



TRANSPORT



TPA LAUDED FOR BETTER PORT SERVICES **PAGE 3**

VOLUNTEERISM



TRCS DEPLOYS 750 VOLUNTEERS **PAGE 5**

FISHING



WOMEN GET MODERN FISHING TOOLS **PAGE 5**

AGRICULTURE



VEGETABLE PRODUCTION IN Z'BAR CUTS IMPORTS **PAGE 11**

'Technology drives improve solid waste management in cities'

By Guardian Correspondent, Vienna

MODERN technology is making it easier to identify solid waste producers, to reach users and collect such material, the government affirms.

Geoffrey Pinda, the Lands, Housing, and Human Settlements deputy minister, said at an international conference yesterday that evaluations show that this technology has achieved 129 percent efficiency compared to earlier capacity.

It has helped in identifying producers and areas where solid waste is predominantly generated compared to conventional collection systems, enabling an improvement in community involvement in urban development.

The government comprehends the importance of citizen contributions in urban planning and development, he said, airing the view that urban dwellers are fully engaged in the process.

This approach has proven beneficial in urban planning and management, he stated, citing Mianzini area in Arusha city, where various community groups were involved in preparing a development plan

TURN TO PAGE 2

Minister urges scholarships for Finland to fill up job gaps



President Samia Suluhu Hassan chairs a Cabinet meeting at Chamwino State House in Dodoma Region yesterday. Photo: State House

Developed countries need to support initiatives aimed at creating job opportunities for young people, as unresolved conflicts have repercussions beyond Africa and affect Europe as well

By Guardian Correspondent, Helsinki

CURRENT labour demand in Europe makes this an opportune moment for Finland to offer scholarships to Tanzanian youth in fields where there is high demand in that country, the government believes.

Ambassador Mahmoud Thabit Kombo, the Foreign Affairs and East African Cooperation minister, made this affirmation in discussions with Elina Valtonen, the Foreign Affairs minister for Finland along with deputy ministers Pasi Hellman and Jarno Syrjälä, taking up a wider range of issues on development, security and trade.

"Tanzania is ready to send young people to study in these areas, particularly in the health professions like nursing, to help fill the gaps in European countries," he specified.

In his other remarks, the minister stressed the non-aligned character of its approach to fostering business cooperation and investment with friendly countries is vital for boosting the country's economy.

Their discussions centred on international

Factors contributing to conflicts in Africa include high unemployment rates among the youth who make up over 70 percent of the continent's population

development and trade, each handled by a specific deputy minister, where the visiting minister assured his hosts that potential investors are welcome, as Tanzania is a safe destination for investments.

"We invite investors with genuine intentions to explore the many opportunities our country offers," he said, underlining that the government has implemented significant reforms in the policy and legal framework.

This has contributed to enhancing the business environment and attracting investments from various parts of the world, he told the political consultation meeting in the Finnish capital.

He expressed gratitude to the Finnish government for its substantial assistance in forestry, information and communication technology (ICT), tax systems review, climate initiatives and education.

These contributions have positively impacted development efforts, he said, urging the host ministers to promote further investments by the country's firms in Tanzania.

There are numerous untapped opportunities owing to limited capital generation locally as well as inadequate technology, he said, listing possible areas for Finnish cooperation including technology transfer, energy and

TURN TO PAGE 2

Pastor's company lined up for global exporters award

By Guardian Correspondent, Arusha

THE UK Fresh Produce Consortium (FPC) has named Tanzania's Fresh Field Manyatta as a finalist for the 2024 International Supplier of the Year award, showcasing the country's horticultural prowess on the global stage.

The consortium said in an email to the company yesterday that 'Fresh Field Manyatta has achieved finalist status for this esteemed award,' using its influence as a prominent advocate for the UK's fresh produce industry.

It is focused on fostering growth and opportunities for its members, a diverse membership representing more than 1,000 companies within the UK's fruit, vegetable and flower sub-sectors, thus playing a crucial role in the industry.

Often dubbed the 'Oscars of the fresh produce world,' these awards honour a wide range of businesses from the UK and abroad, celebrating those who have significantly impacted the global horticultural supply chain through innovation.

Being recognized as a finalist is an incredible honour that the company takes great pride in acknowledging, the company said in an announcement, affirming that it is a milestone.

Fresh Field Manyatta is the first Tanzanian horticultural exporter to achieve this level of recognition internationally, the firm asserted, elaborating that this accomplishment illustrates how the firm is making waves in the global horticultural industry.

Clement Manyatta, the managing director and an Anglican Church pastor in the northern city, said that this recognition shows the firm's commitment to excellence, and its ability to compete with industry giants with revenues in the billions adds to the significance

TURN TO PAGE 2

Kilwa fishing port attains 70pct of envisaged works

By Guardian Reporter, Kilwa

THE construction of the country's first fishing port at Kilwa Masoko in Lindi Region is not far from completion, having reached 70 percent, officials say.

George Kwandu, the Livestock and Fisheries director of infrastructure and development, made this affirmation

here yesterday, inspecting the fishing port construction site.

The project is a significant step in Tanzania's strategy to enhance the deep-sea fishing sector and improve the livelihoods of fishermen, he said, asserting that the project, which costs 289.5bn/-, is scheduled for completion early next year.

The ministry expects that the facility will create 30,000 jobs and process 60,000 tons of fish annually, one of its key components being a fish processing facility to empower local fishermen, he stated.

Fishermen will be able to increase their catch from often just one kilo to even 100

TURN TO PAGE 2



Victoria Kwakwa (L), the World Bank Vice President overseeing the bank's East and Southern Africa region, has a word with a senior official with the bank, Makiko Watanabe, while aboard a standard gauge railway (SGR) train from Dar es Salaam to Dodoma yesterday. The trip was part of the WB delegation's three-day visit to Tanzania aimed at strengthening cooperation between Tanzania and the bank, including talks with Finance minister Dr Mwigulu Nchemba. Photo: Finance ministry



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Pastor's company lined up for global exporters award

FROM PAGE 1

of this achievement.

This recognition highlights Fresh Field Manyatta's dedication to quality and innovation, underscoring the strength of its team and leadership.

The pastor founded the company last year with a starting investment of 77m/-, guided by the Tanzania Horticultural Association (TAHA), whose support opened valuable connections to the UK market.

TAHA CEO Dr Jacqueline Mkindi said that TAHA also provided FFM with access to a fully equipped pack house and facilitated international standards certification for market access.

With a focus on quality and innovation, FFM has introduced new products like bitter melon, habanero, and African bird's eye chili, significantly diversifying its portfolio and demonstrating Tanzania's horticultural potential internationally.

By the end of the 2023 season, FFM had achieved a turnover of over 150m/-, marking its first profitable year. This success has positively impacted Tanzania's agricultural landscape, as evidenced by substantial payments to out-grower farmers.

In 2024, FFM's turnover soared to 956m/-, with 500m/- directed to small-scale farmers, reflecting the firm's commitment to equitable

growth and community empowerment, she said.

"This model fosters farmer loyalty while enhancing product quality and alleviating poverty, enabling many farmers to improve their living conditions and invest in their children's education," she stated, pointing at logistical challenges as remaining a concern.

Transporting goods from the production zone to UK supermarkets has bottlenecks to sort out, where the company director highlighted the high freight costs, which burden exporters and imperils competitiveness, he said.

The firm pays \$1.9 to \$2.5 per kilogram to ship produce to the UK while producers in Kenya and Rwanda pay \$1.5 to \$1.8 per kilogram to access the same facility, he stated.

The cost disparity is explained by the absence of direct flights to the UK, pushing exporters to rely on expensive connecting flights, increasing costs and delivery times, he said. "We've made significant progress, and we cannot allow logistics to hinder our growth. I urge the government to consider establishing direct cargo flights to the UK."

This is not just an exporters' business issue as it affects the livelihoods of farmers and the potential for Tanzania to emerge as a leading fresh produce exporter, he added.

'Technology improves solid waste management in cities'

FROM PAGE 1

for the area. "Senior citizens, youth, women and local leaders were engaged and their voices were heard. This is also a great innovation that brings solutions for tomorrow's cities," he declared.

He made these remarks when delivering a country viewpoint at the plenary session of an international conference on cities taking place in the Austrian capital of Vienna, leading the country's delegation.

Themed: "Innovative Solutions for Tomorrow's Cities," the three conferences starting Wednesday involve government officials and independent experts in managing urban growth and development from wide ranging, participating states.

The government's decision to relocate the capital to Dodoma, the

use of electronic systems in land matters, setting up a National Center for Innovation and Training in Geographic Information, and various improvements were improving urban growth management as a whole.

Praising the United Nations Industrial Development Organization (UNIDO) for organizing the conference, he said it would contribute to sharing innovations and new methods for developing tomorrow's cities.

The conference was organised to discuss and share innovative solutions for tomorrow's cities and provide opportunities for member countries to exchange experiences for the sustainable future of cities for all people around the world, organisers affirmed.

Minister urges scholarships for Finland to fill up job gaps

FROM PAGE 1

crop value-adding industries.

Vocational education, gender equality, women's rights and digital advancement initiatives are other areas where cooperation is feasible and positive, he stated.

Effectively addressing investment needs in these sectors could significantly increase job opportunities and help provide solutions to current employment challenges, he stated.

The discussion also encompassed global peace and security issues, with an emphasis on resolving conflicts through diplomatic channels, where the minister noted that Tan-

zania remains committed to participating in peacekeeping efforts.

He pointed at the role of President Samia Suluhu Hassan, chairing the politics, defence and security organ within the Southern Africa Development Community (SADC).

Factors contributing to conflicts in Africa include high unemployment rates among the youth who make up over 70 percent of the continent's population, he asserted.

Developed countries need to support initiatives aimed at creating job opportunities for young people, as unresolved conflicts have repercussions beyond Africa and affect Europe as well, he added.

CCM leaders called on to ensure fairness in upcoming civic polls

By Henry Mwangonde, Kahama

CCM Secretary General Dr Emmanuel John Nchimbi has urged CCM leaders to ensure fairness in the upcoming local government elections next month.

During a meeting with various CCM members in Kahama District, part of his three-day working visit to Shinyanga Region, Dr Nchimbi emphasized that every member has equal rights.

He stated that it is against the party's ethics to deny a qualified individual leadership due to personal grudges.

Accompanying him were NEC Secretary for Ideology, Publicity, and Training, Amos Makalla, and NEC Secretary for Politics and International Relations, Rabia Hamid Abdalla.

"As we approach the elections,

justice must prevail. Avoid forming cliques. Only the best leaders should be selected. It is a serious ethical breach within CCM for a leader to target a member to block them from the party. This must not happen, as every member has equal rights," he asserted.

Makalla encouraged Tanzanians and CCM members to register for the voter roll to ensure they can participate in the upcoming local elections.

He stressed that this process is crucial for citizens who wish to elect leaders capable of driving rapid development in their communities.

He called on CCM ward representatives nationwide to engage citizens and encourage widespread registration, highlighting that this step will enable them to select the best



Vice President Dr Philip Mpango pictured in Tabora on Wednesday addressing religious leaders at a ceremony related to the expansion and renovation of the municipality's Airport. Photo: VPO

FROM PAGE 1

kilograms per day, boosting profits and improving their economic status, he said.

He cited research reports that women participating in the sector are expected to see more opportunities in seaweed farming, with production anticipated to rise from 4,000 tonnes to 10,000 tonnes per year.

The country is at present not fully benefiting from deep-sea fishing as a large portion of the fish is caught by foreign vessels or is wasted due to lack of transport facilities, he said.

"This new port will help address these challenges, allowing fish that

Kilwa fishing port attains 70pct of envisaged works

are not bound by any contracts to be brought to Kilwa Masoko, where they will be processed and sold to traders, creating an efficient and profitable supply chain, he said.

The port is likely to alter the fishing sector, when it can store 1,800 tonnes of dried fish products at one time and accommodate vessels 35 meters long, he further noted.

The fishing port is designed as a hub for deep-sea fishing, harbour-

ing essential infrastructure to boost the fishing sector, helping to uplift local communities.

Abdallah Ulega, the minister, addressed the issue last month at the eighth meeting of Fisheries, Water Resources and Marine Affairs ministers in the Organization of African, Caribbean and Pacific States (OACPS), noting that small-scale fishermen are key participants in the country's fishing sector.

Upwards of 95 percent of local fishermen operate at a small scale, and make a substantial contribution to the economy and food security, he said, noting that Tanzania produces 472,579 tons of fish annually.

Out of this 429,168 tons is sourced from natural waters, estimated at 3.4trn/- annually and growing at 1.9 per cent annually. It provides direct occupations for 230,000 people, he added.



Zanzibar Second Vice President Hemed Suleiman Abdulla cuts the ribbon yesterday to launch School Information Systems for the Isles. He is with Zanzibar's Education and Vocational Training minister, Lela Muhamed Mussa (L), and USAID's Resident Director in Tanzania, Craig Hart. Photo: ZFVPO

leaders from within the party.

Makalla also noted that electing competent leaders with a vision for progress is essential for swift development.

The party continues to provide training for its leaders to prepare them for these responsibilities, emphasizing that choosing the right leaders is fundamental to building a society with sustainable development.

Rabia Abdalla stressed the importance of unity and love among CCM leaders and members.

She said that strong relationships between leaders enhance their ability to perform effectively and deliver better results for citizens.

Rabia emphasized that leaders should model love, unity, and solidarity—values crucial for those who care about the welfare of the people.

She affirmed that the party will prioritize these values to ensure its leaders fulfill their responsibilities effectively.

Traders launch forum to foster flourishing business ecosystem

By Guardian Correspondent

THE Kariakoo Business Community has thanked the government for taking decisive measures to improve the business environment and investment landscape by reducing bureaucracy within the sector.

During the launch of the Trade and Aids to Trade Forum (TATF) in Dar es Salaam yesterday, Martin Mbwana, the Kariakoo Business Community chairman said that the government has continued to put in place robust measures to help address various challenges facing traders and investors hence attracting investment.

He however highlighted that lack of information and essential business and market skills remains a significant challenge for traders.

To address the gap, the community has established the Forum in order

to connect traders with resources for accessing markets, establishing industries and facilitating local investments.

He said the launch of the Forum marks a significant step toward fostering a more supportive environment for traders, enhancing their ability to thrive in the competitive market.

"Business is a crucial pillar of our national economy, and this forum will help us address the challenges we face. By fostering dialogue among various stakeholders, we aim to enhance our operations and drive growth," Mbwana said.

The forum is designed to connect traders with resources for accessing markets, establishing industries, and facilitating local investments. Additionally, it will provide valuable insights into both domestic and international market opportunities

and funding options.

"Despite the government's commendable initiatives, many traders struggle with issues such as lack of information, access to technology, and financing hurdles. It is essential to address these obstacles to foster a thriving business ecosystem," he said.

Freddy Leopard, TATF executive secretary, urged traders to promote locally produced goods.

He emphasized that increasing the visibility of local products is essential for expanding both domestic and international markets.

"By advertising our products within the country, we can strengthen our market presence," Leopard stated. "We also encourage traders to establish local industries to create jobs and generate foreign currency."

One of the Forum's key goals is to facilitate the entry of Tanzanian products into regional markets, thereby boosting international trade and promoting locally produced goods.

Stakeholders root for enhanced efforts to tackle girls' challenges

By **Getrude Mbagu**

AS the world commemorated the International Day of the Girl Child yesterday, Plan International Tanzania emphasized that girls and women continue to face numerous barriers that hinder them from realizing their full potential. The organization calls for intensified collaborative efforts to tackle challenges such as limited access to education, healthcare, economic opportunities, and leadership positions. During a special event held in Dar es Salaam, Jane Sembuche, the country director of Plan International, stated that despite the strides made by the government and stakeholders, much more work is needed to dismantle

discrimination and harmful stereotypes that obstruct girls from achieving their dreams. "We have a shared responsibility to encourage girls into leadership roles and ensure they are equipped with the skills, confidence, and support they need to lead, not only today but for years to come," she said. Sembuche highlighted critical issues facing girls, particularly child marriage, which deprives them of their childhood, education, and future opportunities. "It perpetuates cycles of poverty and inequality. We must enforce laws that prohibit child marriage, raise awareness about its detrimental effects, and provide support to families to prevent it," she said. She also addressed the issue

of educational inequality, stating that many girls are denied access to education due to financial constraints, cultural barriers, and inadequate infrastructure. Sembuche encouraged girls and young women not to fear pursuing leadership positions. "Your dreams, courage, and leadership will transform not only your lives but also the futures of your families. You are change agents, and we are here to support you, to listen, and to ensure your voices are heard," she said. To further empower girls, Sembuche announced the implementation of a three-year campaign called "Girls Takeover," designed to drive social and leadership change to dismantle various barriers affecting their

progress. The initiative aims to showcase the abilities and potential of girls by providing them opportunities to assume leadership roles, helping them gain confidence and aspire to be future leaders. "Around the world, hundreds of girls from various countries will take on prominent leadership roles to amplify their voices regarding their essential needs and demand equal opportunities in leadership, autonomy, and representation," she explained. Sembuche urged institutions and stakeholders to provide mentorship, support, and opportunities to help girls unleash their full potential, stating that young leaders inspire us all. "They embody the spirit of change and are powerful advocates

for their communities," she added. Mathias Haule, assistant director of the Child Unit in the Ministry of Community Development, Gender, Women, and Special Groups, reiterated the government's commitment to investing in initiatives aimed at protecting girls from all forms of violence. He acknowledged the challenges many girls face, including sexual violence, Female Genital Mutilation (FGM), and child marriage. "The government will continue to implement robust initiatives focused on liberating all children, with a particular emphasis on female children, as statistics show they are often the biggest victims of violence," he stated. During the commemoration, a number of girls from across the

country participated in a historic campaign, assuming leadership positions in various organizations, including Plan International, embassies, and corporations. Jackline Ibrahim from the Rukwa region took over as the interim country representative for Plan International. In her remarks, Ibrahim expressed gratitude for the opportunity and emphasized the importance of female leadership in driving change. "It's a privilege to step into this role today, and I am committed to ensuring that the voices of girls and women are amplified whenever I get the opportunity to speak to them. I urge the government to address challenges thwarting girls' development," she said.



Zulfa Badru, a Bachelor of Commerce in Banking and Financial Services (2nd-L) is congratulated by her mother, Jacqueline Amlungi, during earlier this week's University of Dar es Salaam graduation ceremony. Left is her father, Badru Iddi. Photo: John Badi

Japanese approach transforms healthcare at Dodoma hospital

By **Correspondent James Kandoya**

Dodoma

THE implementation of the Japanese business management philosophy, Kaizen, has significantly improved healthcare quality at Dodoma Regional Referral Hospital since its introduction in 2015. Kaizen focuses on continuous improvement, encouraging small, ongoing positive changes that lead to significant advancements. Stanley Mahundo, the hospital's nursing officer in charge, recently highlighted key improvements attributed to Kaizen in Dodoma to a group of journalists and representatives from the Japanese Embassy in Tanzania and the Japan International Cooperation Agency (JICA). Among the key improvements, Mahundo cited reduced expenses in pharmacy requisitions, improved inventory management, fewer inaccuracies in drug reporting, and fewer unnecessary department closures due to staff shortages.

planning and evaluation. Dr. Faris Masaule, a senior advisor for maternal and child health services in the President's Office of Regional Administration and Local Government (PO-RALG), noted that Kaizen has improved performance and governance in hospitals. The approach is now used in 28 regional referral hospitals and various primary healthcare facilities across Tanzania. Since its implementation in 2015, and the subsequent transition to the Ministry of Health, JICA has played a crucial role in strengthening hospital governance, quality, human resource development, and regional health management teams. Dr. Masaule emphasized the positive impact of Kaizen on improving hospital supervision, governance, and overall service quality. JICA Chief Representative Ara Hitoshi praised the Kaizen system for its low-cost implementation, making it accessible to hospitals and schools alike. He expressed hope for continued collaboration between JICA and local healthcare providers for mutual benefit. In May 2015, the Ministry of Health, with JICA's support, launched the Regional Referral Hospital Management Project (RRHMP) to improve the management of 27 regional referral hospitals across Tanzania, reinforcing a commitment to better healthcare delivery and patient outcomes throughout the country.

