Herzog and Palestinian President Mahmoud Abbas to discuss the latest situation in the region.



On Sunday, Erdogan stressed that the realization of an independent, and geographically integrated Palestinian state based on 1967 borders, with East Jerusalem as the capital, could not be delayed any further, according to Anadolu Agency report.

In his remarks at the opening ceremony of Mor Ephrem Syriac Orthodox Church in Yesilkoy, he said, "Lasting peace in the Middle East is only possible through a final settlement of the Palestinian-Israeli conflict."

He said that Turkey is willing to do its part to stop the conflict between Israel and Palestine and reduce the tensions that escalated on Saturday. He called the Palestine issue the root cause of the problems in the region. He added, "Our region will remain craving peace unless a just settlement is reached."

The Israel Defence Force (IDF) spokesperson Lieutenant Col. Jonathan Conricus on Wednesday that 1200 Israelis

were killed and more than 2,700 wounded and emphasised that the Israeli soldiers are ready to execute mission in Gaza.

"Four days after Hamas breached into Israel, attacked Israeli communities, murdered and massacre Israeli citizens and took dozens of Israeli hostages into Gaza.

The dead toll is staggering, a 1200 dead Israelis. The overwhelming majority of them civilians and more than 2700 wounded and sadly something tells me that these are not final numbers," he said.

The IDF spokesperson said that about 300000 soldiers had been deployed at the Gaza border and claimed that they would ensure that Hamas would not have any military capabilities at the end of the war.

In a live video posted on X, Lieutenant Colonel Conricus added, "We have sent our inventory, armoured soldiers, our artillery cores and many other soldiers from the reserves. 300000 in numbers in different brigades and divisions and they are now close to the Gaza strip getting ready to execute the mission that Israeli government and that is to make sure that Hamas at the end of the war won't have any military capabilities by which they can threaten or kill Israeli citizens." ANI

Putin blames US for Middle East crisis, advocates two-State solution

MOSCOW

RUSSIAN President Vladimir Putin has criticised the United States for its role in the ongoing Middle East crisis, triggered by the surprise Hamas attack in southern Israel, RT reported.



Putin (pictured) stated, "I believe many would agree with me that it is a glaring example of the failures of the US Middle East policies. They tried to monopolize the peace settlement but unfortunately paid no attention to searching for compromises that would be acceptable for both parties," according to RT.

RT is a Russian state-controlled international news television network funded by the Russian government.

Putin also expressed concern about Washington's pressure on both sides, suggesting it was an attempt to impose "unilateral solutions" without considering the core interests of the Palestinian people, including the creation of an independent Palestinian nation-state as outlined in UN Security Council resolutions.

The US "never took into account the core interests of the Palestinian people," Putin claimed.

Putin's remarks came during a meeting with Iraqi Prime Minister Mohammed al-Sudani in Moscow.

He also emphasised the need to prioritise minimising harm to civilians on both sides of the Israeli-Palestinian conflict, as reported by RT.

Senior Russian officials, including Foreign Minister Sergey Lavrov, have also blamed the US for the renewed hostilities. Lavrov proposed that the quartet of Middle East mediators, which includes the US, Russia, the EU, and the UN, should take a leading role in peace talks, suggesting that the US had sidelined this mechanism to "monopolise" its own interests. ANI

First plane laden with US armaments arrives in Israel

TELAVIV

THE first plane carrying US armaments landed in southern Israel on Tuesday evening, the Israel Defence Forces (IDF) said.

"The first plane carrying US armaments has since arrived at the Nevatim Airbase in southern Israel this evening," posted IDF on X.

However, the IDF did not reveal the kinds of weapons or military equipment it received.

As Israel wages war with Hamas, US President Joe Biden's administration has begun delivering munitions to Israel this week.

"The cooperation between our militaries is a key part of ensuring regional security and stability in times of war," IDF's post added.

Meanwhile, Israeli President Benjamin Netanyahu on Tuesday held a telephone conversation with US President Biden for the third time.

"I told him (Biden) that Hamas is worse than ISIS - and that they should be treated that way," posted Netanyahu on the social media platform, X, after the talks.

Biden reiterated that the "US stands by Israel" and "fully supports its right to defend itself," the Israeli PM said while thanking him for "unreserved support".

"Since our last conversation, the scale of this evil has only grown. They abducted dozens of children, burned them and executed them. They cut off the heads of soldiers, they murdered the young people who were celebrating at a festival in the wild...We have not seen such barbarism in the entire history of the State of Israel..." Netanyahu posted on X.

As the war against Hamas has completed four days, over a thousand Israelis have been killed, more than 2,800 are injured and 50 are confirmed hostage or missing, IDF said.

It also said that over 4,500 rockets have been fired from Gaza so far on Israel.

On the other hand, over 770 Palestinians have also been killed in air raids after Israel launched a strong counter-offensive. The Health Ministry in Gaza said that at least 770 Palestinians have been killed and 4,000 wounded in Israeli air raids. Among the dead are 140 children and 120 women, a ministry spokesperson said. ANI

RAMALLAH

HAMAS leader Ismail Haniyeh has said that the issue of prisoner swaps won't be addressed until the end of the war, The Times of Israel reported.

The head of the Hamas political bureau said that the "prisoner exchanges will only be tackled after the end of the war."

The terrorist group's commander claims in a statement that the decision has been communicated to "parties that have contacted us" and offered to mediate a release of those held captive through a prisoner swap.

According to The Times of Israel,

No prisoner swap before end of war - Hamas

Haniyeh also praised Gazans for their fortitude and readiness to die for the Palestinian cause, and claimed that Israel's counter-offensive is a reflection of the "shame of its defeat."

The death toll on the Israeli side since Hamas infiltrated the country's border on Saturday has risen to over 900.