"We are honored to showcase the success of the Kaizen philosophy in a government-owned entity and look forward to expanding these practices within our communities"

Stakeholders praise TPA for improving port services

By **Guardian Reporter**

VARIOUS stakeholders and users of port services have expressed satisfaction with the quality of services and performance of the Tanzania Ports Authority (TPA), stating that the authority has met its customers' expectations and achieved its set goals. Speaking at the culmination of Customer Service Week in Dar es Salaam yesterday, stakeholder Hassini Norana praised the sixth-phase government under President Samia Suluhu Hassan for approving investments in the Port of Dar es Salaam. "Port services have significantly improved alongside great efficiency. I commend TPA for making substantial improvements," said Norana, urging TPA to continue promoting its ports. A Dry Port stakeholder, Deogratius Chacha, praised the efficiency and operations at the Port of Dar es Salaam and commended the management of the authority for the significant improvements

made. "The substantial investment made in the Port of Dar es Salaam and those located on the lakes is clear evidence that TPA is well-prepared to bring about major transformations in its ports," he stated. Dr George Fasha, TPA's director of marketing and public relations, thanked stakeholders and all users of the ports for their continued trust and use of the ports available in the country. "I acknowledge that TPA highly values your contributions as they are one of the catalysts driving the development of the authority and the nation as a whole," he said, adding that TPA has made significant and modern improvements in all its ports. Dr Fasha mentioned that TPA has serviced 4,487 vessels in the 2023/2024 period, with a total cargo of 276 million tonnes, including 1.1 million containers handled at both terminals, along with the Ports of Tanga and Mtwara. "Alongside that, the authority is still directing its efforts toward improving the infrastructure of

all ports to meet the changing market needs and rapidly growing competition from competing ports," he said. Dr Fasha noted that various improvements are still ongoing, including the construction of a 450-meter berth at the Port of Tanga at a total cost of 429.1bn/- to eliminate the issue of 'double handling' and also reduce congestion at the Port of Dar es Salaam. He also indicated to customers that TPA has comprehensive plans and strategies to begin constructing infrastructure for receiving and storing fuel to reduce the service time for vessels from 8 to 10 days down to 3 days for vessels with a capacity of 150,000 DWT and to lower the costs of vessel delays. "The construction of Berths 12 to 15 at the Port of Dar es Salaam aims to address shortages and accommodate the increasing number of vessels and cargo. These berths will have the capacity to handle 1,350,000 containers per year, equivalent to 31.05 million tons," he added.

Dr Mwinyi: Zanzibar needs more players to support the preservation of Stonetown

By **Guardian Reporter, Zanzibar**

ZANZIBAR President Dr Hussein Ali Mwinyi has emphasized the need for more stakeholders to support efforts to conserve, preserve, and develop Zanzibar's Stone Town due to its importance to the country's economy. Dr Mwinyi made these remarks

yesterday at the Zanzibar State House when speaking to a delegation from the UK-based "International National Trust Organization," which briefed him on their successful restoration of the "Custom House" building, located in Forodhani, popularly known as the Mizingani building. He pointed out that Stone Town, apart from being a World

Heritage Site, plays a crucial role in boosting Zanzibar's economy through the tourism sector, as it attracts many visitors. Dr Mwinyi expressed his gratitude for the efforts and initiatives taken by the organization, in collaboration with the Stone Town Conservation Society (JUHUMKO), in the significant restoration of the Mizingani building. He also urged other organizations and stakeholders to collaborate with the government in preserving heritage sites, as Stone Town has many buildings that require restoration and maintenance through financial resources and expertise. Discussing the challenges posed by climate change, including rising sea levels, the Project Manager of the "International National Trust Organization" stated that this is one of the key issues affecting many coastal heritage cities globally, such as Zanzibar's Stone Town. The organization promised to continue its cooperation with Zanzibar to ensure that Stone Town remains on the world map. He noted that the organization has experience working in 102 countries worldwide, where they have undertaken the restoration of historic cities. More than 80,000, equivalent to approximately 240 million Tanzanian shillings, was used for the significant restoration of the Mizingani building, funded by the UK Heritage Council. The delegation, consisting of heritage conservation experts, was led by the Minister of Tourism and Antiquities, Mudrik Ramadhan Soraga. It included representatives from heritage conservation organizations from the UK, Jordan, Egypt, and Uganda.



Masasi-Nachingwea Water and Sanitation Authority director Kiula Kingu (R) responds to complaints by customers in Masasi town yesterday as Customer Service Week activities continued across the country. Photo: Correspondent Hamisi Nasri



Diamond Trust Bank Tanzania Plc staff in a Customer Service Week pose for a photo in Dar es Salaam yesterday under the theme: 'Above and Beyond, showcasing our dedication to delivering outstanding service... Bank With Us, Bank On Us.



United Bank of Africa managing director Gbenga Makinde (C) with MD's office assistant Doreen (L) and Customer Care officer Medrine Mlunye in a Customer Service Week pose in Dar es Salaam yesterday.



Ecobank Tanzania workers celebrate Customer Service Week in style earlier this week, saying the bank has dedicated the whole of this month to honouring and promoting customer service.



Seif A. Mussa of the Bakhresa Group of Companies receives outstanding performance recognition award on behalf of PBZ Bank's customers with outstanding performance from PBZ Bank Ltd managing director Arafat A. Haji in commemorating Customer Service Week.



Jerome Albou (R), Tigo acting managing director of Tigo, presents a souvenir to one of the mobile service provider's loyal customers in marking Customer Service Week. The event was held during a standard gauge railway (SGR) train trip from Dar es Salaam to Dodoma. Tigo customers travelled alongside Tigo staff in marking the firm's 30-year presence in Tanzania.



Letshego Faidika managing director Baraka Munisi (R) and Head of Commercial Department Asupya Bussi Nalingigwa (2nd-R) on a Customer Service Week visit to one of the firm's branches in Dar es Salaam yesterday.

Foundation signs pact with IITM-Z'bar to support higher education

By Guardian Reporter, Zanzibar

THE Tanzania East Africa Gateway Terminal Limited (TEAGTL), through the Adani Foundation has signed a Memorandum of Understanding (MOU) with IIT-Madras Zanzibar (IITM Zanzibar).

The programme is designed to promote higher education in Tanzania and build a robust talent pool for Science, technology, engineering, and mathematics (STEM) subjects. It aims to make engineering education accessible to deserving students who lack the means to pursue their dreams and help them build better lives by acquiring technical knowledge and skills.

Speaking shortly after signing the MOU, Shahzad Athar TEAGTL director said: "Such initiatives will pave the path to prosperity, going beyond just business, and aspiring to make a real difference in the lives of the local community. Our willingness

to support higher education stems from our belief in the potential of Tanzanian youth, who given the right opportunities, can develop into leaders of the future."

Jatin Trivedi, Adani Foundation CEO said: "The signing of this MOU is a milestone for us, as this marks our presence in the African continent. Our growth has been accompanied by a commensurate increase in social development levels, as we focus on uplifting communities and working at the grassroots level for long-term sustainable progress.

It is a matter of pride for us to be associated with a prestigious institution like IIT Madras, and we do anticipate that the benefits of this partnership make a material difference to meritorious students in Tanzania."

Prof Preeti Aghalayam, IITM-Zanzibar director-in-charge said "IITM Zanzibar enters its second year with focussed growth in academic areas of relevance to the

region and beyond. We are grateful to TEAGTL and Adani Foundation for the partnership and support, and look forward to working together."

Launched with the intent of supporting talented students from underprivileged backgrounds, the program will sponsor Graduate and Post Graduate studies for students enrolled at IITM Zanzibar, for Bachelor of Science in Data Science & Artificial Intelligence, Master of Technology in Data Science & Artificial Intelligence (MTech & AI), Master of Technology in Ocean Structure

The programme demonstrates Adani Foundations commitment to the country of Tanzania and its people, by furthering the spread of education, especially in fields that can propel Tanzania as a regional Maritime Hub.

It also marks the first initiative of the Adani Foundation in Tanzania and Africa, as we seek to live up to our motto of "Growth with Goodness."

Airtel Africa, IIT Madras partnership uplauded

By Guardian Reporter

THE Indian High Commissioner to Tanzania, Bishwadip Dey, has congratulated the collaboration between Airtel Africa and IIT Madras on their programs in Zanzibar.

Bishwadip expressed the remarks recently in Zanzibar during an event attended by the Minister of Education and Vocational Training of Zanzibar, the Minister of Infrastructure, Communication and Transport of Zanzibar, the Permanent Secretary of the Ministry of Information, Communication, and Information Technology, and representatives from Airtel Africa, along with the Managing Director of Airtel Tanzania.

"It is an honor to join you today at the official launch of the Airtel Africa Fellowship Program at the Indian Institute of Technology Madras (IITM) in Zanzibar. This event marks an important milestone in fostering educational excellence and digital innovation across the African continent. On behalf of the Government of India and the High Commission, I extend my deepest

congratulations to Airtel Africa and all the partners involved in this commendable initiative," he stated.

He added that India and Africa share a long-standing history of cooperation, partnership, and mutual respect. "Today, we stand together in our commitment to addressing one of the most pressing global challenges of the 21st century—the digital divide. In a world that is becoming increasingly digital, access to quality education in fields like data science and artificial intelligence is no longer a luxury; it is a necessity for driving economic growth, innovation, and development."

The Airtel Africa Fellowship Program aligns closely with India's own vision for a digital future. "As we approach 2047, the centenary of India's independence, we are working to ensure that digital inclusion, access to technology, and world-class education reach every corner of our society. This initiative by Airtel Africa reflects similar aspirations for Africa, empowering talented young minds, particularly those from disadvantaged backgrounds,

to take part in the technological transformation shaping the world."

Through this program, students from 14 African countries will receive full financial support for their studies in Data Science and Artificial Intelligence at IIT Madras Zanzibar. This opportunity serves not only as a gateway to higher education but also as a powerful platform for fostering innovation, building expertise, and nurturing future leaders in technology.

"I am proud to witness the collaboration between Airtel Africa and one of India's most esteemed institutions, IIT Madras. The establishment of the IIT Madras Zanzibar campus stands as a symbol of the strong educational ties between India and Tanzania, and I am confident that the students who pass through this program will leave equipped to excel in the fast-paced, technology-driven world," he said.

He also urged the scholars to take full advantage of this opportunity to contribute to community development and their country as well.



Muhimbili National Hospital Medical Services, Director Dr John Rwegasha (in red tie) cuts the ribbon in Dar es Salaam yesterday to open the 25th edition of the International Medical Equipment Exhibition (MEDEXPO). Right is the expo's Regional Director for Africa, Duncan Njage. Photo: Correspondent Miraji Msala

By Guardian Correspondent, Babati

Drip irrigation revolutionises farming in Babati, raising yields, food security

FARMERS in Babati District, Manyara Region have reported a remarkable increase in productivity after adopting drip irrigation, now harvesting four bags per acre compared to just one previously. The success was highlighted during a recent visit by journalists to demonstration farms in Gedamar village. The initiative, funded by the Agricultural Markets Development Trust (AMDT) under the VACS project, promotes innovative farming technologies, including drip irrigation.

Dodo Matambo, one of the beneficiaries, shared his experience:

"Previously, having two meals a day was a struggle, but now hunger is something I hear about from my neighbours. This farming method has been a game-changer, and I've been eager to share what I have learned with others."

He further explained that many farmers, confronted with low rainfall, have turned to this method. "Traditional farming yields

only once a year, but with irrigation, I can harvest more than four times a year," he said. Matambo urged other farmers to adopt this technology despite the initial costs, citing the quick and significant returns on investment.

Fatuma Iddi, another farmer in Gedamar village cultivating pigeon peas, echoed Matambo's sentiments, crediting the project's training for guiding them toward successful harvests.

Laizer Sulle, the Gedamar Village agricultural officer, stressed the VACS project's role in addressing challenges posed by climate change, especially unreliable rainfall. He remarked that drip irrigation not only enhances productivity but also contributes to food security and economic stability in local communities.

"As more farmers adopt drip irrigation, they can focus on other tasks while simply

turning the water on or off," Sulle noted, praising the practicality of the system. He also highlighted the government's provision of motorcycles to agricultural officers, improving their outreach and extension services.

Delta Shila, AMDT's monitoring and evaluation coordinator, highlighted the project's reach across four regions—Arusha, Dodoma, Kilimanjaro, and Manyara—and its focus on cultivating legume crops such as pigeon peas, green grams, and cowpeas. She emphasized the importance of modern farming practices and improved seed varieties to meet the challenges of climate change.

"We stress the importance of using improved seeds to boost productivity. Our training on irrigation technology equips farmers to produce even during dry spells," Shila said.

Relief as women in fishing sector receive modern working facilities

By Correspondent Mutayoba Arbogast,

Bukoba

WOMEN involved in processing fishery products in Muleba District, Kagera Region, have expressed their gratitude to the Environmental Management and Economic Development Organisation (EMEDO) and WorldFish for providing modern tools for drying sardines, significantly boosting their income.

During a recent training session for businesswomen, Jovitha Chrysostom, one of the participants, shared how her group once dried ten buckets of sardines on old mats, working in shifts. With the introduction of new drying nets, thanks to the partnership with EMEDO, a Mwanza-based organization, they can now process up to 30 buckets of sardines per day.

The training, which brought together 100 women's groups, focused on transformative business practices and effective use of loans. Chrysostom explained how women traditionally faced stigma and oppression regarding their involvement in fishing activities. It was widely believed that a woman approaching a fishing boat was a bad omen, often leading to their exclusion from fishing sites. However, this is now changing, thanks to initiatives like those from EMEDO.

Chrysostom, who hails from Mazinga Island, recounted how women were previously shooed away from fishing boats, seen as bearers of misfortune. Today, her group is actively catching and processing lake fish, challenging these stereotypes and proving that women can thrive in the male-dominated fishing industry.

"You have shown us that opportunities for women are open, and people's mindsets are changing," Chrysostom said, expressing her gratitude. "Initially, we hesitated to approach the boats, but we persisted, and now the men have accepted us as partners."

EMEDO's support has been crucial, providing essential resources like nets and processing infrastructure, enabling these women to make significant contributions to their families and

communities. Jeniva Kanganyira of the Friendship Group in Rwazi Village also shared her success story, stating that her group now owns fishing boats—a dream that once seemed impossible.

"Through education and empowerment, we are running our businesses successfully. We are not just buying dagaa; we own fishing boats and are generating income," Kanganyira said proudly.

Ilucyphine Kilanga, an EMEDO project officer, emphasized the organization's dedication to providing income-generating education. "We are committed to establishing infrastructure for drying and processing lake fish, equipping women with the skills to manage their businesses effectively. So far, we have reached over 1,000 women," she noted.

Kilanga further highlighted the deep-rooted traditions that historically oppressed women in the fishing industry. However, alongside WorldFish, they are witnessing a significant shift, as women now take charge of their economic futures and make a positive impact in their communities.

Dr Netsayi Mudege, a representative from WorldFish, pointed out that the construction of fish drying beds has enabled women to improve the value and quality of their products, thereby enhancing food security. "As these women rise to prominence in the fishing industry, they are not only redefining their roles but also contributing to the economic strength of their communities," Dr Mudege remarked, stressing the importance of continued support and education.

Edina Kabyazi, the acting executive director of Muleba District, commended the organizations for their unwavering support in combating oppressive traditions. She noted that loans totalling 1.7 billion Tanzanian shillings are now available for women and expressed confidence in their ability to repay them.

Kabyazi also acknowledged the positive economic impact of women's involvement in fishing, stating that local incomes have increased by 50 percent. She encouraged women to continue working together to grow their businesses and further enhance community welfare.

By Correspondent Sabato Kasika

TRCS deploys 750 volunteers for mpox prevention education

THE Tanzania Red Cross Society (TRCS) has mobilized 750 volunteers to educate the public on Mpox prevention in regions bordering neighbouring countries.

Samwel Katamba, TRCS disaster management manager unveiled this in Dar es Salaam yesterday when speaking to journalists, saying that 50 volunteers have been stationed in each high-risk region to provide crucial information on the disease.

Katamba explained that the volunteers are working closely with community health service providers to raise awareness through house-to-house visits, vehicle outreach, school programs, and public gatherings. The goal is to help people identify Mpox symptoms and understand how to

By Special Correspondent

AFRICAN governments overwhelmingly allocate social spending toward older children while overlooking the youngest, according to new data released by UNICEF and the Learning for Well-being Institute.

These results suggest that countries are taking an imbalanced approach to developing their nation's human capital, by not investing in building the foundation required from day zero.

Based on available key social sector spending data, countries across Africa appear to spend 16 times as much on a child aged 15 as they do on a one-year-old. Of total key social spending on children in Africa, 6.5 per cent went to children aged 0 to 5 years. By contrast, G20 countries spend 28 per cent on the same age group. African governments spend the majority - 55 per cent - of key social spending on children aged 12 to 17 years. Even if the extensive data cannot capture all spending perfectly, this is a stark difference in the prioritisation of spending. "The evidence is very clear that the first few years of life provide a once-in-a-lifetime opportunity to set-up a healthy adult life and give the greatest potential to boost a country's human capital," said UNICEF Regional Director for West and Central Africa, Gilles Fagninou. "Even though our youngest children are at least a

protect themselves.

Regions receiving educational support include Mara, Mwanza, Kagera, Kigoma, Katavi, Rukwa, Mbeya, and Songwe. Katamba emphasized the importance of these efforts, noting that Tanzania shares borders with countries experiencing Mpox outbreaks. "We are committed to educating the public about the disease, its risks, and how it spreads," he said.

The campaign aligns with the Ministry of Health's guidance and will continue until June next year, after which an evaluation will be conducted to measure the community's understanding of the disease.

'African govts spend 16 times less on younger children than on older ones'

decade away from adulthood, this is where investments can produce the biggest impact and set children up for success."

A country's human capital is crucial for wellbeing of households and central to national economic growth and development. While much guidance to governments in the past on building human capital has focused on developing skills and education of the youth, more recent evidence demonstrates that this can only occur effectively when built on a strong foundation of investments in the early years.

The education sector serves as a useful example of this - evidence shows that children who benefit from early education will do better in later years of schooling, thereby improving the efficiency of later years' spending. A key study in 2017 (Heckman) estimated a rate of return on early childhood investments of 10-14 per cent. And the World Bank found that young children who are better nourished go on to earn up to 50 per cent more than their malnourished counterparts.

These new results illustrate that social spending in Africa by age does not adequately support pregnant women, babies and pre-school

Christa Christian, TRCS disaster officer, highlighted that responding to health crises like Mpox is a key responsibility of the Red Cross. She emphasized that while the disease has not yet entered Tanzania, precautionary measures are crucial.

TRCS psychologist Maudline Tarazo added that disasters and health crises often cause distress and hopelessness among affected individuals. "Our aim is to restore balance and offer support to those in need," he said, adding that TRCS has experts capable of responding to a variety of disasters, including accidents, floods, diseases, and droughts.

children. Without such a foundation, spending in later years is unlikely to be efficient or effective in building a country's human capital.

UNICEF's Regional Director in East and Southern Africa, Eteva Kadilli said, "We know that investing in all children throughout their life is crucial for their development and that of wider society. But what we are now very clearly seeing is that spending in Africa is instead significantly skewed toward older ages, with an enormous gap in spending on the youngest. Aside from the high return to investing in young children, families need support - during pregnancy, with childcare, and cash support to raise young children - this gap must be filled if we are to realise the potential of Africa's growing child population."

"There are very few investments that are as important and impactful as investments in early childhood development, and especially in early childhood education, because it is these investments that provide a strong foundation for later academic, social and emotional growth for children, and a catalyst for future economic growth, prosperity and development," said Adele Khodr, UNICEF Regional Director for Middle East and North Africa.

COMMUNITY WILDLIFE MANAGEMENT AREAS CONSORTIUM



ADVERTISEMENT

INVITATION FOR THE APPLICATIONS TO INVEST IN SASAWALA TOURIST HUNTING BLOCK LOCATED IN CHINGOLI WILDLIFE MANAGEMENT AREA (WMA).

[Made under section 31(7) of the Wildlife Conservation Act No. 5 of 2009 and Regulation 55(2) of WMA Regulations of 2018 and its amendments]

To ensure a competitive bidding process, The Chingoli Authorized Associations (AA) of Tunduru District invite applications from interested outfitter companies to conduct business in its Tourist hunting block. The table below provides key information concerning the respective Hunting Block.

AA	DISTRICT	BLOCK	SIZE IN KM SQ	CATEGORY	APPLICATI ON FEE (USD)	ECOSYSTEM
CHINGOLI	TUNDURU	SASAWALA	417	III	1000	SELOU NIASSA

Both new and existing tourist hunting companies are invited. Criteria for evaluating hunting tourism companies are stipulated in Regulation 9(2) of Tourist Hunting Regulations (2015) and its amendments.

Application forms are available at the CWMAC office located at Igombe Street, Mikocheni B Area, Dar es Salaam and in the Chingoli WMA office.

Applications (filled application forms, paid bank slips, and all other supporting documents) should be sent to the Chingoli Authorized Associations through the postal address indicated in the table below or to the CWMAC office in Dar es Salaam by the 31st of October 2024.

AA MAILING BOX	AA BANK ACCOUNT
KATIBU, JUMUIYA YA HIFADHI YA WANYAMAPORI CHINGOLI, S.L.P 6, TUNDURU-RUVUMA	A/C NO. 70910062824NMB, A/C NAME: CHINGOLI WILDLIFE CONSERVATION COMMUNITY BASED ORG

Terms and conditions articulated in the Wildlife Conservation Act No.5 of 2009, Tourist Hunting Regulations (2015), WMA Regulations (2018) and their amendments shall apply.