Whereas, the toll of the deceased on the Palestinian side stands at 770, including 140 children as of now. Earlier today, Israel Prime Minister Benjamin Netanyahu, shared a video on social media platform X, that showed airstrikes amid the ongoing war between Israel and Hamas.

"continue with all the strength," Netanyahu said.

In addition to this, at least 18 people have also been killed and around 100 were injured in the West Bank region since Saturday, Al Jazeera reported.

Earlier in the day, in a stern warning to Hamas, Israeli Prime Minister Benjamin Netanyahu said that "though Israel did not start this war" but "will finish it".

"Israel is at war. We didn't want this war. It was forced upon us in the most brutal and savage way. But though Israel didn't start this war, Israel will finish it," said Netanyahu in an address to the nation.

As part of its retaliation against Hamas, Israel has

mobilised 3,00,000 troops. This is the largest mobilisation since the 1973 Yom Kippur War when Israel called up 400,000 reservists, Times of Israel reported.

The Israeli Air Force continues to extensively attack many targets of the terrorist organizations in the Gaza Strip.

Hamas said civilian hostages would be executed without warning and the killings broadcast if Israel targets people in Gaza. The group claims to be holding more than 100 hostages, including Israeli army officers. ANI

UN chief proposes \$3.3b budget for 2024 as liquidity weakening

UNITED NATIONS

UN Secretary-General Antonio Guterres warned Tuesday that the liquidity situation of the world body has worsened this year with fewer collections through the end of the third quarter.

Only 64 percent of dues have been collected this year compared with 71.9 percent in 2022 and 82.7 percent in 2021 for the same period.

"This starts to be a very worrying trend in which payments

are made later in the year, which creates as you can imagine an extremely difficult management problem," he told the Fifth Committee of the UN General Assembly, which is responsible for budgetary affairs.

To align cash outflows with reserves, temporary cash management measures were introduced in mid-July in the hope of discontinuing them by the end of September. Unfortunately, additional measures had to be introduced in September, he said.

As in the recent past, program



managers will strive to minimize the negative impact on program delivery. But protracted cash conservation measures, including the suspension of hiring, will impact the delivery of some mandates, he warned.

"Even in the best-case scenario, we will be starting 2024 with

less cash than 2023 because we have returned credits at the beginning of 2023. This illustrates the absurdity of our budget rules that we have to return money that we could not spend during the year because we did not receive it on time," said Guterres. "Therefore, unless the cash situation improves drastically before the end of the year, program delivery in 2024 is likely to be impacted even more significantly."

He thanked the 137 member states that have paid their contributions in full, and appealed to

all member states to do so.

Guterres asked for a program budget worth \$3.3 billion for 2024.

The proposed budget for 2024 broadly remains at the 2023 level and, in real terms, below the 2019 budget level, he said.

Member states will negotiate till the end of the year the 2024 program budget before it is approved by the General Assembly. The United Nations has a separate peacekeeping budget that is approved during the summer. Xinhua

China-Europe freight trains write new chapters of Silk Road cooperation

ACROSS the vast Eurasian continent, the tinkling of camel bells once rang along the ancient Silk Road. Today, the rumbling "steel camels" are running along tirelessly.

After 10 years of development, the China-Europe freight train service has accumulated 77,000 trips, transporting 7.31 million twenty-foot equivalent unit (TEU) containers of goods worth over \$340 billion. It has become an important bridge for international economic and trade cooperation.

Up to now, the China-Europe freight trains connect 112 cities in China and reach over 200 cities in 25 European countries and regions, as well as over 100 cities in 11 Asian countries and regions along the route. It opens up new channels for land transportation between Asia and Europe.

At the China-Kazakhstan (Lianyungang) logistics cooperation base in east China's Jiangsu province, cargos are transferred from freight trains to vessels, waiting to be shipped overseas.

At a cargo consolidation hub for the China-Europe freight trains in Shenyang, northeast China's Liaoning province, cranes are hoisting containers marked "CHINA RAILWAY" onto trains.

At the Erenhot Port in north China's Inner Mongolia autonomous region, China-Europe freight trains stand ready to depart after inspections and

load switching.

According to the data from China Railway, the China-Europe freight train service has three main corridors - western corridor, eastern corridor and middle corridor - through six border crossings. There are now 86 routes operating on a routine basis at 120 km/h, forming the network of international intermodal transport between Asia and Europe.

Ports are important nodes along the China-Europe freight train routes, where trains complete procedures such as load switching, customs declaration, customs clearance, and exit.

Over the past 10 years, countries along the China-Europe freight train routes have strengthened the capacity expansion of existing ports, opened new ports, and continuously improved international intermodal transport capabilities to meet the growing demand.

The Manzhouli railway port in north China's Inner Mongolia Autonomous Region, after going through multiple upgrades, has doubled its daily loading capacity to 840 TEUs from the number in 2020, making international intermodal transport more efficient and convenient.

According to data from China Railway, in 2022, the numbers of China-Europe freight trains passing through Alashankou, Horgos, Manzhouli, Erenhot, and Suifenhe ports reached 5,141,



A China-Europe freight train carrying 110 twenty-foot equivalent unit containers of goods departs from Jinhua, east China's Zhejiang province, for Central Asian countries, Oct. 6, 2023. File photo

3,150, 4,838, 2,549 and 884, respectively, up by 3,981, 3,080, 4,527, 2,388, and 884 compared to 2016.

Over the past decade, China-Europe freight trains have built an all-weather, high-capacity, green and low-carbon logistics channel, creating a new landscape for international transportation cooperation.

Statistics show that the China-Europe freight train service offers a cost advantage of approximately 1/5 compared to air transportation for shipping goods from China to Europe. Additionally, the transportation time is approximately 1/4 of that of sea transportation.

The service boasts high stability, and thus remains a reliable choice for meeting specific logistics needs that prioritize factors such as high value-added services and strict adherence to delivery timelines.

"Not only that, the average carbon emission of China-Europe freight trains is 1/15 of air transportation and 1/7 of road transportation. This plays a positive role in responding to global climate change and achieving sustainable transportation development," said an executive with the freight transportation department of China Railway.

Multimodal transportation of rail-sea, rail-road, and rail-air will better unleash the efficiency of China-Europe freight trains.

According to the National Development and Reform Commission, currently there are 29 routes of China-Europe freight trains starting from coastal ports such as Dalian, Tianjin, Qingdao, and Lianyungang. Cities like Guangzhou and Chengdu have built new rail-air cross-border e-commerce export models relying on the China-Europe freight train service, promoting integrated logistics development.

The range of goods transported between China and Europe via the China-Europe freight trains continues to expand. Starting from China, the trains now carry 53 major categories of goods, expanding from mobile phones and computers initially to vehicles, mechanical equipment, electronic products, and more. From Europe to China, the categories have grown from timber, automobiles and spare parts to electromechanical products, food, and medical devices.

The China-Europe freight train service is seeing robust growth. In the first eight months of this year, 11,638 trips were made, carrying over 1.26 million TEUs of goods, up 10 percent and 23 percent respectively compared to the same period last year. With this momentum, the "steel camels" will bring even more opportunities for international economic and trade cooperation. People's Daily



Simba SC forward, Jean Baleke. PHOTO: COURTESY OF SIMBA SC

Baleke fires blank, Feisal Salum back among goals in NBC Premier League

By Correspondent Michael Mwebe

ANOTHER quiet round in front of goal for 2023/24 NBC Premier League's top marksman, Jean Baleke, handed Azam FC attacking midfielder, Feisal Salum 'Fei Toto', the opportunity to close the gap at the top of the scoring charts.

Baleke missed the chance to pull clear of the chasing pack in Round 5 but Salum was in no mood to let his opportunity slip in Azam FC's hard-fought 1-0 win at Coastal Union on Friday.

Salum, also the Taifa Stars midfielder, was in the right place at the right time to slot home from close range to put his side in front when it locked horns with Coastal Union at Mkwakwani Stadium in Tanga.

It was against the run of play as hosts Coastal Union dominated proceedings but were undone when Congolese goalkeeper Ley Matampi mishit a back pass by central defender Lameck Lawi to present a shooting opportunity for Azam FC to take the lead.

Salum took a clean strike past Matampi, to take his tally to four goals for the season.

The former Young Africans SC midfielder had gone four matches without scoring since his opening-day hat-trick against an eight-man Tabora United.

He is now one goal behind leading top scorer, Baleke. Baleke once again found himself on the substitute bench, coming on in the second half in Simba SC's Sunday victory over Singida Fountain Gate FC at Liti Stadium in Singida.

He was an unused substitute in Round 4 which witnessed Simba SC cruising to a 3-1 away win over Tanzania Prisons. He is still the league's top goal scorer but has seen his lead cut to one goal by Salum.

In second place in the goal-scoring charts, the quartet of Stéphane Aziz Ki, Maxi Nzengeli, Pacome Zouzoua, and Matheo Anthony were all back on the score sheet to take their tally to three goals apiece.

Aziz Ki, Nzengeli, and Zouzoua were on target for Young Africans as the reigning champions returned to winning ways with a 3-0 victory over hosts Geita Gold FC at CCM Kirumba Stadium, Mwanza on Saturday.

Matheo Anthony's strike for Mtibwa Sugar was not enough to stop the Morogoro side from slipping to another defeat when it confronted Tanzania Prisons in Mbeya on Sunday.

In the assists charts, Young Africans' right full-back Kouassi Yao Attohola is leading the race with three.

He is closely followed by the Simba SC duo of Dennis Kibu and Clatous Chama as well as Mtibwa Sugar youngster Ladack Chasambi.

Chama vows to score more goals in 2023/24 NBC Premier League

By Correspondent Nassir Nchimbi & Agencies

SIMBA SC midfielder Clatous Chama is dedicated to being more involved in scoring goals for his outfit in the 2023/24 NBC Premier League after proving his worth in executing assists in the league.

Chama is eager to decorate his impressive season after scoring two goals to rescue Simba SC from defeat against Zambian Super League big gun, Power Dynamos, when the sides took on each other in the first leg of the CAF Champions League Second Preliminary Round in Ndola, Zambia.

The midfielder scored the first goal of the domestic season at Manungu Stadium on August 17, when Simba SC beat Mtibwa Sugar 4-2 and last week he scored the second goal at Sokoine Stadium in Mbeya, leading his team to win 3-1 against Prisons.

"To tell you the truth, I am very happy, I have been finding it very difficult to score goals in these regional stadiums because there are times when they are not in good condition, but until this fifth round I have

scored two away goals," he said.

Chama said scoring in regional stadiums has been very difficult for him while admitting that he can deliver many goals this season when the Benjamin Mkapa Stadium is opened for use.

He said he has been scoring several goals at the stadium and he is sure he will do so this season, adding to the goals he has scored away, he may this season have a greater number of goals than ever before.

"I know the Benjamin Mkapa Stadium will be opened soon, so it's a good situation for me, I ask God to help me - and my teammates to help me, I can compete for the top goal scorer this season," he said.

The footballer, who is also Zambia's Chipolopolo midfielder, has joined the senior national side's camp in the United Arab Emirates to complete the list of 25 players summoned for an international friendly match.

FAZ Media confirmed the arrival of the Simba SC midfielder who was the last to arrive ahead of the international friendly game against Egypt slated for tomorrow (today).