For more information, please call +255 689 327 509 /+255 711 640 226 or Email: info@cwwmac.or.tz /chingoli@cwwmac.or.tz

Prepared By
CHIEF EXECUTIVE OFFICER

PUBLICATION OF FINANCIAL STATEMENTS



Issued Pursuant to Regulations 7 and 8 of the Banking and Financial Institutions (Disclosures) Regulations, 2014

STATEMENT OF FINANCIAL POSITION AS AT 30TH SEPTEMBER 2024 (Amount in TShs " Millions")

	Current Quarter 30th September 2024	Previous Quarter 30th June 2024
ASSETS		
1 Cash	24,100	29,875
2 Balances with Bank of Tanzania	63,870	110,630
3 Investment in Government securities	262,263	237,795
4 Balances with other banks and financial institutions	10,863	11,585
5 Cheques and items for clearing	13,635	20,441
6 Interbranch float items	-	-
7 Bills negotiated	-	-
8 Customers' Liabilities for Acceptances	-	-
9 Interbank Loans Receivables	32,785	27,805
10 Investment in other securities	3,600	4,800
11 Loans, Advances and Overdrafts (Net of allowances for probable Losses)	1,783,287	1,734,824
12 Other Assets	119,355	88,524
13 Equity Investments	12,429	12,429
14 Underwriting accounts	-	-
15 Property, Plant and Equipment	21,887	14,326
16 TOTAL ASSETS	2,338,294	2,302,983
17 Deposits from other banks and financial institutions	-	-
18 Customer deposits	1,846,531	1,885,554
19 Cash Letters of Credit	11,325	633
20 Special deposits	-	-
21 Payment orders/transfers payable	-	-
22 Bankers Cheques and Drafts Issued	1	1
23 Accrued taxes and expenses payable	10,189	27,525
24 Acceptances Outstanding	-	-
25 Interbranch float items	-	-
26 Unearned income and other deferred charges	4,608	3,701
27 Other Liabilities	15,833	19,888
28 Borrowings	333,817	278,151
29 TOTAL LIABILITIES	2,022,312	1,895,552
30 NET ASSETS/(LIABILITIES) 16 LESS 29	315,982	407,431
C SHAREHOLDERS FUNDS		
31 Paid up share capital	185,783	185,782
32 Capital reserves	832	832
33 Retained Earnings	62,738	89,680
34 Profit / (Loss) Account	23,609	15,059
35 Other capital accounts	-	-
36 Regulatory Reserve	43,019	16,077
37 TOTAL SHAREHOLDERS FUNDS	315,982	407,431
38 Contingent liabilities	107,092	179,825
39 Non Performing Loans and advance	143,629	122,770
40 Allowance for Probable losses	56,979	46,105
41 Other non performing assets	539	539
PERFORMANCE INDICATORS		
(i) Shareholders Funds to Total Assets	13.51%	13.35%
(ii) Non performing loans to Total Gross Loans	7.82%	6.82%
(iii) Gross loans and advances to Total Deposits	113.84%	107.35%
(iv) Loans and Advances to Total Assets	76.26%	75.33%
(v) Earnings Assets to Total Assets	84.18%	83.18%
(vi) Deposits Growth	-2.72%	3.38%
(vii) Loans Growth	1.52%	3.41%

CASH FLOW STATEMENT FOR THE QUARTER ENDED ON 30TH SEPTEMBER 2024 (Amount in TShs " Millions")

	Current Quarter 30th September 2024	Previous Quarter 30th June 2024	Current Year Cumulative as at 30th September 2024	Comparative Year (Previous Year) Cumulative as at 30th September 2023
i Cash flow from operating activities				
Operating Income	11,551.00	10,780	32,119	24,600
Adjustment for:-	-	-	-	(14,830)
-Purchase/Amortization	(2,094)	(2,438)	(26,242)	(26,242)
-Net change in Loans and Advances	(42,922)	(52,438)	(754,099)	(660,447)
-Net change in Statutory Min-Reserve	20,656	(30,494)	(13,289)	(32,889)
-Net change in Deposits	(43,494)	53,868	63,691	674,005
-Net change in Short Term Negotiable Securities	(29,000)	1,000	(22,500)	(23,182)
-Net change in Other liabilities	14,067	10,944	13,875	(11,550)
-Net change in other borrowings	55,560	9,781	65,371	26,810
Rent paid	(1,044)	(634)	(2,418)	(2,529)
-Net change in Other assets	(22,782)	7,872	(8,941)	13,489
-tax paid	(387)	(387)	(1,162)	(1,369)
-Others adjustment	-	-	-	2,879
Net cash provided/(used) by operating activities	(25,480)	17,382	7,689	50,422
ii Cash flow from investing activities:				
Dividend received	-	90	90	90
Purchase of fixed assets	(3,283)	(176)	(3,587)	(2,535)
Proceeds from issuance of Share capital	-	-	-	-
Proceeds from sale non-dealing securities	-	-	-	-
Others (Specific) Equity investment	-	-	-	-
Net cash provided/(used) by investing activities	(3,283)	(85)	(3,497)	(2,535)
iii Cash from financing activities				
Payment of cash Dividends	-	(4,837)	(4,837)	(4,056)
Proceeds from issuance of Long term debt	-	-	-	-
Payment of cash Dividends	-	-	-	-
Rent paid	-	-	-	-
Proceeds from new equity	1	-	1	23
Net cash provided/(used) by financing activities	1	(4,837)	(4,836)	(4,033)
iv. Cash and cash equivalents:				
Net increase/(decrease) in cash and cash equivalents	(28,762)	12,861	(442)	44,852
Cash and cash equivalent at the beginning of the Quarter	175,778	163,115	147,436	171,541
Cash and cash equivalent at the end of the Quarter	146,994	175,776	146,994	216,393

Signed by:
 Managing Director: Ms. Esther Manganya 9-Oct-24
 Director of Finance and Planning: Mrs. Jacqueline L. Tinkasimile 9-Oct-24
 Director of Internal Audit: Mr. Donald Matija 9-Oct-24

We, the under-named non-executive members of the board of directors, attest to the correctness of the above statements. We declare that the statements have been examined by us, and to the best of our knowledge and belief have been prepared in conformance with the instructions and are true and correct.

Signed by:
 Chairman: Eng. Julius B. Ndyumakama 9-Oct-24
 Vice chairman: Mr. Felix M. Maaji 9-Oct-24

STATEMENT OF PROFIT OR LOSS FOR THE PERIOD ENDED 30TH SEPTEMBER 2024 (Amount in TShs " Millions")

	Current Quarter 30th September 2024	Comparative Quarter (Previous year) 30th September 2023	Current Year Cumulative 30th September 2024	Comparative Year (Previous Year) Cumulative 30th September 2023
Interest Income	58,758	49,940	165,670	125,274
Interest Expense	(35,132)	(21,837)	(80,682)	(58,720)
Net Interest Income	24,626	28,003	74,978	66,554
Bad debts Written-off	-	-	-	-
Impairment losses on loans and Advances	(8,850)	(8,793)	(18,603)	(15,140)
Non-Interest Income	10,845	10,240	37,435	26,334
6.1 Foreign exchange profit/(Loss)	11,169	5,997	19,463	11,139
6.2 Commissions and Fees	5,373	3,806	13,452	12,237
6.3 Dividend Income	-	83	90	83
6.4 Other operating income	2,166	400	4,430	2,878
Non-Interest Expense	(22,889)	(19,374)	(61,894)	(53,139)
7.1 Salaries and Benefits	(12,686)	(10,792)	(33,487)	(31,085)
7.2 Fees and Commission	(301)	(236)	(866)	(674)
7.3 Other operating expenses	(10,499)	(8,238)	(27,321)	(21,540)
Operating Income/(Loss) before Tax ordinary items	11,551	10,166	32,119	24,600
Income Tax Provision	(3,001)	(2,001)	(9,510)	(4,302)
Net Income/(Loss) After Income tax and	8,550	8,165	23,609	20,298
Number of employees	653	611	653	611
Basic Earnings Per Share	837	875	169	146
Diluted Earnings Per Share	83	175	169	146
Number of Branches	27	25	27	25
PERFORMANCE INDICATORS				
i Return on average total assets	1.97%	2.18%	1.94%	1.77%
ii Return on Average shareholders' funds	10.68%	11.38%	10.03%	9.53%
iii Non interest expense to Operating income	52.25%	50.21%	52.25%	56.89%
iv Net Interest income to average earning assets	5.05%	6.92%	5.16%	5.81%

CONDENSED STATEMENT OF CHANGES IN EQUITY AS AT 30TH SEPTEMBER 2024 (Amount in TShs " Millions")

	Ordinary share capital	Reserves	Regulatory reserve	Others	Total
Current Period: 30th September 2024					
Balance as at the beginning of the Period	185,782	104,740	16,077	832	307,431
Profit for the Year	-	8,550	-	-	8,550
Transactions With Owners	1	-	-	-	1
Dividend Paid	-	-	-	-	-
Other Comprehensive Income	-	-	-	-	-
Regulatory Reserve	-	(28,942)	28,942	-	-
Balance as at the end of the period	185,783	86,348	43,019	832	315,982
Previous Period: 30th June 2024					
Balance as at the beginning of the Period	185,778	102,848	16,077	832	305,535
Profit for the Year	-	7,796	-	-	7,796
Transactions With Owners	6	-	-	-	6
Dividend Paid	-	(5,083)	-	-	(5,083)
Other Comprehensive Income	-	-	-	-	-
Regulatory Reserve	-	-	-	-	-
Balance as at the end of the period	185,782	104,740	16,077	832	307,431

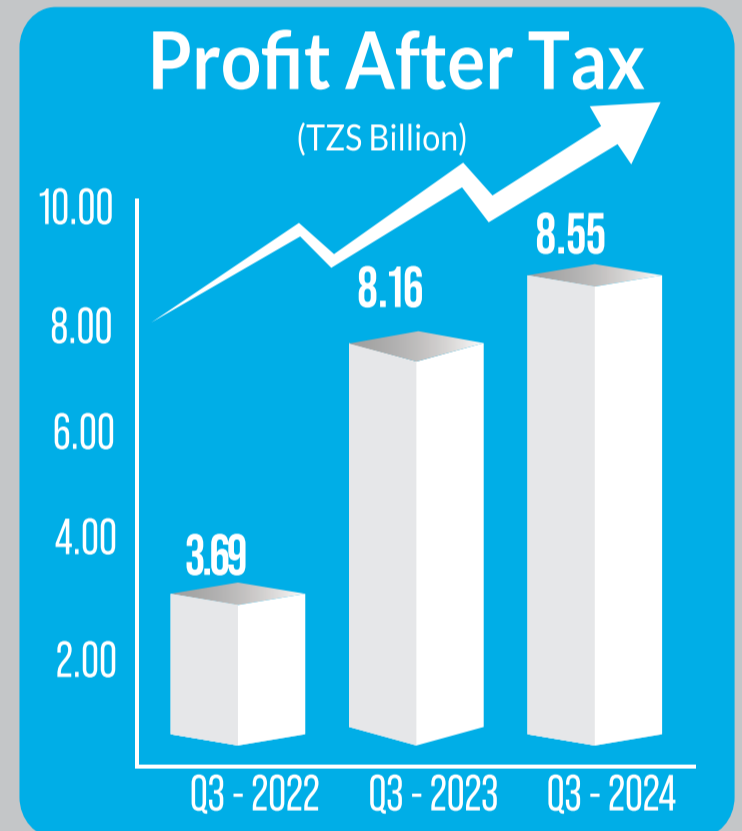
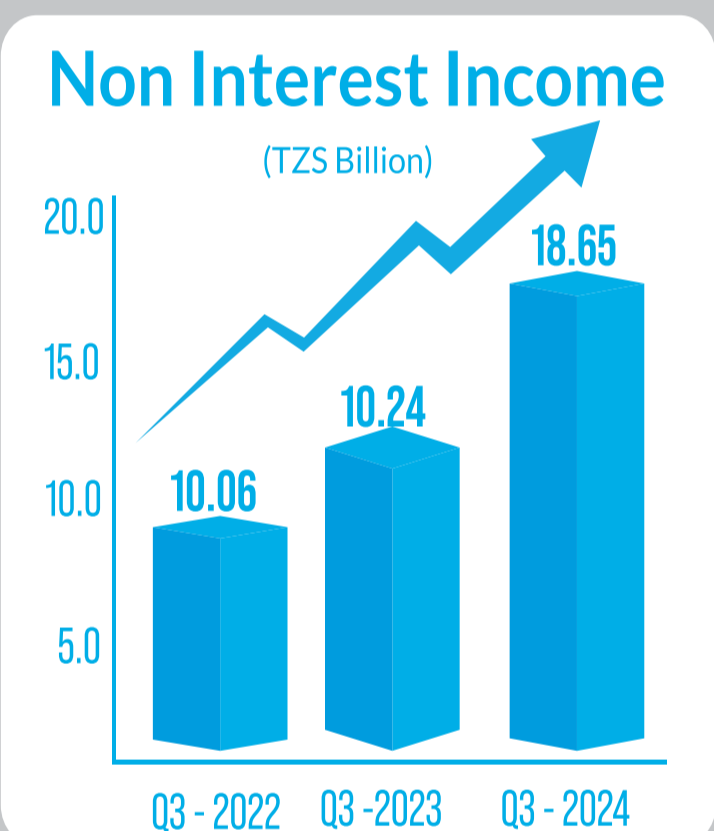
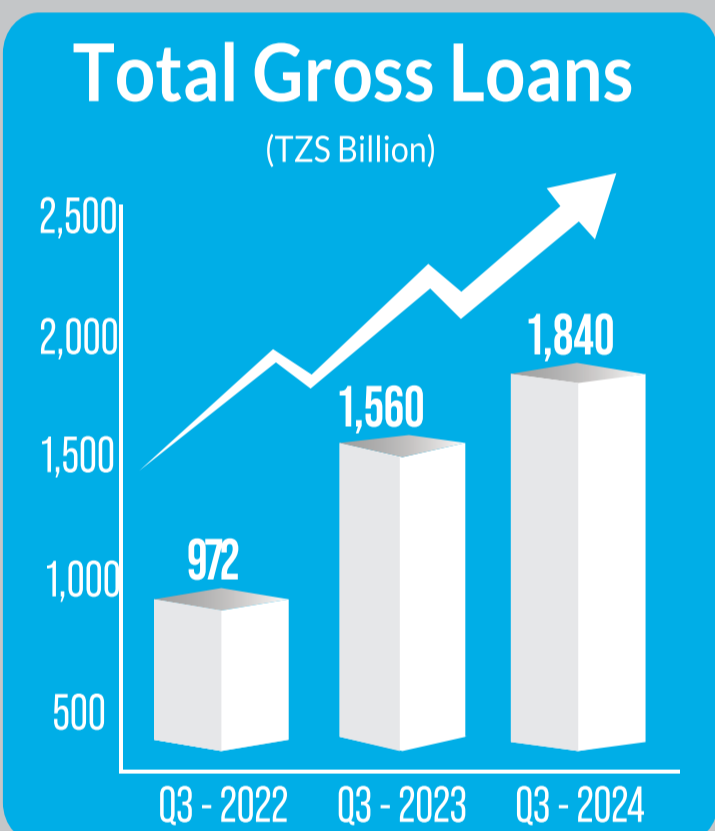
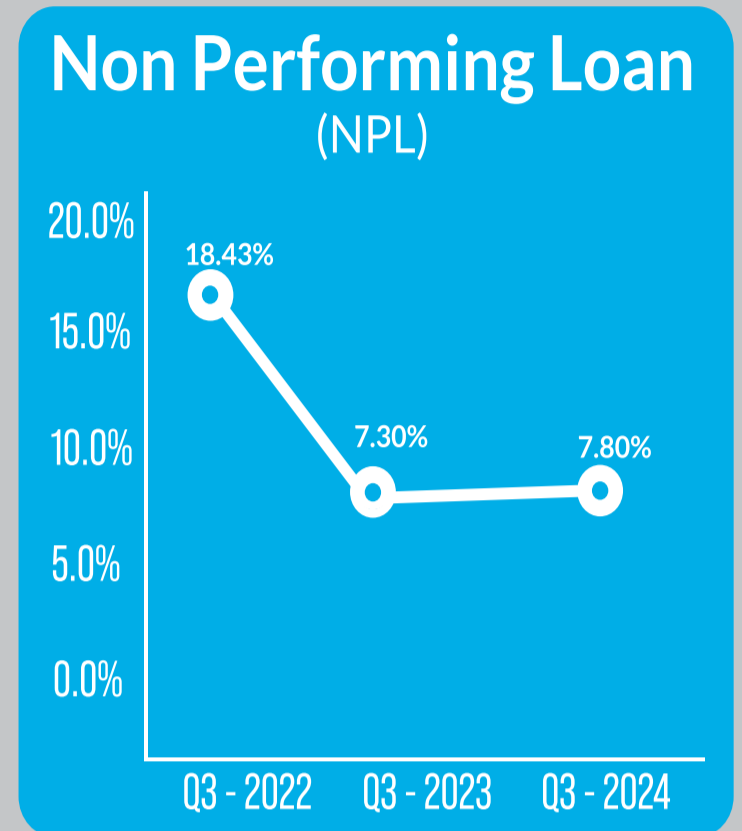
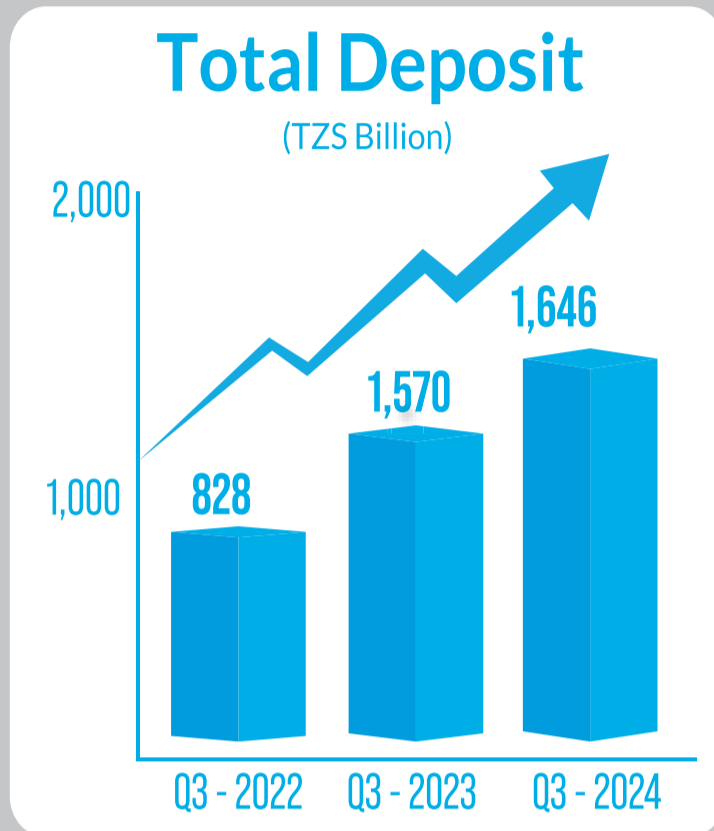
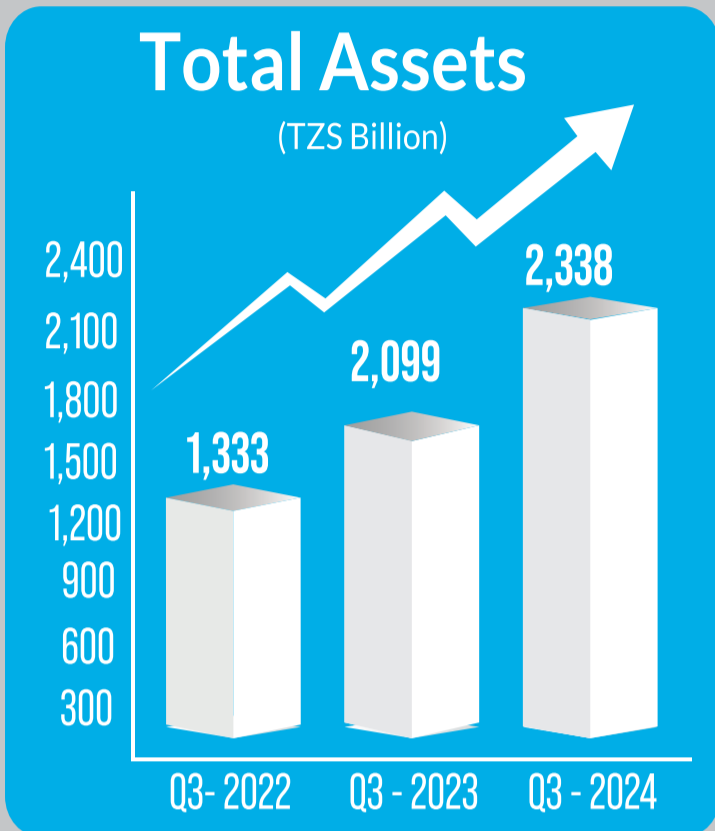
FEES AND CHARGES AS OF 30TH SEPTEMBER 2024 (UNLESS STATED OTHERWISE, CHARGES ARE VAT EXCLUSIVE)