Family intrigues threaten Hassan Mwakinyo's boxing career, fan base

By Correspondent John Kimbuta

CHANCES that beleaguered 'ringmaster' Hassan Mwakinyo will pursue his boxing career for much longer are on the balance in the wake of his failure to show up for a scheduled fight, and steps taken by the Tanzania Professional Boxing Regulatory Commission (TPBRC).

The regulatory body was apparently in consultations with the National Sports Council (NSC) after both the boxer and the fight promoter were asked to present their defense in the case before decisions were taken.

The circumstances of absenting himself from the fight were peculiar, and invite suspicions of being taken sort of prisoner in domestic feuds eroding his sense of confidence, and professionalism.

Looking at what has been happening around the pugilist, there is reason to worry that he is running out of steam, a bit physically but also psychologically.

There were some controversial boxing events abroad where he won over a boxer named Sam Eggington who suffered a shock knockout defeat to Mwakinyo within two rounds, and then a decision was given not long thereafter by the UK Boxing Commission.

On October 31, an entry from a UK newspaper said that the Tanzanian fighter's recent ranking should be ignored due to a computer data error during the tallying. It means he should not have fought in the match in the first place.

There was a time when the boxer was throwing punches in



Tanzania's professional pugilist, Hassan Mwakinyo. PHOTO: COURTESY OF HASSAN MWAKINYO

international bouts in several continents, around 2017-2020, and then slipped into a losing phase.

There are still memories on either websites or chronologies of November 16, 2020, when the boxer was landing a punch on Argentinian boxer, Jose Carlos Paz, in the WBF Intercontinental Super Welterweight bout.

Retaining those images is a sort of snap of legend, as at that time he was winning most of his bouts outside, so a legendary status emerged.

Chroniclers say that Mwakinyo, whose real name is Halfan Hythani Hamza, has won 20 fights out of the 23 bouts he has fought since making his debut in 2020 against Alibaba Tarimo on November 29, 2015.

He rose to the global lime-

light after clinching the WBF Intercontinental Light Middleweight title twice in 2020.

Mwakinyo boasts a decorated trophy cabinet that includes the UBO International Super Welterweight title won in 2018, the WBF Intercontinental Super Welterweight in 2020, and the ABU Super Welterweight title in 2021. Why worry over an undercard?

There is an expression that a clever bird is caught in a lousy trap, and this could perfectly fit the profile.

While the chances are that he would fight a big Kenyan fighter displaying a belt handed after beating a Malawi boxer recently, and he was saying that his mind is set on Mwakinyo, the Tanzania pugilist throws his fight

plans into disarray and his fans into gritting their teeth in disappointment after he fails to come out for a fight.

The reason is that a fighter with whom there is a family feud in his Tanga home base was on the cards, and he decided he could not fight alongside him.

It is not clear if the Kenyan boxer will now have it easy with the Kenya Professional Boxing Commission promising him a WABA World title fight in Dubai next year.

The boxer, Okwiri, popularly known as 'Boom Boom', was by September 11 recently saying the victory set his season in motion and laid the perfect foundation for a vicious fight against Mwakinyo.

Whether that would be a prelude to the Dubai title fight or it could even be that fight itself, a million-dollar payday, was not explicit in the Nairobi wrote, but unless the local boxing commission exonerates the pugilist, it is lost.

The psychological decline and loss of balance, allowing one to be caught amid an irrelevant feud with a clan aspirant pugilist green with envy at his brother's formidable success can partly be dated to last year, an April 15, 2022 entry.

It says the boxer had so far lost two bouts and the last one was won by knockout basis, despite that 'there is statistically no evidence that the fear had already crept' into the boxer.

Perhaps the statistics are lacking, but the chances are that losing two bouts nearly in succession, and one by knockout, and in the boxer's usual boxing class, implies that there is room for doubting over what is next.

The fight that had the boxer handed a ban after a knockout win is perhaps the most controversial in his career, inviting 2,800 comments on a boxing news outlet in the UK, the non-title Welterweight bout in Liverpool.

The reason was that the government reacted by ordering the professional boxing body to conduct a thorough investigation into the controversial loss.

This had an effect here as well as the government, through the NSC, ordered the TPBRC to investigate the whole issue and come up with appropriate answers.

Investigating the loser in a fight sounded a bit strange, and as the boxer related, plenty of shenanigans were upon him as he left for the plane, luggage missing, and having plenty of trouble locating it, etc.

The reports said that while fighting with Mwakinyo in Liverpool, Liam Smith was banned from fighting in the United States by the country's boxing board.

Yet, before the ban, the NSC instructed TPBRC to investigate the whole issue that resulted in Mwakinyo's shameful loss. This other investigation is not on loss but a snub.

Aga Khan SC maintains winning ways in 2023 DC GP Gymkhana Shield

By Guardian Reporter

ALL-rounder Vishal Patel was in top form with the bat as Aga Khan Sports Club's cricketers maintained their winning ways in this season's Dar es Salaam Cricket (DC) GP Gymkhana Shield with a 63-run drubbing of Gymkhana Cricket Club last week.

It was a fourth consecutive win for Aga Khan Sports Club which is now leading the show-down's Group B with a 2.1125 net run rate, remaining as the only squad which has yet to concede defeat.

After winning the toss and choosing to bat first, Aga Khan Sports Club showed its depth in batting as the squad scored 142/4 in the allotted 20 overs.

Patel slotted in as an opener, made full use of his experience, and notched 53 runs which included four fours and a six.

Fellow opener, Jumanne Mohamed, also made his presence count with a series of well-taken shots and ended with 26 runs.

The opening batting pair had the batting team reaching within one run short of the triple-digit figure when Patel was sent back to the pavilion after 15.2 overs.

Youthful Dhruvit Mehta was the top-order batsman who was equally in great form, chipping in with 27 runs whilst clearing the boundary twice.

Early dismissals of other promising players, Harshdeep Chohan and Kartik Syal, somehow prevented the batting squad from finishing its innings with an imposing score.

Chohan was two runs short of a two-digit figure, and Syal



Cricketers making Aga Khan Sports Club celebrate lifting the 2019 Dar es Salaam Cricket (DC) GP Gymkhana Shield showdown's silverware with victory over Caravans Cricket Club in the final that took place in the city. PHOTO: COURTESY OF NIKHIL PUJARA

made his way back with four runs not out, setting up an unbeaten fifth-wicket partnership with Riziki Kiseto that posted 14 runs not out.

Nikila Nishanga was by far the bowler that stood out of the rest of Gymkhana Cricket Club's bowling unit, given the cricketer had 2-20 in four overs.

Gymkhana Cricket Club's cricketers, in response, lost steam in their efforts to chase 143 runs, having ended with 79/9 in 20 overs.

Captain Harshdeep Shah who was deployed in the top order was, in the end, the cricketer with a meaningful contribution of 31 runs, clearing the boundary twice.

The other top-order cricketer, Kheel Suchak, was also the performer who returned with two digits - scoring 15 runs.

Efforts by Gymkhana Cricket Club

to embark on a successful chase of the target encountered a setback soon following an early exit of the opening batting pair of Dharmin Parmar and Amit Raghuvanshi.

The two senior cricketers could not withstand Aga Khan Sports Club's bowling unit attack, with one of the duo making his way back with paltry figures.

Parmar could only manage two runs from nine knocks, whereas his fellow opener was dismissed for duck by Aga Khan Sports Club's pacer Vipin Abraham.

After efforts by Shah and Suchak which propelled Gymkhana Cricket Club to 71 runs after 17.4 overs, there was a batting collapse that ultimately dashed the outfit's hopes.

Nishanga notched six runs and Yash Hirwania could so far score six runs not out as Gymkhana Cricket Club's

batting unit found it difficult to repel Aga Khan Sports Club's bowling unit onslaught.

Caravans Cricket Club is sitting second in Group B having won three duels and suffered one defeat to amass a 2.3912 net run rate.

Third-placed Lions Cricket Club, which emerged victorious in its second fixture last week, has notched a 0.3170 net run rate following victory in the club's two ties.

Gymkhana Cricket Club, which has yet to record victory, is positioned fourth after conceding a loss in three duels it has honoured to amass an inferior net run rate of -3.2167.

The youthful Lions B, which has also yet to notch a victory, is positioned at the bottom of Group B after collecting a -3.4681 net run rate from three defeats.

'We're not monsters', says Afghanistan coach ahead of World Cup qualifiers

HONG KONG

AFGHANISTAN begin their first World Cup qualifying campaign since the Taliban's return to power on Thursday with head coach Abdullah Al-Mutairi looking to push politics aside and let his team focus on beating Mongolia.

Afghanistan, who have never gone close to securing a place at the World Cup, are hoping to advance to the second round of Asia's preliminaries for the 2026 finals but Al-Mutairi and his squad face a number of challenges.

Unable to play in front of their own fans due to the security situation in Afghanistan, they are playing the 'home' leg in neighbouring Tajikistan before facing Mongolia in Ulaanbaatar in the return match on Tuesday.

"Everyone is thinking all of us are monsters but this is not true," the Kuwaiti coach told Reuters of how his team have been perceived since the Taliban returned to power two years ago.

"You cannot judge all of the people because of one or two, or because of the political situation.

"We are only a football team. It's so difficult but we try our best."

The tie is one of 10 taking place across the continent featuring the confederation's lowest-ranked nations, with the victors advancing to the second round group phase which features seeded nations such as Japan and Australia.

The winner of Afghanistan's playoff will take on 2022 World Cup hosts Qatar as well as India and Al-Mutairi's native Kuwait, with the top two finishers advancing to the next phase of qualifying.

The third and fourth finishers in the group move into a qualifying tournament for the 2027 edition of the continental championship, which will be played in Saudi Arabia.

"Our target is to qualify for the Asian Cup in 2027," said Al-Mutairi. "We will try our best now."

Despite the many challenges Al-Mutairi has faced since taking over as coach in April he said he has been succeeded in blending a cohesive and unified squad comprised of players from both inside and outside Afghanistan.

"We try to show everyone in the team that we have the same pain," he said. "We are humans.

"It's not important about background, your culture, where you sleep, where you are resident, where you play. It is not important.

"The most important is we have the same blood, Afghanistan blood. This you cannot change, even if you have another passport, even if you were born outside and have never been to Afghanistan before. None of this is important.

"What is important is the team plays for the country. Before it was a big problem but now we've solved it."

Reuters

Age not a factor for England's Kane, targets Euro 2028

BURTON-UPON-TRENT, England

HARRY Kane says he is hoping to be in top shape for another eight or nine years and wants to help England win the European Championship on home soil in 2028.

England's top scorer, who will be a month shy of 35 when the 2028 Euros kick off, said it would be a "dream come true" to win the tournament having lost the 2020 final to Italy at Wembley.

"The perception in sport or football is that you hit 30 and people start to think it's the end," the Bayern Munich striker said after the UK and Ireland were named Euros hosts.

"But the way I am looking at it is that I almost have the second half of my career now.

"I've had nine or 10 years at the highest level and I'm hoping for another eight or nine years.

"With recovery, sports science and the way the game has adapted, it has allowed players to play for longer," added Kane, who turned 30 in July.

Kane cited Cristiano Ronaldo and Lionel Messi as examples of players who were still performing at the highest level in their thirties.

"When you look at a lot of the top-level players -- Ronaldo, Messi, (Robert) Lewandowski, (Zlatan) Ibrahimovic -- they have almost got better as they hit 30," he added.