PRODUCT TYPE	TYPE OF CHARGES	TZS	USD	EUR	GBP
Savings Account	Ledger Fees Monthly				
	Normal Savings	6,500	1.80	1.80	1.50
	Special Savings	-	-	-	-
	Jikwamu Individual	500	N/A	N/A	N/A
	Vicoba Group	Free	N/A	N/A	N/A
	Society and Club Savings	Free	Free	Free	Free
	Selected Savings Accounts	Free	N/A	N/A	N/A
	Statement				
	E-statement monthly	Free	Free	Free	Free
	Up to 6 Months	5,000	3.00	3.00	2.50
	More than six months per page	2,500	1.00	1.00	0.72
	Charges for operating below minimum balance - savings	3,000	1.80	1.80	1.50
	Service Charge	2,500	1.00	1.00	1.00
	Closing Account	Free	Free	Free	Free
	Monthly dormant accounts charges	Free	Free	Free	Free
	Dormant activation fees	Free	Free	Free	Free
	Current Account				
	Ledger Fees Monthly				
	Personal	8,000	4.32	4.32	3.60
	Business	17,000	10.80	10.80	9.00
Corporate	30,000	25.00	25.00	20.00	
Society and Club Current	Free	Free	Free	Free	
Statement					
E-statement monthly	Free	Free	Free	Free	
Up to 6 months	5,000	3.0	3.0	2.5	
More than six months (Per Page)	2,500	1.0	1.0	0.7	
Service Charge	4,000	2.0	1.5	1.5	
Closing account	Free	Free	Free	Free	
Monthly Dormant Charges	Free	Free	Free	Free	
Dormant activation fees	Free	Free	Free	Free	
Counter Leaf	15,000	8.5	8.5	7.1	
Cheque book (50 Leaf)	25,000	10.0	10.0	8.5	
Cheque book (100 Leaf)	45,000	20.0	20.0	17.0	
Returned Cheques (Issued by our customers)					
i) Insufficient fund	125,000	60.0	N/A	N/A	
ii) Other reasons	24,600	17.0	N/A	N/A	
Stop Payment orders per leaf	64,000	31.0	31.0	25.8	
Blocking of lost cheque book	25,000	10.0	10.0	-	
Cash Transactions over the counter					
Cash Withdrawal at Counter					
0 < 3M	5,000	0.59%	0.59%	0.59%	
> 3M < 6M	0.800%	0.59%	0.59%	0.59%	
> 6M < 12M	0.700%	0.59%	0.59%	0.59%	
> 12M < 18M	0.650%	0.59%	0.59%	0.59%	
Maximum cash withdrawal charges	200,000	75.00	75.00	75.00	
Cash payment to 3rd party	8,000	4.32	4.32	3.60	
Cash Deposit					
Cash deposit charged (TZS)	Free	-	-	-	
Cash deposit charge 250 and 500	Free	NIL	NIL	NIL	
Cash deposit charge \$1,55, \$30 and \$20	-	0.05	0.05	0.05	
Multilined note deposit	0.5 % of the amount maximum 50,000	N/A	N/A	N/A	
School fees deposits	Free	N/A	N/A	N/A	
Transfers					
TISS					
i) TZS to TZS 10M	2,000	TZS 2,000	N/A	N/A	
ii) Above TZS 10M - 50M	5,000	TZS 5,000	N/A	N/A	
iii) More than TZS 50M	10,000	TZS 10,000	N/A	N/A	
iv) EAPS Payments	10,000	TZS 10,000	N/A	N/A	
v) Incoming transfers/Payments	NIL	NIL	NIL	NIL	
TT					
i) Outward foreign transfers	USD 80	USD 60	USD 60	USD 60	
ii) Non account holder	USD 80	USD 60	USD 60	USD 60	
inward transfers (TT)-customers	USD 12	USD 12	USD 12	USD 12	
Standing orders (within the same bank)	Free	Free	Free	Free	
Standing orders (to other banks)	12,000	8.00	8.00	5.00	
Internal Transfers	1,000	1.00	1.00	0.72	

PRODUCT TYPE	TYPE OF CHARGES	TZS	USD	EUR	GBP
Bank to Bank Instant Transfers	Outward transfers				
	TZS to 500,000	500	N/A	N/A	N/A
	TZS 500,000 to 1,000,000	1,000	N/A	N/A	N/A
	TZS 1,000,000 to 2,000,000	1,500	N/A	N/A	N/A
	TZS 2,000,000 to 5,000,000	2,000	N/A	N/A	N/A
	Free	N/A	N/A	N/A	N/A
	Free	N/A	N/A	N/A	N/A
	Free	N/A	N/A	N/A	N/A
	Free	N/A	N/A	N/A	N/A
	Free	N/A	N/A	N/A	N/A
Salary Handling					
Inward (From other banks)					

KEY PERFORMANCE HIGHLIGHTS

(Amount in TZ Shillings)



Azania Bank Mobile App
Inayokulinda wewe,
na pesa zako

Paku Sasa

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Sasa ni
***150*75#**

Au Tumia App
Inapatikana

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Zanzibar and Comoros have plenty of 'notes' to compare

EXTERNAL engagements are visibly improving on the part of Zanzibar, as it has of late initiated noticeable consultations and potential deals in various spheres as it works to elevate the blue economy profile.

The latest event is receiving a delegation from the Indian Ocean state of the Comoros, which has plenty to compare with Zanzibar in terms of language and culture.

One major difference is that the Comoros were split while seeking independence, the main part being bitterly divided.

As Zanzibar stabilises in its efforts to widen the anchor of its economy, for too long reliant on cloves and tourism, there is talk of enhancing economic links with the Gulf Zone states.

There are also efforts to broaden and boost relations with neighbouring areas including in starting or enhancing boat services on the long coastline, now extending to the Comoros.

A civic delegation was in town lately with which Zanzibar authorities engaged in talks on revived economic diplomacy, suggesting that cooperation involving the two parties will be catching up.

The level of discussions may have been a bit slight, kind of introductory, as at any rate it was a delegation of business people led by the Moroni city governor.

There are areas in which the Indian Ocean archipelago is making an effort to stabilise, while Zanzibar stabilised much earlier largely as a result of the Tanzanian Union.

Even with the quest for economic reforms, it is chiefly economic opportunities opening up on a global scale, making the two states

see opportunities in various spheres.

Already an all-encompassing African Continental Free Trade Area (AfCFTA) has been ratified by most African Union member states. That in a way diminishes the need for special arrangements in custom duties with nearby countries and even far-off places, so long as they can associate with the particular trade arrangement.

What now remains is for businesspeople in either island state to notice where they can possibly have an advantage if it sinks its feet in a sector in the other island state with similar habits.

There is no confirmation of direct indication of investment areas that members of the delegation would be looking at, but they must have had definite ideas for the visit to be arranged, as well as discussions with the Zanzibar president and some top officials.

The Comoros' delegation started on a cultural note, taking up a theme that anyone in Zanzibar would grab - that is, the need for exchange related to the teaching and learning of Kiswahili. The missing point was that Comorian teachers know French but this wasn't on their agenda there.

Comorians would also come to Zanzibar to learn Kiswahili, which is likely to be fairly easy as the Ngazija Islands language is a variety of the coastal language.

Of course, centuries of evolution or localisation have drifted the mid-ocean archipelago's mode of speech far off range compared to that of their ancient littoral cousins.

Surprisingly, isolated ocean countries have peculiar characteristics, including animal species and even vegetation, so the cultural scope of cooperation should be quite vast.

40 years after independence, Zimbabwe now shifting gear

WHEN African countries assumed independence, there were key ideas they had already domesticated in their communities, the most famous being the word 'freedom'.

There was a global situation aftermath of World War II which favoured the spread of this idea, especially as large numbers of African soldiers fought alongside British, French or Indian troops.

Britain was also aware that its vast empire could not be maintained, accepting India's independence in 1957 and of Ghana ten years later, aware that no war meant to keep colonies was feasible.

Yet the wide meaning of the term 'freedom', as related merely to large numbers of people in certain confinements of territory embarking on self-rule, was rather hazy.

This is what has been taking place for the past 60-plus years and, in the case of Zimbabwe, it is 40-plus years since it arrived at independence in 1980. It fashioned a path of its own but was always shadowed by South Africa in how the latter handled apartheid.

Some aspects of comparison between Zimbabwe and South Africa are unavoidable. At independence, Zimbabwe was held back by its Lancaster House constitution: for ten long years not to touch anything in the two-tier parliamentary representation and the legal validity of land holding arrangements existing at that point.

By 1990, when that period had ended, ANC leader Nelson Mandela was freed and Zimbabwe was tied down by the new 'apprecart' of delicate majority rule negotiations.

Mandela assumed the South African presidency in 1994 and Zimbabwe had to restrain itself

till SA's new post-apartheid arrangement succeeded.

By 1998, as Mandela was leaving office, Zimbabwe had done 18 years of waiting before land reform, instead of ten years. It was no longer in the mood to wait, and two years later started grabbing white-owned farms.

That was after then-British premier Margaret Thatcher refused to allocate funds for the compensation of white farmers, saying it was an internal problem for Zimbabwe.

From that moment, the lessons become more complicated as land grabs crippled the financial system where the main deposits were tied to this group - so capital flight to South Africa and elsewhere helped to ruin the country's economy.

Radical methods of economic management where public sector salaries are often indexed to inflation compounded the woes, thus running two parallel economies where the public sector portion with access to foreign currency hugely profited. It sounded like freedom.

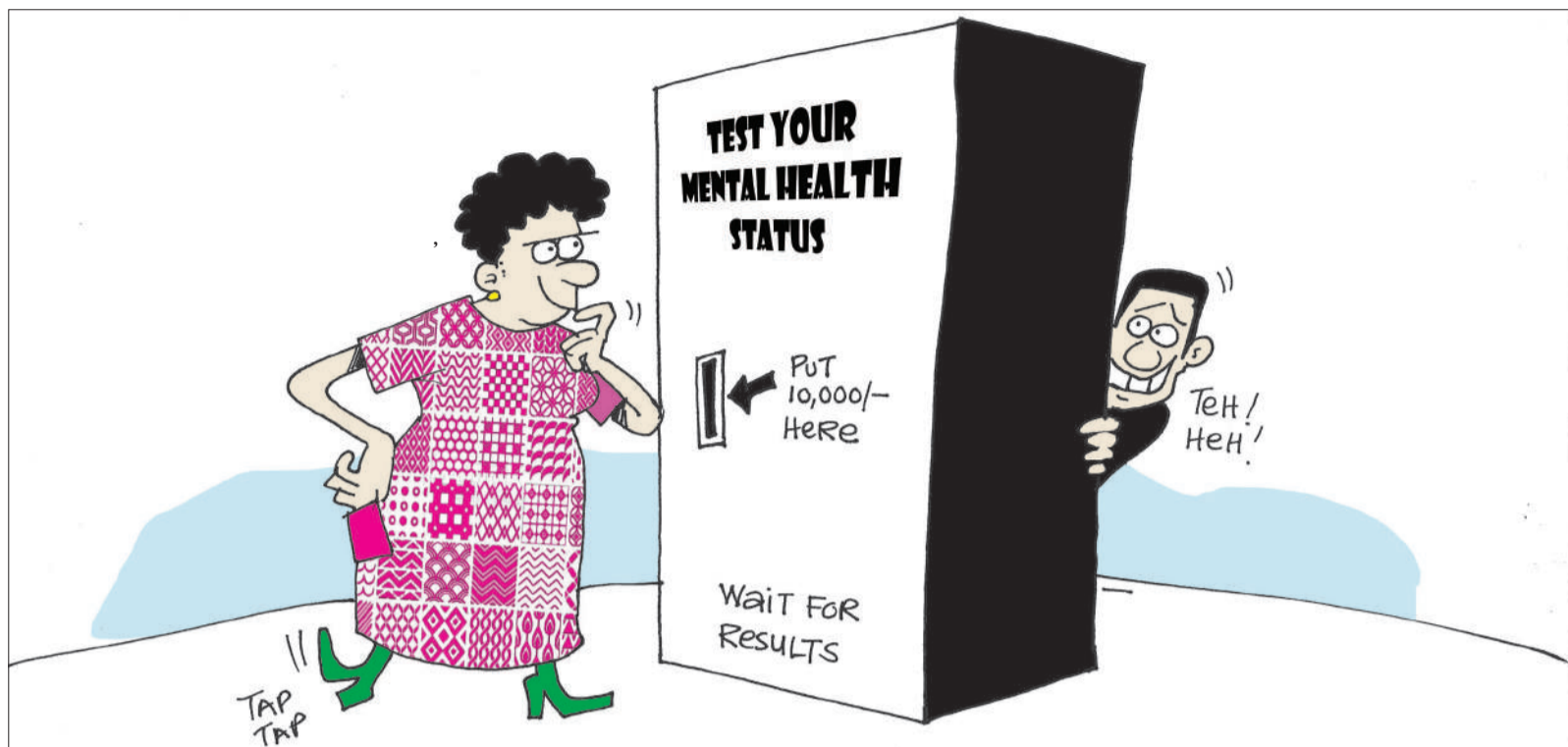
Nearly 25 years into land 'grabs' still hugely admired by a vocal section of former ANC militants in South Africa, Zimbabwe is coming to terms with its past - and starting to accept the market economy format.

It has allocated US\$3.5bn, perhaps obtained via credit but meant for compensating those whose farms were grabbed.

Meanwhile, its hoe-wielding farmers will now get permanent titles, which in land law jargon are 99-year leases, making those titles transferable and capable being deposited with a bank for a loan.

Not so many African countries have ex-white farmers to compensate, but the titles shift is crucial, and the story could provide invaluable lessons to many other countries.

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By Valerie Ndeneingo-Sia Msoka

AS the world celebrates the International Day of the Girl Child (today - Oct 11), officially marked since 2012, it is critical to reflect on the realities confronting millions of girls in Tanzania and across Africa.

The theme of this year's edition of the commemoration of 2024 International Day of the Girl theme, "Girls' Vision for the Future," encapsulates a powerful message of hope, empowerment, and urgent action.

The theme highlights the need to fully unlock the potential of the world's over 1.1 billion girls through support, education and leadership opportunities.

Across Tanzania, much like as in many other African countries, girls are asserting their voices and envisioning a future where they will have equal opportunities for education and protection from gender-based violence (GBV) and the shackles of oppressive traditions and harmful social practices.

Their vision is of a brighter future where girls, just as boys, are seen not just as beneficiaries but also as agents of change capable of transforming the nation generally and their various communities in particular.

But despite the progress registered in various domains, entrenched norms, GBV, teenage pregnancies, child marriage, female genital mutilation (FGM) and other socio-economic barriers continue to hinder the empowerment and potential of girls in Tanzania.

According to UNICEF, 31 per cent of girls in Tanzania are married off before attaining the age of 18 and about 10 per cent before their 15th birthday.

Early marriage not only deprives girls of their right to education but also exposes them to the risks of GBV, teenage pregnancies and life-threatening childbirth complications.

FGM is another deeply rooted tradition that affects some 10 per cent of girls in the country. While this practice is illegal under Tanzanian law, it persists in some regions chiefly owing to the cultural belief that it ensures purity and prepares girls for marriage.

To the contrary, FGM leaves "victims" with physical and psychological scars and increases the risk of infections, complications in childbirth, and other long-term reproductive health issues.

Teenage pregnancies also remain pervasive in Tanzania. According to a Tanzania Demographic and Health Survey (TDHS) survey, 27 per cent of Tanzanian girls aged between 15 and 19 years are mothers or pregnant with their first child.

And, as is well known, teenage pregnancies often lead to a rise in the number of school dropouts, limiting girls' access to education and economic opportunities.

Access to education for girls in Tanzania has seen some improvements but, according to the World Bank, only 30 per cent of them complete secondary education -

Cause for hope for Tanzania's girl child even as there's still a hard road to travel

while those who do face difficulties in accessing higher education.

Furthermore, according to Tanzania's own Education, Science and Technology ministry of Education, a whopping 98 per cent of girls who drop out due to pregnancy never return to school again.

As Tanzania grapples with these challenges so as to ensure that girls achieve their full potential in the education and other spheres, regional bodies such as the East African Community (EAC) and the Southern African Development Community (SADC) as well as continental organisations like the African Union (AU) are playing a crucial role by working together to enforce policies meant to protect girls and promote gender equality.

For its part, the EAC has developed frameworks aimed at advancing gender equality and reducing child marriage and FGM in regional economic bloc's member states while, through joint initiatives, it has facilitated cross-border collaboration designed to tackle child marriage.

Similarly, SADC has called upon its member states to harmonise their legal frameworks and enact laws that explicitly outlaw harmful practices such as child marriage and FGM.

Through the SADC Gender and Development Protocol, member countries are encouraged to prioritise girls' education and ensure access to equal opportunities in all sectors.

Meanwhile, the AU has been leading the fight for girls' rights through its "Campaign to End Child Marriage in Africa" and initiatives such as Agenda 2063.

The latter envisions a continent free from violence, harmful practices and discrimination. The continental body had been extending critical technical support to Tanzania towards the implementation of these policies and advocating girls' rights.

The vision for girls in Tanzania and across Africa is empowerment promising an environment where they are free from violence, enjoy access to education, health services and economic opportunities, and can dream big and achieve their full potential in various spheres.

This vision can become a reality through concerted efforts by the government, regional bodies and international organisations.

Despite that vision, though, challenges remain that call for concerted efforts to ensure that the girl child in Tanzania realises her full potential.

One of the ideas meriting serious consideration is the strengthening of policy implementation and accountability.

It is fortunate that Tanzania already boasts strong policies and legal provisions meant to support the defence and promotion of girls' rights.

These include the 2009 Child Act and the 1988 Sexual Offences Special Provisions Act and policies promoting education.

However, various challenges have made the level of implementation remain far from impressive enough. The likes of cultural taboos impeding or discouraging discussion on violence and the scarcity of resources to enhance law enforcement further hinder progress.

Practical steps forward would include training bigger numbers of local government officials and educators so that they have a better understanding of the relevant laws and policies and how to apply them.

Additionally, there is a need for devising and executing community-based initiatives focusing on ways to transform people's attitudes and increasing awareness of girls' rights.

It is also crucial to put in place robust monitoring mechanisms to ensure that child marriage, GBV and other violations of girls' rights are promptly and effectively addressed.

There is also the urgent need to improve access to quality education, as education easily still stands as one of the most powerful tools for transforming the lives of girls in Tanzania.

The government has made encouraging strides in this respect by offering free primary and secondary education, but more needs to be done to ensure girls not only enrol but also complete their education.

One practical way forward is addressing barriers such as early marriage, negative cultural beliefs and inadequate school facilities, particularly as relates to menstrual hygiene management.

Investing in safe, girl-friendly schools with proper sanitation facilities and providing menstrual health education will encourage girls to stay in school compounds.

President Samia Suluhu Hassan has reiterated the government's commitment to enhancing girls' education. One of her administration's key policy changes is the lifting of the ban on pregnant girls intending to resume classes after childbirth, a policy that had previously hindered thousands of girls from continuing with their education.

To this end, the government's efforts to reintegrate teenage mothers into the school system must be strengthened. More must also be done to support girls, including ensuring affordable childcare, flexible schooling options and an enabling environment fostering their return to class.

Comments by Koshuma Mtengeti, Executive Director of the Children's Dignity Forum, come in handy here: "Our efforts to eliminate child marriage must focus on changing mindsets within communities, and that starts with education and dialogue."

Economic empowerment for

families is also of vital importance and relevance. Many girls drop out of school or get married all too early just because of poverty. Providing economic opportunities for families can help break this cycle.

Practical steps in this regard would include offering financial literacy programmes, improving access to micro-loans and supporting women's entrepreneurship in rural areas.

By economically empowering mothers, families are better able to support their daughters' education and spare the vulnerable girls early marriage.

Government programmes, along with CSOs, could also extend targeted financial assistance to the most susceptible families, particularly in rural areas where the rates of child marriage are highest.

Additionally, there is the need to defend and promote sexual and reproductive health rights (SRHR). Access to sexual and reproductive health information and services is essential for the empowerment of girls. Accordingly, our country needs to expand comprehensive SRHR education in schools to help girls make informed decisions about their health and overall future.

Ensuring that adolescent girls have access to reproductive healthcare services without stigma stands to reduce the incidence of teenage pregnancies, a significant factor explaining the dropping out of many girls from school.

Tanzania's health policies also ought to be aligned with the global commitments to the 17 global Sustainable Development Goals (SDGs), particularly Goal 3 on health and Goal 5 on gender equality.

As Tanzania joins the global community in celebrating the 2024 International Day of the Girl Child, it is of critical importance to re-assess and take forward what is beneficial.

Considering and implementing a multi-sectoral approach integrating education, economic empowerment, legal enforcement and health services is essential for advancing the rights of the girl child in Tanzania.

With a collective effort from individuals, local communities, CSOs, the government and international partners, these practical steps can ensure that girls in Tanzania find - and enjoy - a brighter, more empowered and more rewarding future.

The fight for girls' rights is far from over but, with continued dedication and collaboration, the dream of a brighter and more equal future is well within reach.