"Everything is maybe settled in your personal life, family, kids. You are comfortable with your body and you are comfortable mentally, where you are at. That just allows you to focus on the football."

Reuters

Messi a doubtful starter for Argentina, Vinicius back with Brazil for World Cup qualifying

SAO PAULO

LIONEL Messi is again a doubtful starter for Argentina in the next World Cup qualifying match against Paraguay.

The Argentina captain scored in the opening 1-0 win over Ecuador but skipped the 3-0 win at Bolivia last month because of muscular pains that have also sidelined him from several matches for Inter Miami in the MLS.

The World Cup champions are due to host Paraguay on Thursday at Buenos Aires.

Vinicius Jr. missed Brazil's first two games in South American qualifying but is back in the starting lineup after recovering from an injury. The Selecao will take on Venezuela in Cuiaba.

Argentina and Brazil are 2-0 in qualifying for the 2026 World Cup after victories last month. The continental archrivals are due to meet in November.

Colombia is in third spot in the 10-team standings with four points. Uruguay and Venezuela each have three points, followed by Paraguay, Peru and Chile with one point each.

Ecuador hasn't registered a competition point despite its 2-1 win over Uruguay on Sept. 13.

Ecuador started the qualifying tournament at -3 after having points



Inter Miami forward Lionel Messi sits on the bench as a potential substitute ahead of an MLS soccer match against FC Cincinnati on Oct. 7, 2023, in Fort Lauderdale, Fla. AP

deducted by FIFA for the falsification of birth information of defender Byron Castillo, who is of Colombian origin.

The next World Cup in the United States, Mexico and Canada is expanding to a 48-team format, meaning direct entry to the top six teams in South America. The seventh-place team will contest an intercontinental playoff for a berth.

Other matches Thursday include celebrations for Uruguay, Argentina and Paraguay after FIFA's decision to award the three countries the opening matches of the 2030 World

Cup, which will be co-hosted by Spain, Portugal and Morocco.

ARGENTINA vs. PARAGUAY

The 36-year-old Messi missed four MLS matches for his club plus the U.S. Open Cup final. He played 10 minutes on Saturday in Inter Miami's 1-0 loss to Cincinnati.

Tuesday's training suggested he will face Paraguay, but it wasn't clear whether he'd start or come off the bench.

Coach Lionel Scaloni didn't indicate who would replace Messi if he doesn't

start. He will also have to make other selection decisions, including whether to start Nicolás Tagliafico or Marcos Acuña at left-back, or Julián Álvarez or Lautaro Martínez up front.

Argentina will not count on Ángel Di María, who is recovering from injury. Nico González is likely to be the veteran's replacement once more.

Paraguay's new coach Daniel Garnero will have his debut against Argentina. He took over from Guillermo Barros Schelotto last month after the first two qualifiers.

The 54-year old Garnero,

an Argentine like Schelotto, has coached several Paraguayan teams since 2016 and shown preference to more balanced teams in a country where defending is seen as an art.

"We need to play it clever, use the strategy of our coach for this match and take one point. And why not three?" defender Junior Alonso said.

His hopes are not false, Argentina has failed to beat Paraguay in the two latest editions of South American World Cup qualifying.

BRAZIL vs. VENEZUELA

ELA

Brazil's new coach Fernando Diniz showed at Tuesday's training that Vinicius Jr. is fully recovered from injury and will start against Venezuela in the city of Cuiaba. Raphinha was the starter at right-wing in the two first matches but is now injured.

The status of the 23-year-old Vinicius at home has grown since the last World Cup, as he continues to thrive at Real Madrid and fans see Neymar playing in a less-competitive league in Saudi Arabia.

"Vinicius is important for his club, he is important for the national team. And he is only a boy," striker Gabriel Jesus told a press conference.

"He came back from injury scoring goals and helping Real win matches. He is just great."

Renan Lodi, who is also out due to injury, is likely to be replaced by Guilherme Arana.

Richarlison is expected to start against Venezuela despite his goal drought for the national team.

His most recent goal for Brazil came in the 4-1 win against South Korea in the round of sixteen of the World Cup in Qatar.

Also on Thursday, Colombia will face Uruguay, Bolivia will host Ecuador, and Chile will take on Peru.

AP

Beleaguered Maguire says call from Beckham was 'classy' and 'touching'

BURTON-UPON-TRENT, England

HARRY Maguire said a surprise call from former footballer David Beckham three weeks ago was "classy" and "touching", with Beckham offering kind words of commiseration for the beleaguered England and Manchester United defender.

The 30-year-old Maguire has been the target of brutal abuse from angry fans, an experience Beckham knows all too well after his infamous red card during the 1998 World Cup made him perhaps the most hated man in England - the nadir of his mostly illustrious career and a main storyline of his candid Netflix documentary "Beckham".

Beckham reached out after England's 3-1 win over Scotland on Sept. 12, when the toxic jeering by Scottish fans had both Three Lions manager Gareth Southgate and Maguire's mother Zoe lashing out in anger.

"(Beckham's call) meant everything," Maguire told reporters on Tuesday after England's training at St. George's Park.

"I've spoken throughout my career about David Beckham being someone I looked up to and watched when I was a young boy. He was a big role model when I was growing up.

"It shows how classy he is to reach out to me. It was something I really appreciate. It was touching really."

Maguire, who has 59 caps for England, scored an own goal in the Scotland

game in an otherwise solid game and is on Southgate's squad for Friday's friendly against Australia and Tuesday's European Championship qualifier versus Italy at London's Wembley Stadium.

In the four-part Beckham documentary, the former Man United cornerstone and wife Victoria detail the abuse suffered after his World Cup blunder.

They received threats to kidnap infant son Brooklyn. A Becks effigy was hung in a pub and rocks hurled at United's bus. Beckham, now 48, said he fell into a deep depression.

Maguire watched the documentary and said he was taken aback by the level of abuse Beckham suffered.

While the 30-year-old was hesitant to divulge much of their conversation, he said: "The main thing he did is he reminded me of the career I've had to date and the big moments I've had in my career.

"I think when you're going through tough moments you've got to go through past experiences and past memories and where you've gone in your career and what you've been through," Maguire said.

"Every career is so up and down, especially when you reach what I've reached, in terms of being the captain of the biggest club in the world for three-and-a-half years. He's been in that position and knows what it's like."

The much-maligned



Manchester United's Harry Maguire during the warm up before the Premier League match between Manchester United and Brighton & Hove Albion at Old Trafford, Manchester in Britain on September 16. REUTERS

defender lost his place in United's starting 11 last season, but he set up Scott McTominay's winner in their thrilling last-gasp win over Brentford last weekend, a performance that should help silence his critics.

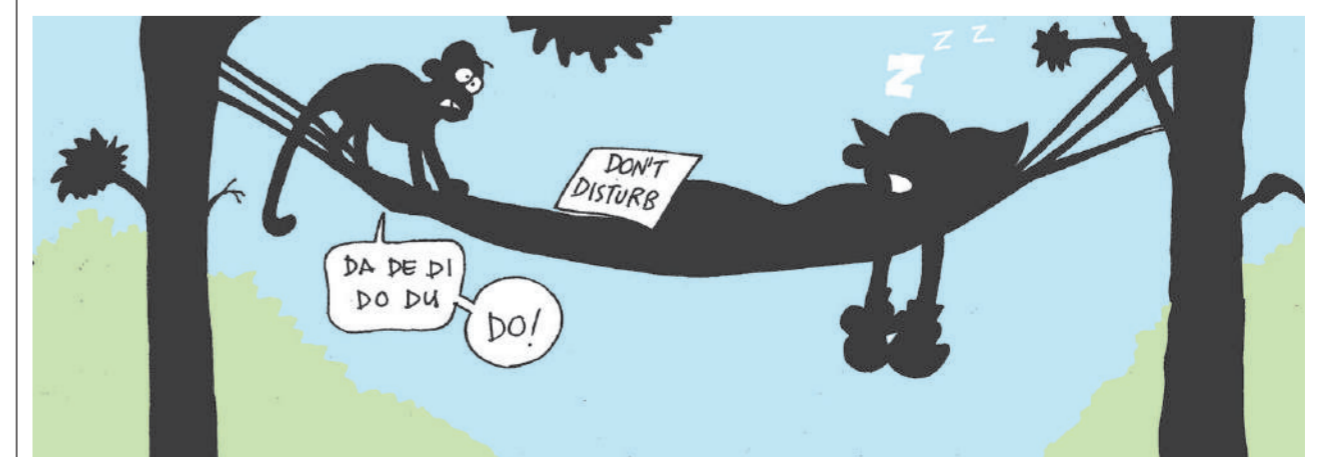
Maguire was linked to West Ham in the transfer window but the move never materialised.

"Regular game time is really important to me. It has been throughout all of my career. The actual opportunity to go to West Ham, it wasn't agreed really between both clubs and myself ... we didn't get far enough down the line with it.

"My full focus is still on Manchester United. I want to fight for my place, but of course game time is really important to me."

England top Group C of Euro qualifying with 13 points in five games. Italy, Ukraine and North Macedonia have seven points apiece. REUTERS

Gwiji by David Chikoko



'We're not monsters', says Afghanistan coach ahead of World Cup qualifiers

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Tanzania awaits opponents at 2023 AFCON finals draw



Tanzania's senior national football team's striker, Clement Mzize (C), connects a header past Algeria's defenders, Mohamed Amine Tougai (L), and Aïssa Mandi in a 2023 Africa Cup of Nations Qualifiers' Group F match held at the May 19 1956 Stadium in Annaba, Algeria last month and ended in a 0-0 draw. PHOTO: COURTESY OF TANZANIA FOOTBALL FEDERATION

Mali, Mauritania, Morocco, Mozambique, Namibia, Nigeria, Senegal, South Africa, Tanzania, The Gambia, Tunisia and Zambia complete the list.

Based on the latest FIFA world rankings, the 24 teams have been allocated to four pots.

Although hosts Côte d'Ivoire are currently ranked as the ninth-best nation in Africa, they have been included in Pot 1 alongside Egypt, Senegal, Morocco, Algeria, and Tunisia.

Pot 2 includes Ghana, Nigeria, Cameroon, Mali, the Democratic Republic of Congo, and Burkina Faso.

In Pot 3, South Africa has been joined by Cape Verde, Guinea, Zambia, Equatorial Guinea, and Mauritania.

Tanzania finds itself in Pot 4 alongside Namibia, Guinea Bissau, and Mozambique.

The 24 teams will be drawn into six groups of four from Group A to Group F with a team coming from each of the pots.

It will be the third time Tanzania is participating in the AFCON finals, with the country's national side's first continental qualification having been attained in 1980 in Nigeria.

There was a 39-year wait before Tanzania returned to the AFCON finals in 2019, which were hosted by Egypt.

By Correspondent Michael Mwebe

TANZANIA'S senior national men's football team, Taifa Stars, will know the opponents in the 2023 Africa Cup of Nations (AFCON) at the draw in Abidjan today.

Set to take place at the Parc Des Exposition in Abidjan, the official draw marks yet another exciting milestone to the build-up to the 34th edition of the biggest event on African soil ahead of its official start between January 13-February 11 next year.