Valerie Ndeneingo-Sia Msoka is widely known as a co-founder of the Tanzania Media Women's Association (Tamwa), Chairperson of the Tanzania Ending Child Marriage Network and a strong advocate of human rights and gender equality, particularly as relates to violence on women and children.

By Jenifer Gilla

Online gender-based violence undermines women's participation in Tanzanian politics

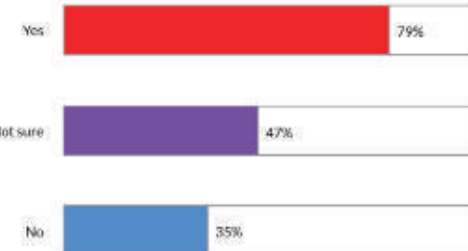
How cyber violence stifles women in politics

Female politicians were asked, Have you ever been abused or harassed online because you are a woman leader in politics?

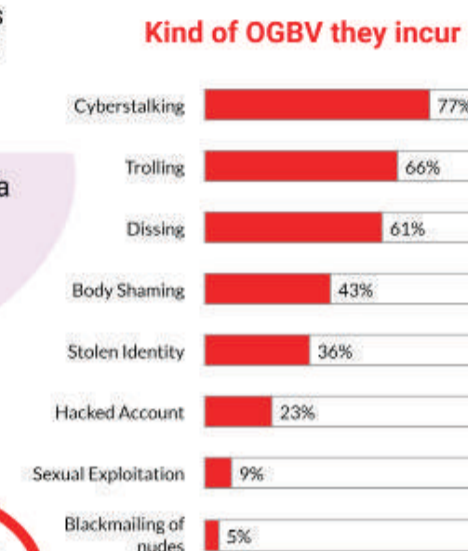


4 in 5

Almost four in five women leaders in politics have experienced abuse or harassment online (OGBV)



Cyber harassment against female politicians involves false information, intimate image leaks, and threats, aiming to discredit and discourage them from politics



GBV general

Male Dominance on Social Media with up to 80% of Twitter users accessing legal and human rights information

Human Rights Violations via Digital Platforms, 56% of reports from women

Source: An overview of Online Gender-based Violence of Women in Politics (WIP), LHRC, 2023

DESPITE Tanzania's progress toward gender equality in politics, women continue to be significantly underrepresented in leadership roles. This gap is exacerbated by the rise of online harassment targeting women in politics, creating a hostile environment that discourages their participation.

Laws such as the Cybercrimes Act of 2015, the Electronic and Postal Communications Act of 2010 (EPOCA), and the National Electoral Act of 2024 mandate gender balance in candidate nominations. However, female politicians in Tanzania still face substantial challenges, including online abuse that undermines their electoral participation. This reveals that much more needs to be done to ensure women's equal representation.

One of the most pervasive issues faced by women in politics is harassment on digital platforms like social media, WhatsApp, and Telegram. These attacks often involve the spread of false information, non-consensual sharing of intimate images, and threatening messages. At political rallies, such abuse is strategically used to intimidate women and discredit them, reinforcing the idea that women do not belong in political spaces. This discourages many women from pursuing political careers and silences those who are already involved.

According to the National Democratic Institute, women comprised only 9.5% of elected Members of Parliament (25 out of 264 MPs) in 2020. Special seats reserved for women accounted for 29% (113 women), bringing the total to 142 women (37%) out of 393 MPs. Similarly, the National Electoral Commission (NEC) report for 2020 shows that only 6.6% of elected councillors were women, with special seats making up 24.6%. In total, women represented just 29.2% of councillors nationwide.

Costs of gender-based online violence

Women who run for political office often do so at great personal cost. Magdalena Sakaya, Deputy Secretary General of the Civic United Front (CUF), recounted her experience during the 2020 general election. Running for MP in Kariuu constituency, she endured a campaign of online abuse orchestrated by her male opponents, who spread false and damaging narratives about her on social media.

"As a Member of Parliament, I've faced this too," Sakaya explains.

"They'll circulate video clips of your parliamentary contributions alongside insults made at campaign rallies. These attacks are so strategically spread that it's difficult to trace them back to your opponent."

Sakaya also shared how social media rumors affected her personal life, nearly costing her marriage. In 2022, her husband received a video falsely accusing her of having an affair with the National Party Chairperson. Although her husband supported her, she expressed concern that such tactics would deter women from entering politics, making it harder to achieve equal representation.

She advocates for stronger legisla-

tion to criminalize hate speech and personal attacks during political campaigns, arguing that individuals who engage in these acts should be banned from elections.

Growing online violence against women

According to the Tanzania Communications Regulatory Authority (TCRA) June 2023 report, internet subscriptions in the country grew from 23.8 million in 2018 to 34 million by mid-2023. With this rise, online violence, especially targeting women, has also surged.

A 2021 study by the African Parliamentary Union (APU) found that 80% of 224 women parliamentarians and staff from 50 countries, including

Tanzania, experienced psychological violence, with 46% subjected to sexist attacks online. Similarly, the Legal and Human Rights Centre (LHRC) Annual Report 2023 noted an increase in digital harassment, with women being disproportionately targeted.

The rise in online violence has caused many women, including politicians, to withdraw from social media. The LHRC report shows that men are more active online than women. For example, 80% of users accessing legal aid and human rights information on Twitter and 73.3% on Instagram were men.

Possible solutions
Several leaders have emphasized the

need for resilience among female politicians. Doroth Semu, leader of ACT Wazalendo, encourages women to continue their political work despite online abuse, noting that such challenges are meant to discourage them.

Legal experts also urge women to take legal action against perpetrators. Tanzania's Cybercrimes Act (2014) criminalizes digital harassment, and women are encouraged to sue those responsible for online abuse. While laws exist, advocates call for continuous training for law enforcement and judicial officials to effectively address cases of digital violence.

At a recent event launching the "Women Now" project by the Women in Law and Development in Africa (WILDAF), Minister of Community Development Dorothy Gwajima reaffirmed that women have the right to seek justice if harassed during elections. She highlighted Section 135 of Tanzania's Penal Code, which classifies gender-based harassment in elections as a criminal offense, making Tanzania the first African country to officially recognize this issue.

Need for effective legislation

As the 2024 elections approach, there are increasing calls for stronger legislation to address online harassment and misinformation against women in politics. Felister Njau, a Member of Parliament for Special Seats (CHADEMA), advocates for laws that swiftly address election-related harassment. While the Cybercrimes Act criminalizes such behavior, it does not resolve election cases quickly enough, allowing perpetrators to win while victims suffer reputational harm.

Women politicians such as Sophia Mwakaganda and Asha Abinallah have also called for better digital security training and education for women leaders. Mwakaganda emphasizes the importance of maintaining a professional online presence and using social media wisely, despite the risks.

While online platforms offer opportunities for women to connect with voters, they must be supported by stronger legal frameworks that protect them from harassment and abuse.

Sexual reproductive health crucial to people with disabilities

By Guardian Correspondent

MAJORITY of young people in Tanzania face numerous challenges daily, including poverty, unemployment, and limited access to healthcare services. These struggles are even more severe for people with disabilities, as their health conditions make it harder to access education and healthcare.

For individuals with disabilities, impairments such as vision loss, mobility challenges, and hearing impairment further restrict their access to essential information, especially about their rights to healthcare, including sexual and reproductive health (SRH).

This lack of access exposes them to higher risks of contracting sexually transmitted diseases (STDs) and facing stigma, making it difficult to form relationships, raise families, or plan their families using modern contraceptive methods.

The situation also contributes to unintended pregnancies and unsafe abortions, further leading to maternal mortality.

To address these issues, Marie Stopes Tanzania (MST) organized a three-day workshop in Dodoma, aimed at educating people with disabilities on their healthcare rights, particularly in SRH.

The workshop brought together chairpersons from the Organizations of People with Disabilities, known as SHIVYAWATA, from 13 regions of mainland Tanzania, including Tanga, Shinyanga, Morogoro, Geita, and Mwanza, among others.

The event was also attended by Wambura Kizito, Acting Director of the Department of Persons with Disabilities at the Prime Minister's Office. In his opening remarks, Kizito emphasized the government's commitment to supporting people with disabilities.

He outlined the laws, guidelines, and policies in place to ensure social service



Disability inclusion expert, Francis Gugu standing far left, listens to one of the participants during a workshop for people with disabilities that was organized by Marie Stopes Tanzania in Dodoma recently

providers consider the needs of people with disabilities.

To further address these challenges, Tanzania ratified the United Nations Convention on the Rights of Persons with Disabilities (UNCRPD) in 2009 and enacted the Persons with Disabilities Act, which provides a legal foundation for safeguarding their rights and promoting their full participation in society.

Despite these efforts, many people with disabilities in Tan-

zania still face discrimination in schools, transportation, healthcare, and employment, leading to higher rates of poverty and social exclusion. The government has taken several initiatives, such as instructing the Tanzania Building Agency to ensure that all infrastructures, including the Bus Rapid Transit (BRT) system, is accessible to people with disabilities.

One of the ongoing efforts includes considering the employment of sign language experts

in hospitals to ensure effective communication between hearing-impaired patients and doctors. The government is also working on guidelines to require sign language experts in all hospitals, ensuring people with disabilities receive confidential and comprehensive healthcare.

A multi-sectoral approach is essential to ensure the inclusion of people with disabilities in the country's socio-economic growth. Kizito noted that

the government is working with various sectors to develop guidelines, policies, and laws that will enhance inclusion, whether in employment or service provision.

As of 2024 estimates, Tanzania's population of 5.2 million people with disabilities still faces challenges in accessing information and services, despite the 2022 Tanzania Population and Housing Census indicating nearly 5 million people with disabilities out of 62 million Tanzanians.

Magdalena Thomas, the Gender Equality Youth and Social Inclusion Advisor with Marie Stopes Tanzania, highlighted that the workshop followed an assessment conducted in August to identify the barriers people with disabilities face in accessing healthcare. The findings revealed significant challenges, including a lack of information and data on people with disabilities in communities.

The workshop aimed to build the capacity of regional chairpersons of people with disabilities in SRH and family planning while promoting accountability and social inclusion in delivering these services. The event also focused on dispelling myths and misconceptions about traditional norms surrounding comprehensive post-abortion care (cPAC) and family planning services for people with disabilities.

Tungi Mwanjala, SHIVY-

AWATA vice-chairperson, said the workshop had empowered them with knowledge about their health rights, particularly concerning SRH, which they could share with others in their regions. She urged the government to ensure health centers offer confidential and accessible services to people with disabilities and called on the public to eliminate negative perceptions, acknowledging that people with disabilities have the same sexual needs as others.

Will-elimina Moshi, Project Lead at Marie Stopes Tanzania, explained that the three-year project, funded by a 5 million GBP grant from the Swiss Family Foundation, aims to include people with disabilities and marginalized groups in SRH and family planning services. The project, set to conclude in 2026, will also create a more conducive environment in public health centers, offering training and resources to improve healthcare access for people with disabilities.

The government continues to address the exclusion and invisibility of persons with disabilities by expanding access to inclusive education, healthcare, and information services. Globally, the World Health Organization estimates that 16 percent of the population, or 1.3 billion people, live with some form of disability.

The future of Ngorongoro requires a bold rethinking of its land use model

By Correspondent Constantine Akitanda

THE Ngorongoro Conservation Area (NCA), a UNESCO World Heritage site, is globally renowned for its breathtaking landscapes and extraordinary biodiversity.

However, with the indigenous pastoralist population rapidly increasing and environmental pressures mounting, a critical question has emerged: How can the balance between conservation and community welfare be maintained?

This issue has gained urgency following a recent review of the NCA's multiple land-use model, which underscores the necessity of addressing both ecological sustainability and the well-being of the pastoralist communities residing within the area.

Established in 1959, the NCA was envisioned as a unique model aimed at conserving natural resources while safeguarding the interests of the local Hadzabe, Datoga, and Maasai pastoralists. At its inception, around 8,000 indigenous people lived within the NCA's boundaries; by 2017, this population had surged to over 93,000.

The dramatic population growth has significantly heightened pressure on the NCA's fragile ecosystem, leading to numerous challenges, including environmental degradation, human-wildlife conflicts, poverty, and food insecurity.

From the beginning, NCA authority sought to balance human habitation with wildlife conservation. However, this model is no longer sustainable. Although residents were originally guaranteed protection of their interests, restrictions on certain economic activities—such as farming—were imposed to preserve the environment.

As a result, their livelihoods have remained reliant on livestock keeping, a practice central to their cultural identity but insufficient to meet the growing needs of the population. This has led to increased poverty, hunger, and poor health conditions.

The recent review of the NCA's multiple land-use model highlighted the unsustain-



ability of rising pressures on natural resources. Among the issues identified were water scarcity, ecological imbalances due to invasive species, and the degradation of critical wildlife habitats.

In addition, severe social problems—including gender inequality, illiteracy, and deteriorating health conditions—were noted within the pastoralist communities. Increasing human-wildlife conflicts and the adverse effects of climate change, such as prolonged droughts, have worsened the situation for both people and wildlife.

One of the key recommendations from the review was the resettlement of pastoralists to more sustainable areas, such as Msomera. This proposal aims not only to reduce pressure on the NCA's ecosystem but also to provide pastoralist communities with opportunities to improve their livelihoods.

By relocating to areas where economic activities, such as farming, are permitted, pastoralists could diversify their income sources and enhance

their living conditions.

The proposed resettlement aligns with Tanzania's commitment to the United Nations Sustainable Development Goals (SDGs), especially those focused on poverty eradication, food security, and access to clean water and education. Relevant SDGs include Goal 1 (No Poverty), Goal 2 (Zero Hunger), Goal 3 (Good Health and Well-being), Goal 4 (Quality Education), Goal 5 (Gender Equality), and Goal 6 (Clean Water and Sanitation).

Additionally, Goals 11 (Sustainable Cities and Communities), 13 (Climate Action), 14 (Life Below Water), 15 (Life on Land), and 16 (Peace, Justice, and Strong Institutions) are critical to achieving a sustainable and just future for both people and the environment within the NCA.

These SDGs are directly tied to ongoing efforts to address the pressing challenges pastoralist communities face in Ngorongoro. Resettling pastoralists to areas like Msomera would alleviate poverty (Goal 1) by enabling economic diversification, including farming, which is prohibited in the

NCA.

This shift would also bolster food security (Goal 2) and improve health and well-being (Goal 3) through better healthcare access and nutritional sources. The resettlement plan emphasizes quality education (Goal 4) by allowing children to attend school without the threat of wildlife attacks, thus reducing illiteracy.

Addressing gender inequality (Goal 5) ensures that both men and women benefit equally from new economic opportunities, while access to clean water and sanitation (Goal 6) in resettlement areas would significantly improve living conditions.

Furthermore, building sustainable communities (Goal 11) resilient to the impacts of climate change (Goal 13) is vital to the success of these initiatives. Ongoing environmental degradation, water shortages, and droughts have placed immense strain on both the people and wildlife in Ngorongoro.

Facilitating pastoralist resettlement would enable Tanzania to focus on restoring critical habitats and ecosystems (Goals 14 and 15), ensuring the protection of wildlife populations and biodiversity. Strong governance and stakeholder involvement (Goal 16) are essential to achieving lasting peace and justice in managing the delicate balance between human needs and conservation.

The need for resettling pastoralists is urgent. As the population within the NCA continues to grow, the strain on both the ecosystem and the people becomes unsustainable. Limited resources and restrictions on economic activities, such as farming, have left the residents vulnerable to poverty, hunger, and poor health.

The current model of providing monthly food assistance to families in Ngorongoro is not a long-term solution; it perpetuates dependency

and limits the potential for these communities to thrive. Relocating pastoralists to areas where they can cultivate land, build sustainable livelihoods, and access essential services is critical.

This move not only offers the opportunity to improve living standards but also provides a path toward self-reliance and dignity, free from the limitations imposed by the conservation area.

Historically, challenges facing the NCA stem from the colonial period, when British administrators established the Serengeti National Park in the 1940s. Strict conservation policies prohibited indigenous residents from engaging in farming and other economic activities, leading to tensions and resistance from local communities.

Although NCA was eventually created as a compromise, permitting limited human activity within a conservation framework, the subsequent population growth and pressures have demonstrated that this compromise is no longer viable.

As the review indicates, the NCA is at a critical crossroads. It must carefully navigate the balance between conserving its world-renowned crater and addressing the urgent needs of its pastoralist communities.

Resettling these communities is not just a logistical challenge but a strategic opportunity to achieve both conservation and sustainable development. By relocating residents to areas where they can become self-reliant, the government can reduce dependence on monthly food assistance and empower these communities to shape their own economic futures.

The future of Ngorongoro calls for bold and decisive action. The current land-use model, once innovative, has reached its limits and now threatens the delicate balance between human welfare and environmental conservation.

A rethinking of this model is not just necessary—it is essential for the long-term sustainability of both the people and the unique ecosystem they rely on. Without swift, strategic change, the risks to the pastoralist communities and the biodiversity of this iconic landscape will only intensify. The time to act is now, to ensure a future where both can thrive in harmony.

By Adonis Byemelwa

UPON completion of the national primary education examinations in, parents across the nation are bursting with pride as they celebrate their children's transition toward adulthood.

The air is filled with excitement as social media is awash with congratulatory messages, marking the end of seven years of hard work. Yet, beneath this jubilation lies a pressing concern: how can every graduate secure the best opportunities at the next educational level?

As parents revel in their children's achievements, many are fervently searching for reputable schools to enroll their children in for Form One. The competition among schools is intense, with advertising efforts reaching a fever pitch.

Television commercials promote not only academic excellence but also healthy nutrition, good parenting, and vocational training, particularly in computer skills and religious education. This evolving educational landscape reflects a society increasingly aware of the critical role that quality education plays in shaping a child's future.

Tanzania boasts a free primary education policy, yet private institutions are in a fierce battle to offer what may be lacking in public schools. A major draw for parents favoring private schools is the emphasis on English language instruction.

The nation finds itself in a linguistic conundrum, with ongoing debates about which language should dominate primary education. While the government advocates for Swahili as the primary medium of instruction, English-medium public schools are proliferating, often at a cost that is prohibitive for the average parent. A quick survey indicates that some families pay over Sh 300,000 annually for these English-medium schools, raising questions about the accessibility of quality education.

Once revered institutions like Olympio Primary School and Arusha School are now facing stiff competition from a host of new schools, many of which prioritize English language instruction. This reality prompts a troubling question: if Swahili is hailed as a cornerstone of Tanzanian identity, why is the government so focused on promoting Eng-

Tanzania education sector: Tribulations, opportunities after national Std VII exams



As parents revel in their children's achievements, many are fervently searching for reputable schools to enroll their children for secondary education.

lish, even within the public school system?

The debate over language in education recently gained traction when Bishop Benson Bagonza of the Evangelical Lutheran Church in Tanzania, Diocese of Karogwe, criticized the uneven competition between education quality regulators and private schools.

Speaking at a graduation ceremony for a primary school run by his diocese, Bagonza voiced his frustration over the excessive taxation imposed on private institutions. "Don't you see how they keep taxing us? I often feel so frustrated that I let my assistants deal with them," he lamented. His words highlight a growing sentiment among private school operators who feel that the government's stringent demands stifle their ability to provide quality education.

Bagonza pointed out the irony that many government officials opt to send their children to private schools, implying a belief in the superior quality of education offered there. Yet, they fail to advocate for these institutions against the overwhelming tax burdens they face. This raises important questions about the commitment of policymakers to enhance public education when their children benefit from a different system.

The stark competition between private and public schools car-

ries far-reaching implications. The involvement of government officials as school owners raises ethical concerns about potential conflicts of interest in educational policymaking. Just as one might doubt the integrity of a nurse who owns a pharmacy, it's reasonable to question a minister's dedication to public education if they operate a private school.

Moreover, government-imposed regulations, such as mandatory tuition fees, face resistance from lawmakers who are also private school operators. These lawmakers often lament the operational costs they incur, forced to make tough choices between more expensive gas and traditional firewood to comply with a government clean energy initiative. "We can't always afford the best options due to the high costs imposed on us," one legislator expressed during a public forum, emphasizing the struggles faced by many private school operators.

Another contentious issue plaguing the education sector is the "Pre-Form One" program, where some private schools require incoming students to undergo preparatory courses at hefty fees. While this practice is common in many private institutions, it is not officially recognized by the government, leading to confusion among parents who wish to navigate the landscape of educational

opportunities.

One school owner disclosed that this program brings in over Sh 18 million annually, allowing them to support teachers and maintain the school's operations. However, it raises questions about the justification of such fees when the government has not endorsed the practice.

The competition between private and public schools also manifests in the compulsory entrance exams for Form One, which often take place before the release of the National Examination Council results.

Parents are forced to pay between Sh 25,000 and Sh 50,000 for these entrance exams, and many students find themselves failing, leading to disheartening tales from parents who invest significantly in their children's education but see little return on that investment.

One frustrated parent shared, "I have struggled to get my child into six different prestigious schools, but he has failed the entrance exams despite doing well in primary school. It's baffling, and I can't afford to send him to a public school. I'm lost on what to do next."

The financial burden of navigating the school selection process is substantial. A prominent private school owner in Arusha shared that they collect over Sh 100 million from student application fees

private educational needs is not unique to Tanzania. By adopting best practices from these countries, the country could enhance its educational framework, ensuring that quality education is accessible to all children.

Navigating the complexities surrounding quality, accessibility, and equity in schooling options reveals a pressing need for systemic reform in Tanzania's educational landscape. Parents, educators, and policymakers must collaborate to create an environment that fosters not only academic success but also a commitment to the well-being of every student.

To achieve this, stakeholders should prioritize increasing investment in public schools, enhancing teacher training programs, and expanding access to resources for underprivileged communities. Additionally, integrating innovative teaching methods and leveraging technology can significantly enhance learning outcomes across all educational levels.

Engaging local communities in educational decision-making and promoting parental involvement will also be crucial in ensuring that schools meet the diverse needs of their students. The future of education in Tanzania hinges on addressing these pressing concerns, ensuring that every child has the opportunity to thrive in a system that values both their potential and their cultural heritage. By fostering inclusivity and equity, Tanzania can cultivate a generation of learners equipped to meet the challenges of an evolving global landscape.

for Form One, relying on these funds to pay salaries and enhance school facilities.

"We can have up to 600 parents buy forms, but we only select 300 based on their entrance exam performance. We carefully filter to find the best students," he explained. This reality highlights the cut-throat nature of the education market, where the pressure to perform academically weighs heavily on both students and their families.

As Tanzania grapples with this complex educational landscape, it is essential to look beyond its borders for examples of successful public-private partnerships (PPPs) in education. Countries like Singapore, Australia, and Canada have effectively integrated private institutions into their education systems, enhancing overall educational quality and accessibility.

In Singapore, a well-regulated education system fosters a competitive environment that benefits all students, while Australia employs a mix of public and private schools that cater to diverse needs. Canada's approach to education emphasizes equal access, with a blend of public and private institutions ensuring that quality education is available to all students, regardless of their socioeconomic background.

These examples illustrate that the challenge of balancing public and

By Correspondent Ashton Balaigwa, Zanzibar

High vegetable, fruit production in Zanzibar cuts imports to 20pc

PRODUCTION of vegetables and fruits in Zanzibar has significantly increased, reducing dependence on imports from Tanzania mainland from 80 to 20 percent.

This transformation in agriculture has been driven by farmers in the archipelago adopting advanced farming technologies through the KUZA project, implemented by the Tanzania Horticultural Association (TAHA) and the Agri-Connect Programme, funded by the European Union.

In interviews, several farmers from villages in Zanzibar's Unguja South Region highlighted the economic changes brought about by the project. Kashinje Mlekwa, a farmer from Umbuji Village in Central District, explained that after receiving training from TAHA, they moved away from low-yield traditional farming methods, which led to a significant increase in production.

"In the past, our farming wasn't productive because we lacked proper knowledge, and our yields were low. However, after receiving modern farming training from TAHA, our production has increased, and we now receive weekly visits from their extension officers for further guidance," Mlekwa said. He added that the increased production has improved his economic status, allowing him to build a modern house and send his children to school.

Another farmer, Selemani Nasoro Selemani, expressed gratitude for the



KUZA project's connection with TAHA, which increased vegetable and fruit production and created a larger local market for their products. Before the project, they farmed without knowledge, and production was small. Now, with modern farming education, production has

increased, and they no longer rely on mainland farmers.

Mariam Issa Hamisi, a member of the Kimbojo Farmers Group from Unguja, noted that before joining the TAHA project, she practiced traditional farming by scattering seeds, which led to financial losses due to the death

of seedlings. However, after receiving training on modern techniques, including planting seedlings in nurseries and sterilizing the soil to eliminate pests, she experienced less loss and increased her production, especially in tomatoes and onions. Previously, she harvested 50 baskets per season, but now she harvests over 200 baskets, improving her economic situation.

Carolyne Mlewa, KUZA Project Coordinator, explained that the project has helped reduce dependency on imports and strengthened the vegetable and fruit value chain by focusing on production and reducing post-harvest losses. The project, which reached 6,000 farmers, reduced food losses from 50 to 20 percent by improving preservation techniques, thereby increasing farmers' income.

Alex Allen, Project Development and Business Officer, noted that although the project has ended, it has had a positive impact by achieving the goals of economically uplifting the people of Zanzibar and improving nutrition. The project reached 66 wards in

Unguja and Pemba and strengthened the agricultural value chain.

Elisha Mwinysori, a TAHA Agriculture Officer, highlighted that the KUZA project, in partnership with Agri-Connect, promoted modern vegetable and fruit farming techniques over four years. This increased the use of modern farming techniques from 30 to 70 percent, and production from 30 to 50 percent, thereby reducing the need for imports from the mainland.

Additionally, Mwinysori mentioned that more than 6,000 farmers are now using proper pesticide practices, ensuring food safety and quality. The project also increased the participation of women and youth in vegetable and fruit farming to 25 percent, further improving income levels.

Agroecology: A game-changing solution to global food and climate challenges

By Busani Bafana

EDWARD Mukiibi, President of Slow Food, champions agroecology as a transformative answer to the world's most pressing crises: food insecurity, climate change, and violent conflicts.

In a world where these challenges intersect, Mukiibi called for an urgent rethink of our approach to food systems.

Agroecology, a practice already embraced by millions of farmers worldwide, is emerging as a sustainable alternative to the industrialized agriculture model that dominates today. It emphasizes biodiversity, environmental stewardship, and equitable livelihoods—elements that Mukiibi insists are key to addressing the multifaceted crises facing our planet.

Speaking ahead of the highly anticipated Terra Madre 2024 event in Turin, Mukiibi called for immediate global action to end the misuse of food as a weapon in war-torn regions like Gaza and Ukraine, where food scarcity is exacerbating human suffering.

"Slow Food strongly advocates for an end to all violence in the ongo-

ing conflicts, from the Gaza Strip to Sudan, from Lebanon to the Democratic Republic of Congo, from Ukraine to Yemen, and opposes the use of food as a weapon of war, said Mukiibi, calling for immediate negotiations to achieve a just solution that ensures the dignity of all people and fosters a peaceful future for everyone.

With global crises growing more complex, Mukiibi stresses that agroecology is not just about farming techniques—it is a framework for building more resilient societies.

The Power of Agroecology

As climate change accelerates, its devastating impacts—melting glaciers, rising sea levels, extreme weather events, and shifting ecosystems—are becoming

harder to ignore. Mukiibi linked these environmental crises directly to our food systems, calling industrial agriculture a "leading culprit." He argues that agroecology offers a path toward resilience, citing its ability to regenerate soil health, reduce social inequality, and provide local communities with economic opportunities.

Mukiibi's call for change comes as 3,000 international delegates convene at the biennial Terra Madre event to explore solutions for sustainable food systems. He argues that agroecology not only regenerates soil fertility and promotes environmental health but also strengthens local economies, reduces social inequalities, and builds resilience against climate-induced disasters.

"As climate change

intensifies, agroecology offers a path to more resilient and equitable food systems," Mukiibi declared. "This situation compels us to reflect on the transformation needed if we want to achieve a food system that feeds all people well, regenerates and protects the environment, and allows local cultures to survive and prosper."

A Call for Global Food System Reset

Carlo Petrini, the founder of Slow Food, echoed Mukiibi's sentiments, calling for nothing less than a complete reset of the global food system.

"The current global food system is not only unfair but is criminal because it destroys our mother earth, it destroys biodiversity and is based on waste and it has turned food into a

price, not into a value," said Petrini. "We need to restore the value of food because food represents our common good; with food we can establish relations with each other, we can establish reciprocity."

Petrini emphasized the political significance

of food in shaping our future, asserting that the fight for sustainable food systems is inherently tied to larger social and environmental battles.

Petrini also condemned multinational corporations that prioritize profit over the health of the planet,

calling on them to stop polluting ecosystems through unsustainable food production methods. He called for an ecological transition.

Food and Humanity
Pope Francis, head of the Catholic Church, also weighed in, highlighting

the spiritual and cultural dimensions of food.

In a message to the Terra Madre network, the Pope criticized the commodification of agriculture, noting that it is being manipulated for profit at the expense of both the environment and human dignity.

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By Special Correspondents

Refugees in east Africa suffer from high levels of depression, making it harder to rebuild lives

By the end of 2023, more than 100 million people globally had been forced to flee their homes due to war, violence, fear of persecution, and human rights violations.

The majority are hosted in low- and middle-income countries, where many live in overcrowded camps or urban settlements, with limited access to food, employment and essential services. Many endure traumatic experiences not only before their displacement but also during and after it. They face armed conflict, marginalisation and poverty at every stage of their journey.

These experiences may increase the likelihood of developing mental health disorders, which can persist years after displacement. This makes it harder for refugees to earn a living and integrate into society.

As World Health Organization (WHO) director-general Tedros Adhanom Ghebreyesus said at the 2019 Global Refugee Forum:

It's a hidden epidemic and a silent killer. News reports show us the devastation of war. They show us refugees on the move, refugees in cities and refugees in large camps. But they don't show us inside the minds of the people and how it affects their lives ... Wounds heal. Homes are rebuilt. News cycles move on. But the psychosocial scars often go unnoticed and untreated for years.

Despite this recognition, there are gaps in what's known about the mental health of refugees.

Most studies focus on refugees hosted in high-income countries, even though 75% of refugees live in low- and middle-income countries.

We conducted a multi-country survey of 16,000 refugees and host community members in cities and camps across Kenya, Uganda and Ethiopia. At the time of our research (between 2016 and 2018), these three countries hosted around 40% of Africa's refugees - about 1.8 million people. The survey included Congolese and Somali refugees across most sites, as well as South Sudanese refugees in the Kenyan camps.

Our study found that refugees in east Africa experienced higher rates of depression (31%) and functional impairment (62%) compared to the host population (10% and 25%, respectively).

Prevalence was even higher among those exposed to violence and extended periods of displacement. They also faced greater economic hardship, such



A woman in one of the world's largest refugee complexes, Dadaab, in Kenya

as higher unemployment, lower wages and poor diets.

Our findings highlight the profound impact of mental health on refugees' ability to rebuild their lives. It highlights the urgent need for targeted screening and evidence-based treatments to prevent a vicious cycle of mental disorders, economic hardship and poor social integration.

What we studied

Our study had three main goals. First, we wanted to see how common depression was among different refugee groups and how it compared to the local host communities. We measured depressive symptoms using a ques-

tionnaire that could evaluate moderate to severe depression. We also measured how well people were able to carry out daily activities, such as moving around, completing tasks and participating in community life - abilities that are often affected by depression.

Second, we wanted to understand how past experiences of violence - before refugees fled their home countries - affected their mental health. This used event data which tracked violent events in refugees' home districts during the three years before they fled and a subjective, self-reported measure of violence experiences.

This allowed us to study the correlation between exposure to violence and depressive symptoms.

And third, we explored the hidden toll depression takes across different life domains, including employment, health and overall well-being.

High levels of depression

The study found that 31% of refugees were depressed, compared to 10% of people in nearby host communities.

A staggering 62% of refugees reported difficulties in functioning, compared to 25% of host community members. For example, many refugees reported moderate to severe difficulties

in walking (35%), doing household chores (31%), concentrating (22%), or joining community activities (24%).

Women, older refugees, and those who had been in exile longer were particularly vulnerable to worse mental health.

More than half of the refugees in the survey reported experiencing or witnessing violence, either in their home countries or while fleeing. Refugees who experienced violence were about 17 percentage points more

likely to experience depression, and 18 percentage points more likely to report functional impairment.

We also found a "dose-response" relationship between violence and depression. This means the more severe the violence refugees experienced, the worse their mental health became over time.

The impact of violence and depression extended far beyond mental health. Refugees with higher levels of depression and those exposed to violence also faced significant economic challenges. They were more likely to be unemployed, earn lower wages, have poorer diets, and report lower life satisfaction.

This shows that depression directly affects individuals by limiting their ability to function. It also indirectly hinders their chances of rebuilding a stable, fulfilling life.

Mental health interventions

Our results highlight that refugees - particularly those exposed to violence and prolonged exile - are disproportionately affected by depression. It's harder for them to achieve economic stability and integrate into their host communities.

We also found that mental health issues get worse the longer refugees remain in exile, underscoring the need for early screening for mental illness.

Based on our findings, we hypothesise that effective treatment of depression could potentially create a virtuous cycle, improving both refugees' mental health and other broader economic outcomes. This makes a strong case for investing in refugees' mental health in low- and middle-income countries.

Dementia surge in Africa demands research, innovation

By Dann Okoth

DEMENTIA is becoming a major public health issue in Africa as its population ages.

In 2015, Sub-Saharan Africa had more than two million people living with dementia. By 2050, this figure is expected to reach nearly eight million, according to Alzheimer's Disease International.

Despite this, there remains a huge gap in research and evidence on dementia in the region.

"Africa doesn't have to solely rely on Western medicine to address mental health in older adults," said Razak Gyasi, associate research scientist at the African Population and Health Research Centre.

Scientists say genetic research is key to addressing gaps in dementia. They also stress the importance of collaboration among researchers, the private sector and governments, along with new technologies for early detection, and community engagement.

"If we collaborate, we will have much more power than if we act alone," says George Vradenburg, founding chairman of the Davos Alzheimer's Collaborative.

"It's only when we get together that we are going to get the maximum speed and impact of the developments occurring in the dementia field."

What is dementia?

Dementia is an umbrella term used to describe a number of brain diseases that cause a decline in memory, thinking, and ability to carry out everyday tasks.

Alzheimer's disease is the most common kind, accounting for up to 70 per cent of cases globally, according to the World Health Organization (WHO).



Dementia is on the rise in Sub-Saharan Africa as population ages.

The WHO estimates that more than 55 million people worldwide suffer from dementia, with around 10 million new cases diagnosed each year.

About 60 per cent of cases are in low- and middle-income countries, where populations are ageing rapidly.

Genetic research

Vradenburg says Africa's diverse genetics and environmental factors could offer valuable insights into dementia.

"The microbiome [community of bacteria and other microorganisms] in Africa is different, the environmental stresses in Africa are different ... the genetics of Africans is very diverse and is going to teach us a lot," Vradenburg told SciDev. Net at a conference on dementia in Nairobi last month.

One of the main topics being dis-

cussed at The Future of Dementia in Africa conference was the relevance of African genetic variation in dementia research.

Africa has higher levels of genetic diversity than any other continent, providing great opportunity to investigate dementia-related genetic variables.

In 2023, a study found that over a third of people of African ancestry carried a genetic risk factor for Parkinson's - often a precursor to dementia.

Researchers anticipate that similar studies on African populations could lead to important findings on Alzheimer's disease and dementia.

Addressing stigma

In many African societies, dementia is frequently misunderstood and stigmatised, owing to beliefs attributing the disorder to witchcraft or other supernatural causes. This can

delay diagnosis and treatment.

To address this issue, Kenyan healthcare professionals collaborated with community leaders, traditional healers, religious healers, and clergy.

According to David Ndeti, founding director of the Africa Institute of Mental and Brain Health, this collaboration has been pivotal in decreasing stigma and improving access to care.

"We came together and showed the traditional healers that we respected their views ... but we also stressed that there are other views, such as the medical view, and in the process, we developed dialogue," Ndeti said.

As a result, traditional healers now refer patients to clinicians, helping more people access professional dementia care, he said.

Dementia detection

New technologies are being explored to detect dementia early in African populations.

Biostatistician Jim Todd, and his team at the Catholic University of Health and Allied Sciences in Mwanza, Tanzania, are pioneering a digital tool that analyses changes in voice patterns to identify potential signs of dementia. By comparing voice data with blood biomarkers, they aim to detect early cognitive decline before symptoms become apparent.

"We're looking at 65 priority features," said Todd.

"The next step is to collect a second round of voice data from the same people to see changes that have happened over six months to a year," he explained.

"We're then going to relate those changes to the markers from blood samples."

This innovative approach could offer a cost-effective solution for early dementia detection in Africa, the researcher says.

Improving brain health In addition to technological innovations, dementia specialists are also looking at holistic approaches to brain health.

Razak Gyasi, an associate research scientist at the African Population and Health Research Centre, emphasised the role of social inclusion and lifestyle factors such as

healthy eating and exercise in improving mental health in older adults.

Gyasi's research in Ghana shows that traditional practices like massage therapy, herbal remedies, and music therapy are being used to support brain health.

"Africa doesn't have to solely rely on Western medicine to address mental health in older adults," he said during his presentation at the Nairobi conference, adding: "Physical activity, social inclusion, diet, and good sleep quality benefit brain function."

Global dementia partnerships

Collaboration among researchers, businesses, and governments are vital as dementia cases in Africa rise, according to Vradenburg, of the Davos Alzheimer's Collaborative.

He believes such partnerships could result in advances in diagnostic and therapeutic processes, and advocates for the development of national dementia programmes to drive these advances.

"If we collaborate, we will have much more power than if we act alone," he told the conference, which brought together researchers, policymakers, and healthcare professionals.

He cited HIV/Aids as an example where African discoveries and research have led to great advancements.

MITIGATING URBAN HEAT ISLAND: KEY COMPONENT TO DEVELOP CLIMATE SMART INFRASTRUCTURE, PROPERTIES

By Francis Kajubi

Tanzania must begin prioritising the development of cities that integrate climate-risk mitigation strategies.

Modern urban infrastructure must be resilient to effects like the Urban Heat Island (UHI) if the country is to withstand rising temperatures.

UHI is a phenomenon where urban areas experience significantly higher temperatures than their surrounding rural area.

This temperature difference is mainly caused by human activities, the density of buildings, and the materials used in urban construction, such as concrete, asphalt, and metal, which absorb and retain heat.

Current infrastructure projects, including commercial and residential developments in cities such as Dar es Salaam, should therefore consider environmental and climate change impacts.

With heavy reliance on concrete and cement for infrastructure and property construction, initiatives like tree planting and city garden projects are essential to mitigating urban heat, which is exacerbated by these materials.

Projects such as the Bus Rapid Transit (BRT) network, implemented by the Dar es Salaam Rapid Transit (DART) agency, should therefore include roadside vegetation, but unfortunately, this has not been the case.

Municipal councils also need to allocate budgets and advocate for city gardens, yet they lag behind in making these climate-focused initiatives a reality.

Beyond the materials and technologies used in construction of infrastructures and properties, city buses running on petroleum further contribute to carbon dioxide emissions, worsening air quality, heat stress, and health risks for



A Rapid Transit bus station in Dar es Salaam. Photo: Francis Kajubi.

residents.

Dar es Salaam Rapid Transit (DART) Chief Executive Officer, Dr. Athuman Kihamia, announced plans to add 305 buses for Phase One, 755 buses for Phase Two, 675 buses for Phase Three, and 590 buses for Phase Four to meet the transportation needs of the city's 5.38 million residents, in accordance with the 2022 Housing and Population Census report.

The BRT project which started its operations since 2016 with over 200 buses will ultimately span six phases upon its completion.

However, DART's Environmental and Social Safeguard Manager, Engineer Albina Griphn, declined to comment on the absence of roadside vegetation in ongoing BRT projects.

She also did not clarify whether DART has a climate action plan in place.

In a televised interview on April 24, 2023, Griphn stated that the agency has a tree-planting and water management plan, launched on April 13, 2023. She acknowledged that DART

projects have contributed to environmental degradation, and the agency is responsible for rectifying these issues.

She said contractors are required to include roadside vegetation, especially trees conducive to good visibility and minimal road damage.

Delfina Pweleza, DART's Senior Planning Officer, added that all DART projects include designated spaces for tree planting, as well as provisions for pedestrians and cyclists.

So far, 1,000 trees have been planted along Morogoro Road, with petty traders engaged in their care.

Section 67(2)(f) of the Environmental Management Act of 2004 mandates that project owners restore degraded areas, making DART responsible for environmental restoration in its project zones.

Field observations reveal that few trees are planted along Morogoro Road, particularly between Ubungo Interchange and Shekilango.

The stretch from Shekilango to Magomeni Market has no trees,

while from Kinondoni Kanisani to Morocco BRT Station, only a few grown trees are visible.

Further observations show that Dar es Salaam's central business district has only two city gardens, even in densely populated areas like Kariakoo Market.

The completed 20.3-kilometer BRT stretch from Mbagala to Gerezaani has no roadside trees, and the 23.23-kilometer Gongo la Mboto to Kariakoo project, now 62 percent complete as of September 2024, appears to lack space for roadside trees.

Concrete roads built under the Dar es Salaam Metropolitan Development Project (DMDP) also lack roadside vegetation on either side.

According to the International Energy Agency, over the last three decades, transport emissions grew at an annual average rate of 1.7 percent -- faster than any other sector except industry.

These emissions must fall by more than 3 percent a year to 2030 to get on track with net zero goals.

A July 2024 joint report by Re-

mote Sensing Environment and ELSEVIER, titled "Global Urban Heat Island Intensity Dataset," highlighted UHI as a phenomenon of local warming caused by urbanization's impact on the climate.