This will be the second time CAF's flagship competition is hosted in

Cote d'Ivoire following the 1984 edition that concluded with the Indomitable Lions of Cameroon being crowned champions in a match played at the now refurbished Stade Felix Houphouet-Boigny, which will be one of the host venues next year.

The official draw will be beamed in over 50 countries, with millions of viewers

expected to tune in to the event on CAF's official YouTube channel as well as across CAF's global TV partners.

Delegations from each of the 24 participating nations, CAF legends, international media, CAF commercial partners, showbiz celebrities, and African leaders have descended to the Ivorian

shores ahead of the much-anticipated event, which will set the tone for the finals.

The 24 national teams that have qualified for the 2023 TotalEnergies Africa Cup of Nations are Côte d'Ivoire, Algeria, Angola, Burkina Faso, Cameroon, Cape Verde, DR Congo, Egypt, Equatorial Guinea, Ghana, Guinea, and Guinea-Bissau.



Simba SC head coach, Roberto Oliveira. PHOTO: COURTESY OF SIMBA SC

Simba SC seeks to upset Al Ahly SC in African Football League

By Guardian Correspondent

SIMBA SC might once have relished the challenge of resisting an opponent like Egypt's Al Ahly but reaching the African Football League (AFL) semi-finals will require a performance not yet seen from the Tanzanian side this season.

The Roberto Oliveira-coached side is at the top of this season's NBC Premier League and progressed to the CAF Champions League Group Stage.

The Msimbazi Street squad also won the Community Shield mini competition at the start of the season. However, there is a sense the results have not matched the performance in most games.

They have grinded results in most matches including three stalemates against age-old rival Yanga and Power Dynamos of Zambia.

In the Community Shield final game against Yanga, they managed to hold out for a goalless draw and went on to win the penalty shootout.

They sneaked into the CAF Champions League Group Stage, courtesy of the away-goal rule. A 2-2 away draw in the first leg was followed by a 1-1 home stalemate in Dar es Salaam with Power Dynamos.

The debate has inevitably turned to the AFL and whether Simba SC can upset the reigning CAF Champions League winners, Al Ahly, to advance to the AFL semi-finals.

However, Simba SC Media and Communication

Manager, Ahmed Ally, is still confident they have what it takes to upset Al Ahly in next week's AFL quarterfinal clash.

In a press conference, Ally detailed Simba SC's preparation and logistics for the AFL clash with Al Ahly that is slated for October 20.

"On Thursday, the squad will resume residential training camp after beating Singida Fountain Gate FC. Regarding the players who were called up to their national teams, we are continuing talks with their federations so that they can return as quickly as possible to have the best preparation," Ally said.

The official noted: "We will play with the best team in Africa, Al Ahly. We want to get to where they are. To achieve that, we must work together as Simba SC. Even Al Ahly knows they have a difficult job against us."

"Simba SC beating Al Ahly is not a big challenge, what we are going to do this time is to eliminate them from the competition."

He stressed: "We know their quality but we are going to sacrifice ourselves for victory. Nothing is impossible under the sun."

Ally also issued ticketing information for the game. Popular tickets will retail at 7,000/- each. VIP B tickets will go for 40,000/- each, whereas each VIP C ticket will be sold at 30,000/-. Fans will part ways with 10,000/- each for the Orange seats.

Taifa Stars set for Liberia, South Sudan friendly games

By Correspondent Michael Mwebe

TANZANIA'S senior national men's football team, Taifa Stars, will engage in two international friendly matches against Liberia and South Sudan in this month's international break.

The October international break began on Monday and is set to conclude on October 17.

According to the latest FIFA rankings, South Sudan has been ranked 167th while Liberia is sitting 150th.

In head-to-head, Tanzania has played Liberia three times, losing once and drawing the other two games. However, their last meeting was in 1997.

The two international friendly matches serve as preparation for the 2023 African Cup of Nations finals, to be played in Côte d'Ivoire early next year, and the 2026 FIFA World Cup qualifiers that will start next month.

Tanzania qualified for the Africa Cup of Nations for the first time since 2019 after securing a heroic 0-0 draw away to Algeria in September.

The 2023 Africa Cup of Nations will kick-off in Abidjan, Cote d'Ivoire bringing together Africa's top football stars from January 13 until February 11.

Tanzania will also attempt to qualify for the World Cup for the first time and they have been drawn in Group E. They will face Morocco, Zambia, Niger, Eritrea, and Congo.

The group winner will qualify



Taifa Stars players are pictured in a training session at Benjamin Mkapa Stadium in Dar es Salaam recently, as they prepared for a 2023 Africa Cup of Nations Qualifiers' tie against Niger held at the stadium. PHOTO: CORRESPONDENT JUMANNE JUMA

for the World Cup final tournament in the USA, Canada, and Mexico.

Taifa Stars will open their campaign next month with an away fixture against Niger followed by a home game against Morocco. The matches have been slated for between November 13 and November 21.

In June 2024, Tanzania will host Eritrea and then make the short trip to Zambia for their

fourth Group Stage game of the campaign, the two games will be played between June 17 and June 25.

Nine months later, Tanzania will have another opportunity to capitalize on its home advantage, hosting Congo in March 2025.

Taifa Stars will then fly out to North Africa for a showdown with hosts Morocco.

In September 2025, there will

be another away trip to Congo and a home game against Niger for match days seven and eight in the group.

The Tanzania squad's campaign will then culminate with a home game versus Zambia followed by a trip to Eritrea in October 2025.

Head coach Adel Amrouche is set to unveil the Taifa Stars squad for the two matches though invitations have already

been sent to concerned players for the two games.

Apart from preparing for the two competitions, Taifa Stars will be hoping to improve their 122nd position in the FIFA rankings.

Last month, Taifa Stars climbed up two positions from 124th to 122nd in the rankings released by the World Football's governing body, FIFA.

Flexibles by David Chikoko