The report found UHI effects present in over 80 percent of cities globally, with an average increase of 1.0°C during the day and 0.8°C at night for surface temperature, and 0.5°C for canopy temperature.

Ringo Mowo, Executive Director of the Sharon Ringo Foundation, emphasized that urban heat islands pose not only environmental but also economic and political challenges.

The Foundation, through its 2023/28 strategic plan, aims to plant 10 million trees across schools, hospitals, and public and private premises, with over 51,000 trees planted to date.

Mowo stressed the importance of corporate involvement, especially from banks and telecom companies, in ensuring that infrastructure projects address UHI mitigation.

He noted that climate change could affect consumer behavior, with middle- and low-income earners potentially forgoing bank savings and communication services due to extreme temperatures and flooding, which disrupt income-generating activities.

Rebecca Muna, Technical Advisor at FORUMCC Tanzania, echoed the need for cities to develop alongside climate change risk mitigation projects.

She urged that construction materials, architectural designs, and drainage systems align with climate action plans. Tree planting and rainwater harvesting systems, she said, are essential for cities like Dar es Salaam, which should follow examples set by greener cities such as Rabat.

Municipal councils, Muna added, must allocate funds and enforce by-laws that encourage tree planting on both public and private land.

Residential and commercial properties should also incorporate climate-change mitigation features.

The Tanzanian government has acknowledged the importance of climate-smart infrastructure for the future.

Minister for Works, Innocent Bashungwa, speaking at the second Tanzania-Japan Quality Infrastructure Dialogue, emphasized that smart infrastructure can alleviate the financial burden of rehabilitating roads and bridges damaged by climate change.

At the dialogue, coordinated by the Tanzania Investment Center (TIC), Bashungwa highlighted Japan's significant contributions to Tanzania's infrastructure development, amounting to a total of 1.25trn/- since the 1980s for upgrading and rehabilitating roads and bridges.

The Dar es Salaam Infrastructure Master Plan, supported by the Japan International Cooperation Agency (JICA), aims to address traffic congestion by 2040.

Bashungwa stressed that smart infrastructure is essential for achieving Tanzania's National Development Vision 2050 and meeting Sustainable Development Goals (SDGs).

Collaborating with development partners including JICA, the government is also addressing traffic congestion in Dodoma, Mwanza, Arusha, and Mbeya.

"Infrastructure efficiency is vital in today's world for enhancing the competitiveness of sustainable economies and their design should not only facilitate economic progress but also combat environmental and climate change threats," said Bashungwa.

Australian firm secures uranium project in Tanzania

By Guardian Reporter

Australia based Askari Metals has announced the full acquisition of the Eyasi Uranium Project in northern Tanzania through its Tanzanian subsidiary, Infinum Uranium.

In an announcement made earlier this week, the company said the project was identified as a highly prospective target for potential surface uranium deposits after an extensive review of geological and geophysical data.

The Eyasi project spans 292km² and is situated approximately 320km north-west of Dodoma.

The project is characterised by the Precambrian Eastern Granulite Complex and is associated with the East African Rift system. The area's geology indicates the presence of uraniumiferous fluvial channel systems, with uranium likely hosted within coarser grained, permeable sediment.

The company's conceptual mineralisation model also suggests potential secondary, placer-style fluvial deposits derived from primary uraniumiferous granites.

Askari Metals plans to conduct an initial reconnaissance sampling campaign along the paleo-channel systems to define the mineralisation and the next exploration steps.



The Eyasi project spans 292km² and is situated approximately 320km north-west of Dodoma

The company intends to fast-track a series of low-cost exploration programmes to generate drill targets.

The programmes will include a high-resolution remote sensing study using satellite imagery and ground-based radiometric surveys with a scintillometer, as well as field reconnaissance including mapping and stream sediment sampling.

The Tanzanian Government under President Samia Suluhu has expressed a "commitment to the development of the mining sector", with the goal to increase the sector's contribution to the

country's gross domestic product from 6.7 percent in 2020 to 10 percent by 2025.

Askari Metals managing director Gino D'Anna, stated: "The Eyasi Project represents a significant exploration opportunity for Askari and is a strong addition to our Tanzanian uranium portfolio. We are well positioned to execute high-impact, low-cost exploration campaigns in Tanzania, and we look forward to getting boots on the ground at Eyasi and sampling these anomalous systems. The Matemanga Uranium Project is currently still in the application phase and is expected

to progress to full grant stage in the short term."

This acquisition follows Askari Metals' purchase of the Matemanga Uranium Project in southern Tanzania in February this year, also through Infinum Uranium.

Askari Metals further said is continuing to review and evaluate additional potential strategic acquisitions within the "emerging tier one uranium province" of Tanzania, after acquiring the Eyasi Uranium Project.

The Eyasi project has reported significant uranium resources, with initial estimates indicating the presence of a substantial amount of uranium ore.

The Eyasi Uranium Project could play a significant role in meeting the increasing demand for uranium, particularly as countries seek alternative energy sources to reduce greenhouse gas emissions. The success of the project will depend on market conditions, regulatory frameworks, and ongoing exploration results.

The Tanzanian government has been working to develop a regulatory framework for uranium mining, including licensing and monitoring to ensure safe practices.



Summit to highlight role of Africa's critical minerals in energy transition

By Sabrina Jardim, Johannesburg

Amid an increasing demand for critical minerals globally, the second edition of the African Critical Minerals Summit (ACMS) - in partnership with the Department of Mineral Resources and Energy and the Minerals Council South Africa - was launched on October 9.

The ACMS, to be held at the Sandton Convention Centre from December 2 to 3, will bring together

industry leaders, policymakers and stakeholders to discuss Africa's critical mineral potential.

The summit will also include strategic panel discussions and networking opportunities.

The ACMS aims to serve as a platform that supports the transition to green energy by facilitating discussions to address the necessary changes relating to the sustainability of critical minerals in Africa.

"Today marks the beginning of a jour-

ney towards greater collaboration, innovation and progress in a sector that is increasingly critical to global supply chains, economic development and technological advancements," said ACMS COO Tshogafato Motsoenyane.

She reiterated that Africa was uniquely positioned to meet the critical mineral demand, given the continent's mineral wealth, as well as its growing commitment to ensure sustainable and equitable growth within the sector.



PUBLIC NOTICE

Viettel Tanzania PLC (Halotel) is a telecommunication company we continue to ease communication to all our customers by offering cheaper rate for SMS, Voice and Internet services.

We would like to announce to all our customers and public on Basic Tariffs (Tariff customer pay when not registered to bundle/package) for public awareness.

LOCAL BASIC TARIFFS

Category	Price
Onnet (Halotel-Halotel)	10 Tsh/Dk
Offnet (All networks)	20 Tsh/Dk
SMS	5 Tsh/SMS
Data (MB)	9.35 Tsh/MB

INTERNATIONAL TARIFFS

VOICE INTERNATIONAL TARIFFS

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

INTERNATIONAL SMS TARIFFS

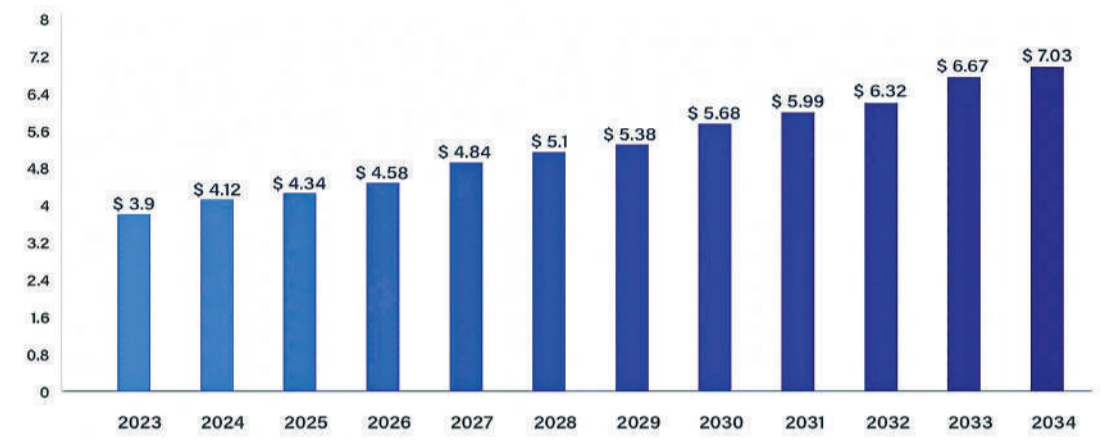
Category	Price (Tsh/SMS)
International SMS	95

Bundle Nature	Validity	Price (Tsh)	All Networks (Min)	Halotel-Halotel (Min)	SMS	Data (MB)
VOICE BUNDLES						
Voice	Daily	350	25			
Voice	Daily	500		110		
Voice	Daily	500	60		60	
Voice	Daily	1,000	180		60	
Voice	2 Days	1,000	160		25	
Voice	5 Days	1,000	130	150	500	
Voice	Weekly	1,500	180		150	
Voice	Weekly	2,500	350	50	150	
Voice	Weekly	3,000	500		150	
Voice	Monthly	4,000	400	50	50	
Voice	Monthly	5,000	550	650	100	
Voice	Monthly	10,000	1,600	1,600	150	
Voice	Unlimited	500	20			
SMS BUNDLES						
SMS	Daily	100			200	
SMS	Weekly	500			2000	
SMS	Monthly	1,000			10,000	
INTERNET BUNDLES						
Internet	Daily	350				170
Internet	Daily	500				246
Internet	Daily	1,000				492
Internet	Daily	2,000				985
Internet	10 days	2,100				1,024
Internet	Week	1,000				492
Internet	Week	2,000				985
Internet	Week	3,000				1,475
Internet	Week	5,000				2,460
Internet	Week	10,000				4,925
Internet	Monthly	10,000				4,920
Internet	Monthly	20,000				9,850
Internet	Monthly	30,000				14,780
Internet	2 Months	50,000				24,600
Internet	Unlimited	500				200
COMBO BUNDLES						
Combo	Day	500	15	10	5	200
Combo	Day	1,000	60		60	246
Combo	Weekly	2,000	55		20	850
Combo	Weekly	2,500	20		20	1,150
Combo	Weekly	3,000	100		30	1,250
Combo	10 Days	3,100	150	20	300	1,024
Combo	Monthly	10,000	280		50	4,000
Combo	Monthly	20,000	400		100	8,500
Combo	Monthly	50,000	600		200	22,000

GLOBAL REAL ESTATE MARKET EXPECTED AT \$4.7TRN BY 2023



Real Estate Market Size 2023 to 2034 (USD Trillion)



By Guardian Reporter

The global market for Real Estate was estimated at US\$3.8 Trillion in 2023 and is projected to reach US\$4.7 Trillion by 2030, growing at a CAGR of 3.3 percent from 2023 to 2030.

This is according to the new report published yesterday by ResearchAndMarkets.com, the world's leading source for international market research reports and market data

Gain insights into the U.S. market, which was valued at \$1.1 trillion in 2023, and China, forecasted to grow at an impressive 5.1 percent CAGR to reach \$817.7 Billion by 2030.

According to the report, technological innovations are dramatically reshaping the real estate industry, enhancing everything from property management to buying and selling processes.

The rise of PropTech (property technology) is enabling real estate professionals to use data analytics, virtual tours, and AI-driven platforms to offer more personalized and efficient services. Virtual reality (VR) and augmented reality (AR) technologies are revolutionizing property viewing, allowing potential buyers and renters to explore properties remotely.

Additionally, smart building technologies are improving energy efficiency and security in both

commercial and residential properties, aligning with the growing demand for sustainable real estate solutions.

These technological advancements are making the real estate industry more accessible and efficient.

Several key trends are shaping the real estate sector, particularly the shift toward urbanization and the growing demand for sustainable and energy-efficient properties.

In many parts of the world, the demand for affordable housing is increasing as populations move to urban centers in search of economic opportunities. This is driving both government initiatives and private sector investments in large-scale residential projects.

Additionally, the rise of remote work and flexible office arrangements is transforming the commercial real estate market, with demand for co-working spaces and smart office solutions on the rise.

The push for sustainability in construction and property management is also driving innovations in green building practices and energy-efficient designs.

The growth in the real estate market is driven by several factors, including rising urbanization and population growth, which are fueling demand for residential and commercial properties.

Technological advancements in PropTech, including data analytics, virtual reality, and smart building solutions, are enhancing property management and sales processes, making real estate transactions more efficient and transparent.

The increasing focus on sustainability and energy efficiency is driving demand for green buildings and eco-friendly developments.

Additionally, the rise of remote work is reshaping the commercial real estate landscape, with growing interest in flexible office spaces and smart building solutions.

These factors, combined with real estate's role as a key investment asset, are contributing to the sector's continued expansion.

Major global investors are increasingly diversifying their portfolios by investing in real estate across various regions. Institutional investors, such as pension funds and insurance companies, are actively seeking stable, income-generating properties.

However, Rising interest rates, especially in major economies like the U.S., have affected mortgage rates, making home buying more expensive. This has led to a slowdown in some residential markets, with potential buyers delaying purchases or seeking affordable alternatives.

CAIRO

Egypt's real estate market has witnessed significant growth in recent years, driven by urbanization, economic development, and government policies. While this growth has brought economic benefits, it raises concerns about the possibility of a real estate bubble.

A real estate bubble can lead to financial instability, economic downturn, and social unrest. To prevent these risks, effective regulatory measures and sustainable development practices are crucial.

Property prices have soared in recent years. In the past two years, property re-sales were up by 100 percent to 150 percent, while off-plan sales grew by 150 percent to 200 percent.

Meanwhile, property re-sales have increased by 10 percent to 20 percent year to date, with off-plan sales rising by 50 percent to 70 percent, according to Youssef ElZohairy from Property Sorted.

Recently, Egyptian business tycoon Naguib Sawiris, Executive Chairman of Orascom Investment Holding (OIH), warned of a potential real estate bubble in Egypt if the country did not address interest rates. His comments were made

Egypt real estate with bubble concerns amid market growth



that this real estate bubble resulted from widespread mortgage defaults, leading to bank failures and forced asset sales. This scenario caused prices to plummet by up to 60 percent in Las Vegas.

"In Egypt, however, mortgages from banks represent only around 5 percent of all homes sold, versus around 70 percent in the US," ElZohairy states. "Developer payment plans function like mini-mortgages, but they require a higher down payment and a much lower default rate."

"The main concern lies with smaller developers who are left with projects they cannot sell," he indicates.

Meanwhile, Hussein points out that Egypt's focus has largely been on high-end and luxury developments, which creates a mismatch between supply and demand.

"The demand for affordable housing far outstrips that for luxury properties. This oversupply of luxury units, combined with a lack of demand, could lead to a market correction," Hussein suggests.

during a conference titled 'Egypt's Real Estate Market: Building Global Destinations,' held by Am-Cham Egypt.

A real estate bubble occurs when property prices increase rapidly without a corresponding rise in demand. "This imbalance often leads to market instability and a subsequent crash when prices become unsustainable," Ahmed Fawzy Hussein, a Ph.D. holder and an assistant professor of economics, tells Arab Finance.

"The 150 percent price increases of the last two years have stopped. The resale market peaked last February; however, it fell by 10 percent in March but has since returned to

and exceeded February's levels now," ElZohairy says.

"At the beginning of the year, real estate developers panicked over currency uncertainty and raised prices by 50 to 70 percent, as resale prices increased by 10 to 20 percent," ElZohairy points out.

"Once currency stabilized, developers realized they had overvalued their properties," he notes, adding, "Consequently, many markets extended payment plans from six or seven years to 10 years, effectively slashing prices by about 25 percent."

"In 2008, the real estate bubble in the US saw prices drop by an average of 29 percent," ElZohairy highlights, emphasizing

CONSTRUCTION

KILOMBERO SUGARCANE FARMERS PLAN TO ENHANCE PRODUCTION

By Guardian Correspondent, Morogoro

The Kilombero Sugarcane Farmers' Day Exhibition kicked off with a strategic dialogue involving stakeholders from across the sugar industry, focusing on this year's theme: "Empowering Cane Farmers Through Technology and Innovation: A Path to Increased Productivity and Sugar Sufficiency."

The theme highlights the importance of educating stakeholders while showcasing the latest technological advancements in sugarcane farming.

The three-day event will feature a wide array of farming equipment, high-quality seeds, proper fertilizer usage, and effective methods for controlling diseases and pests in sugarcane crops.

During the opening dialogue, Victor Byemelwa, Chairman of the Kilombero Sugarcane Farmers' Day Exhibition and Communications and Stakeholder Relations Manager at Kilombero Sugar, stressed the significance of reflecting on the theme as the event begins.



Kilombero Member of Parliament Abubakari Assenga speaks during sugar cane farmers and stakeholders during the opening of the dialogue ahead of the 3-day exhibition which will be held in Kilombero Sugar grounds.

The organizing committee is committed to ensuring that the exhibition, hosted in Kilombero Valley, is informative and well-prepared for

farmers in the region. For the first time, this year's event will span three days, drawing thousands of sugarcane farmers and in-

dustry stakeholders. Showcased innovations include precision farming tools, sustainable irrigation systems, and advanced

machinery, all designed to boost yields while minimizing environmental impact and operational costs. Interactive sessions will offer farmers hands-on insights into how these technologies can modernize their farming practices. Expert-led panel discussions and technical workshops will address challenges such as low yields, high production costs, and market competitiveness.

Bakari Ally Mkangama, Chairman of Kilombero Joint Enterprises Cooperatives Society, which represents 17 Agricultural Marketing Cooperatives (AMCOS), highlighted the value of the dialogue, stating: "This platform is a vital opportunity for our farmers to discuss modern farming techniques. With support from our partners, we are equipping farmers with the knowledge and technology they need to increase yields, improve efficiency, and move toward self-sufficiency."

Abubakari Assenga, the Kilombero Member of Parliament and guest speaker at the event, praised the organizers for their commitment to valuing farmers and providing this

important platform.

He reassured stakeholders in the sugar value chain that the government remains dedicated to supporting and strengthening the industry.

The three-day exhibition, supported by the Sugar Board of Tanzania and key partners such as Kilombero Sugar Company, National Social Security Fund (NSSF), CRDB Bank, Tanzania Agricultural Research Institute (TARI), African Wildlife Foundation, International Union for Conservation of Nature (IUCN), Unitrans, Kanu Equipment, John Deere, and Kilombero Co-operatives Joint Enterprise Ltd, is focused on empowering farmers through modern technologies aimed at enhancing production, efficiency, and self-sufficiency in the sugar sector.

The event is open to all sugarcane farmers and industry stakeholders, with free participation.

Attendees will benefit from technical demonstrations, financial advice, and opportunities to network with key players in the sugarcane industry.

Modular may be the future of building in South Africa

CAPE TOWN

Modular construction solutions offer fast, cost-effective, and customisable spaces for South African businesses, making them a compelling alternative to traditional construction.

Businesses can choose from options like converted containers, cabins, and flexible modular units, each meeting diverse needs. The main benefit is that modular solutions greatly reduce construction time by being tailored to specific requirements, ensuring quick deployment.

Modular units are manufactured in a controlled fabrication environment, which ensures a higher quality standard for the final product.

This also guarantees minimal site disruptions, thus, promoting a safer working environment, which is critical in the South African business environment.

They are also easy to relocate, which is a significant benefit for businesses that may need to move.

Instead of constructing new buildings, companies can simply relocate their existing structures, providing flexibility and cost savings.

Different types of modular units are suited to specific types of applications, catering to the unique needs of various industries.

For instance, converted containers serve as instant, ready-to-use smart offices that are cost-effective, secure, and durable.

These units come with pre-installed furnishings in various configurations, allowing for immediate occupancy.

Converted containers are well suited to the mining and construction sectors, where robust and easily movable units are essential.

They offer quick deployment and usually serve as mobile site offices or storage units, especially in locations where there are little or no siting requirements.

Cabins, on the other hand, are relocatable, aesthetically pleasing prefabricated units that are easy to transport and quickly deployable.

These versatile spaces are ideal for use as site offices, overflow classrooms, or other versatile spaces where medium to long-term solutions are required.

Cabins cater for small to medium-sized offices and are more flexible than converted containers, typically utilised in the industrial and education sectors.

For example, schools often find that learner numbers exceed available space.

Cabins can be built and configured to accommodate the required number of students, meeting school-specific demand.

Flexible modular units represent a leading modular solution that offers configuration that is highly flexible and scalable.

These units can be configured to meet current and future space requirements, with a spacious 2.53m ceiling height and a range of sizes from 3x3m to any configuration, such as 3x6m, 3x9m, 6x12m and so on.

These units are factory-manufactured and delivered fully complete, minimising on-site disruption.

Vertically stackable modular units usually cater for mega-sized offices and are much more flexible in their design and construction compared to converted containers and cabins.

DTB DIAMOND TRUST BANK

MINIMUM DISCLOSURE OF CHARGES AND TARIFFS Q-4 2024

CASH WITHDRAWALS (TZS)

Savings Accounts	TZS 5,000
Current Account	TZS 5,000

REMITTANCES

INWARD

Incoming Funds Transfer (TISS)	FREE
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OUTWARD

Outgoing Funds Transfer (TISS)	Amount in TZS 1 to 10,000,000 10,000,001 - 50,000,000 50,000,001 >	Fee [TZS] 2,000 5,000 10,000
EFT local	TZS 5,000	-
Telegraphic Transfers (TT)	-	USD 55
Funds recall	TZS 10,000	USD 10

TRANSFERS

Internal transfers	FREE
Inter-branch transfers	FREE

REQUIRED MINIMUM OPENING BALANCE

Current Account	TZS 50,000	USD 100
Savings Account	FREE	

ACCOUNT CLOSURE

Current Account	TZS 30,000	USD 30
Savings Account	TZS 15,000	USD 15
Smart Saver		FREE

STANDING ORDER

Set-up	FREE
Internal Processing	FREE
External Processing	TZS 10,000

STATEMENTS

Periodic Scheduled Statement	FREE	
E - Statement	FREE	
Interim Statement - Current Year	USD 5	TZS 10,000
Interim Statement - Previous Year	USD 5	TZS 10,000

MASTERCARD / VISA DEBIT CARDS

Annual Charges	TZS 3,000
Card Replacement	TZS 10,000
Cards Uncollected and Destroyed	TZS 10,000
Capture Card fee - in DTB ATM's	TZS 1,000
Cash Withdrawal - DTB ATM per withdrawal	TZS 1,200
Other bank ATM withdrawal - in Tanzania	TZS 3,000
Other bank ATM withdrawal - Outside Tanzania	TZS 5,000
Kisomi Zaidi Account - DTB ATM withdrawal fees	TZS 150

AVERAGE MONTHLY MINIMUM BALANCE (AMB)

Savings Account - DTB Super Value	TZS 100,000
Current Account - Standard	TZS 50,000
Current Account Standard	USD 100
Current Account - Premium	TZS 1,000,000
Current Account - Prime FCY	USD 250
Savings Account - DTB Value	TZS 15,000
Savings Account - DTB Super Salary	NIL
Kisomi Zaidi Account	TZS 5,000
Savings Account - Prime FCY	USD 25

*DTB Value Saving Account non maintenance fee - TZS 1,500

USD DEBIT CARD FEES

Annual Card Fee	USD 10
1 st Card Issuance	FREE
Card Replacement	USD 15
Cash Withdrawal - DTB ATM's	USD 1
Other bank ATM withdrawal - in Tanzania	USD 3
Other bank ATM withdrawal - Outside Tanzania	USD 5

CASH HANDLING - FOREIGN CURRENCY

Deposits on Denominations less than USD/EUR/GBP 50	5%
Foreign Currency Cash Deposit (USD/EUR/GBP) above 10,000	0.50% of the amount

ATM

ATM Mini Statement	FREE
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CASH WITHDRAWALS (USD)

Savings Accounts - (Up to USD 10,000)	FREE
Savings Accounts - (Above USD 10,000)	0.5%
Current Account - (Up to USD 10,000)	0.5%
Current Account - (Above USD 10,000)	1%

ELECTRONIC BANKING

SOFT TOKEN	FREE	
Internet Banking Monthly Charge	FREE	
Registration Fee	FREE	
PIN Re - Generator	FREE	
TISS Transfer	Amount in TZS 1 to 10,000,000 10,000,001 - 50,000,000 50,000,001 >	Fee [TZS] 1,000 2,500 5,000
TT Transfer	TZS 60,000	
Local EFT	TZS 2,500 + TZS 100 Reg Fee	
Standing Instructions set up	FREE	

TRANSACTION FEE - PER ENTRY

Savings Account	FREE	
Current Account - Standard (Debit/Credit)	USD 0.10	TZS 300
Salary Processing Fee	USD 0.10	TZS 100

MONTHLY LEDGER FEE

Savings Accounts - Value / Super Value / Super Salary	FREE
Smart Saver, Kisomi Zaidi, Amani, Faraja	FREE
Prime Savings (EUR, GBP, USD)	EUR/GBP/USD 2
Current Account - Standard	TZS 15,000
Current Account - Premium Current Account	TZS 20,000

GUARANTEES (LOCAL & INTERNATIONAL)

Bonds & Guarantees with 100% cash over	0.60% per quarter (ranging from 0.25% to 0.60% per quarter)
Bonds & Guarantees	1.38% per quarter (ranging from 0.25% to 1.38% per quarter)
Import Letters of Credit	1.38% per quarter (ranging from 0.25% to 1.38% per quarter)

BASE LENDING RATES (BLR) TZS

20% P.A. (ranging from 12% to 22% p.a.)

BASE LENDING RATES (BLR) USD

10% P.A. (ranging from 7% to 12% p.a.)

(Premium over/Sub BLR will be agreed to as per credit standing/tenure)

FIXED DEPOSIT RATES - FOREIGN CURRENCY

TENOR	USD > 50,000	USD up to 50,000	GBP	EUR
1 Month	0.25%	0.25%	NIL	NIL
2 Months	0.25%	0.25%	NIL	NIL
3 Months	0.50%	0.50%	NIL	NIL
6 Months	0.75%	0.75%	0.25%	NIL
1 Year	3.00%	2.25%	0.50%	NIL
2 Years	3.25%	2.50%	0.75%	NIL

FIXED DEPOSIT RATES - LOCAL CURRENCY

Amount (In TZS Millions)	Call Deposits	1 Month	3 Months	6 Months	12 Months	24 Months	36 Months
<100	0.00%	1.00%	1.50%	3.00%	5.75%	6.25%	6.75%
>100 - 500	0.00%	1.25%	1.75%	3.25%	6.00%	6.50%	7.00%
>500 - 1000	1.00%	1.25%	1.75%	3.25%	6.00%	6.50%	7.00%

For rates above TZS 1 Billion, please contact Branch Manager of nearest DTB Branch

Fees on USD Transfers to be collected in TZS equivalent as per the prevailing exchange rates

NB: The Tariffs are VAT exclusive

CUSTOMER COMPLAINTS REDRESSAL MECHANISM

DTB always strives to put satisfaction of our customers first. However, in case when our services did not meet your expectations please lodge your complaint as given below:

- 1 Meet the Branch Manager and lodge your complaint orally or in writing.
- 2 Drop your complaint in the Suggestion Box provided at the branch.
- 3 Email: customercare@diamondtrust.co.tz
- 4 You can also email directly to the following senior officers:
Chief Executive Officer at ceo@diamondtrust.co.tz
Chief Operating Officer at coo@diamondtrust.co.tz
Head-Operations at headoperations@diamondtrust.co.tz
Head-Compliance at headcompliance@diamondtrust.co.tz
- 5 Call Number +255 22 211 4891/2 or 0800 110 110

We will resolve your Complaint as soon as we receive and action taken will be advised to you.

In case you are still not satisfied with the action taken by the bank, you can address your complaint, by filling a prescribed form (Form No. 1) available at the branch and submit it by either email, hand, post or fax, at the Complaints Resolution Desk of the Bank of Tanzania bearing the following address:

Complaints Resolution Desk,
Office of the Secretary to the Bank, Bank of Tanzania,
2 Mirambo Street,
P.O. Box, 11884
Dar es Salaam.

WORLD

Israel ordered over 400,000 to evacuate, expanded operations in Northern Gaza

UNITED NATIONS/DAMASCUS

IN recent days, Israeli authorities once again ordered more than 400,000 people who remain north of Wadi Gaza in the Gaza Strip to move south, while at the same time tightening access restrictions and expanding military operations in the north, UN humanitarian officials said on Wednesday.

The UN Office for the Coordination of Humanitarian Affairs (OCHA) said it continues to be deeply concerned about the situation in the northern areas of Gaza.

The office said crossing points into northern Gaza remain largely closed to both humanitarian and commercial supplies, and checkpoints inside Gaza are only permitting civilians to move south and allowing just a trickle of humanitarian movement into the north.

OCHA warned that these developments are forcing services critical for people's survival to shut down one by one. According

to UNRWA, the UN relief agency for Palestinians, seven schools sheltering displaced people are being evacuated, and only two of eight water wells in the Jabalya refugee camp remain functional.

"The north is also facing severe shortages of bread and food supplies," the office said. Explosive munitions burned down the only bakery supported by the World Food Programme (WFP) in the Jabalya refugee camp.

OCHA and the World Health Organization tried to reach northern Gaza on Wednesday to support the Kamal Adwan hospital after Israeli authorities ordered its immediate evacuation. After receiving a green light from the Israeli authorities for the mission, the team was forced to wait at a holding point for many hours. Ultimately, the mission had to be aborted.

"Despite these challenges, aid workers are seizing any opportunity to support people in northern Gaza," said OCHA. It



Evacuating people walk with belongings in the Jabalia camp for Palestinian refugees in the northern Gaza Strip on Wednesday. AFP

added that UNRWA is utilizing limited stocks already in the north to distribute high-energy biscuits from WFP to children in designated shelters and delivering bread bundles to families in certain areas. Hot meals are being distributed by its partners to newly displaced families, some of which are also receiving tents and water is being delivered using trucks.

In Syria, Israeli airstrikes targeted several locations across the country early morning Thursday, injuring at least one person and causing significant damage, according to Syrian state television.

A major strike hit a car manufacturing plant in the industrial city of Hasyaa, in the countryside of Homs. The initial casualty report con-

firmed one person was injured, and several vehicles loaded with relief materials and aid were destroyed in the attack.

A separate strike in the town of Maarin, located in Hama province, sparked a large fire, and there were no immediate reports of casualty. Meanwhile, an explosion was reported in the city of Daraa, with authorities still investigating the cause.

Additionally, Saudi Al-Hadath television reported a strike on a facility linked to Iranian-affiliated factions in the Al-Kiswah area near Damascus.

The attacks marked a new round of escalation with multiple sites hit in rapid succession.

COP28 President calls on parties to implement UAE Consensus

BAKU

SULTAN bin Ahmed Al Jaber, UAE's Minister of Industry and Advanced Technology and COP28 President, today called on nations to once again "unite, act and deliver" at COP29 in Baku to build on the mandate of last year's historic UAE Consensus, which represents the "road back to Paris".

The UAE Consensus "represents the defining roadmap for achieving the ambition of the Paris Agreement," Al Jaber said in an address at the opening session of Pre-COP. "As we gather against a backdrop of continuing geopolitical conflict, let us again find common cause across every pillar of the climate agenda. What we delivered in Dubai, let us build on in Baku. Let us once again unite, act and deliver."

Pre-COP, taking place this week in Baku, is a preparatory meeting of ministers and negotiators ahead of COP29, being held in the Azerbaijan capital next month.

While Al Jaber acknowledged that many issues remain unresolved, finance will be a key priority, he told delegates.

"Finance was a cornerstone of the UAE Consensus," he said. "We established a 'triple A' framework for making finance more available, accessible and affordable."

The New Collective Quantified Goal (NCQG) on Climate Finance, which is scheduled to be adopted at COP29, "must provide the means to implement the UAE Consensus" and "the quantum we agree on should meet the size of the challenge," the COP28 President said.

"We must ensure that funds target the most vulnerable first to help them build climate resilience and recover from climate impacts," he told delegates. "And all previous pledges must be met, all future promises honoured."

Al Jaber also urged delegates to finalise negotiations on Article 6 of the Paris Agreement - which focuses on the development of carbon markets - without delay. "We need robust, high-integrity carbon markets that drive investments in both mitigation and adaptation - and we need them now," he said.

Mitigation and adaptation are equally important, Al Jaber told delegates, calling on Parties to meet the agreed goal of doubling adaptation finance and to embed fully-funded strategies in their National Adaptation Plans (NAPs). The UAE Framework on Global Climate Resilience, adopted at COP28, "connects the dots between sectors to protect nature, lives and livelihoods" and provides "a practical plan that all Parties should follow," he said.

On mitigation, "let's not reinvent the wheel," Al Jaber said, calling on Parties "to follow through on what we all signed up to" at COP28. "The UAE Consensus is the road back to Paris," he said.

The next round of Nationally Determined Contributions (NDCs), which must be submitted by February, "must align with these agreements to keep 1.5 within reach," Al Jaber said. "They must be economy wide, they must cover all GHGs, and they must seize the opportunity of climate action as a driver of sustainable economic growth."

The world could achieve two-thirds of Paris-aligned targets just by implementing the UAE Consensus goal of tripling renewable energy capacity and doubling energy efficiency improvements, the COP28 President said, citing analysis by the International Energy Agency (IEA).

The world is set to add more than 5,500GW of renewable energy capacity by 2030, according to a report released this week by the IAE, almost three times as much as was added from 2017 to 2023. However, Al Jaber noted that the International Renewable Energy Agency (IRENA) has calculated that meeting the goal of tripling capacity this decade will require tripling investment to \$1.5 trillion annually.

"These investments are worth making because the goals of the UAE Consensus make climate sense and economic sense," he said. "In fact, the UAE Consensus just makes common sense."

The COP Presidencies Troika - the collaboration between the Presidencies of COP28, COP29 and COP30 - will continue to advocate for UAE Consensus across multilateral platforms, including the G7 and G20, Al Jaber said.

The COP28 President also spoke today at an event organised by the COP Presidencies Troika, where he said the body will continue to promote international cooperation and drive ambition in the next round of NDCs.

Agencies

South Korea's Han Kang wins 2024 Nobel literature prize

STOCKHOLM

SOUTH Korean author Han Kang won the 2024 Nobel Prize in Literature for "her intense poetic prose that confronts historical traumas and exposes the fragility of human life," the award-giving body said yesterday.

The prize is awarded by the Swedish Academy and is worth 11 million Swedish crowns (\$1.1 million).

"She has a unique awareness of the connections between body and soul, the living and the dead, and in her poetic and experimental style has become an innovator in contemporary prose," Anders Olsson, chairman of the academy's Nobel Committee, said in a statement.

Han Kang, the first South Korean to win the literature prize, began her career in 1993 with the publication of a number of poems in the magazine Literature and Society, while her prose debut came in 1995 with the short story collection



This photo taken on Nov 9, 2023 shows South Korean author Han Kang as she poses after co-winning the Medicis Prize for a foreign novel in Paris. AFP

"Love of Yeosu".

Her major international breakthrough came with the novel "The Vegetarian".

The literature prize is the most accessible of the Nobels for many and, as such, the Academy's choices are met with praise and criticism, often in equal measure.

The Academy's omission of literary giants such as Russia's Leo Tolstoy, France's Emile Zola and Ireland's James Joyce has left many book-lovers scratching their heads over the last century.

The 2016 prize award to American singer-songwriter Bob Dylan was hailed as radical

rethink about what literature is, but also seen as a snub to authors in more traditional genres.

The prizes, for achievements in science, literature and peace, were created through a bequest in the will of Swedish dynamite inventor and businessman Al-

fred Nobel. They have been awarded since 1901, with the final prize in the line-up - economics - being a later addition.

After peace, the literature award tends to garner the most attention, thrusting authors into the global spotlight and yielding a spike in book sales that can, however, be relatively short-lived for authors who are not household names.

Even so, the prize money and a place on a list that includes luminaries such as Irish poet WB Yeats, who won in 1923, American novelist Ernest Hemingway, who took the award in 1954, and Colombia's Gabriel Garcia Marquez, winner in 1982, is an appealing proposition.

Norwegian author and dramatist Jon Fosse won in 2023. The fourth award to be handed out every year, the literature prize follows those for medicine, physics and chemistry announced earlier this week. **Agencies**

Trump rejects Fox News invite to debate Harris in late October

REPUBLICAN former President Donald Trump said on Wednesday he will not debate Democratic Vice-President Kamala Harris, hours after Fox News invited the two presidential contenders to participate in a possible second debate on either Oct 24 or Oct 27.

Trump and Harris debated each other for the first time on Sept 10. Trump has said there

would not be another debate before the Nov 5 election. He rejected a past invitation from CNN for an Oct 23 debate, accepted by Harris.

Trump and Harris face each other in what polls show to be a tight race for the Nov 5 US elections. In its statement, Fox said a second debate "would present an opportunity for each candidate to make their closing arguments." Last week, Harris' running mate

and Minnesota Governor Tim Walz debated Trump's running mate and US Senator JD Vance.

"THERE WILL BE NO REMATCH," Trump said on his Truth Social platform. "SO THERE IS NOTHING TO DEBATE."

Trump said it was very late in the process now to have a debate. Trump faced then-Democratic presidential candidate and US

President Joe Biden in a debate in late June.

Biden stepped aside as presidential candidate less than a month after the disastrous performance.

Trump had built a lead against Biden following the debate but Harris took over as candidate after Biden bowed out and her entry has tightened the race, with some polls showing she has a narrow lead. **Agencies**

Immersive cultural, tourism activities on the rise across China

A fountain show captivated many tourists in the Jingyuetan scenic spot in Changchun, northeast China's Jilin province. In the center of a square, Chen Jiamin, a tourist from Heilongjiang province, which neighbors Jilin, was posing for photos with the performers of the fountain show.

"Every few steps, there's a new activity to experience. I'm so immersed in the Mid-Autumn Festival atmosphere here," Chen said.

Focusing on traditional customs and creating immersive experiences, various regions across China actively introduced new cultural and tourism products, models, and consumption scenes during the recent Mid-Autumn Festival holiday, to meet the diverse needs of consumers better.

According to data from the Ministry of Transport, on Sept. 15, the first day of the holiday, China's transport

sectors handled 215.92 million passenger trips, up 37.9 percent year over year.

China's tourism market has steadily rebounded this year, with immersive experiences powered by smart technology becoming a new trend. Leveraging diverse settings like scenic spots, museums, and pedestrians, and incorporating technologies such as artificial intelligence, holography, and augmented reality, immersive tourism has introduced new products, scenes, and experiences, enriching people's travel options and contributing to the high-quality development of the tourism industry.

In a smart tourism immersive experience hall at a tech and art museum in Pingyao Ancient City, north China's Shanxi province, a light show is staged to present the charm of traditional culture to visitors. The light

show employs 16 projectors, which project historical scenes onto a massive hemispherical screen, creating a "time travel" experience for visitors and "transporting" them to historical sites and ancient trade routes where camel bells ring.

The "Land of Dramas" immersive theater complex in Zhengzhou, central China's Henan province saw over 4 million visits this summer. With 56 chessboard-like courtyards, 21 sub-theaters and 6,500 plays, it presented a cultural feast to tourists.

"There is always something different here. Every visit brings new feelings and experiences," said Li Yi, a local resident in Zhengzhou.

Chen Hong, deputy director of the Key Laboratory of Interactive Technology and Experience System under the Ministry of Culture and Tourism at Beijing University

of Posts and Telecommunications, noted that compared to conventional static displays, immersive tourism, enhanced by technology, provides a more comprehensive interpretation and expression of culture. This better satisfies the evolving needs of tourists for cultural experience while opening up new market opportunities, Chen added.

This summer, immersive experience programs incorporating virtual reality (VR) technology have blossomed across the country. According to statistics released by on-demand local services provider Meituan, the number of orders for VR experience programs during the summer surged by 144 percent year on year, and the search volume for "immersive experiences" saw a significant rise, with consumers under 30 accounting for more than half of the demand.

An immersive party event hosted at the Yellow Crane Tower, a renowned historical site in Wuhan, central China's Hubei province, has attracted a number of foreign visitors. The party features a unique cultural blend of Eastern and Western music, clothing, crafts, and cuisines, creating a vibrant cultural feast that builds a bridge of friendship between East and West.

Zeng Bowei, a professor at Beijing Union University, divides the current immersive experience programs in the cultural and tourism market into two types.

The first includes independently operated immersive products, such as Sleep No More Shanghai, which blends theater with immersive experience.

The second type enhances visitors' immersive experiences by integrating new technologies with performances,

facilities, and activities at scenic spots, such as a light show at Slender West Lake in Yangzhou, Jiangsu province, and the Flight Theater in Changbai Mountain, Jilin province, which simulates a flight over the mountain.

According to the Specialized Committee of Immersive Smart Tourism of the China Culture and Entertainment Industry Association, immersive tourism experiences characterized by high-tech and creative content, as well as strong interaction, are particularly popular with tourists, especially the younger generation. These immersive programs have become a new hotspot in China's cultural and tourism consumption market.

An expert stressed that while technology is a tool, inherent resources and cultural appeal of the destinations or activities are key to retaining visitors. **People's Daily**

PM Modi interacts with Indian diaspora from Laos, receives blessings by Buddhist monks

VIENTIANE

PRIME Minister Narendra Modi interacted with the Indian diaspora upon arrival in Vientiane. He greeted Indian community members as they were excited to meet him outside the hotel in Laos.

Several dignitaries, including Laos' Minister of Home Affairs, Minister of Education and Sports, Governor of Bank of Laos and Mayor of Vientiane were present to welcome PM Modi.

PM Modi is scheduled to be in the country for a two-day visit. He will be participating in the 21st ASEAN-India and the 19th East Asia Summit. His visit is significant as this year marks a decade of India's Act East Policy.

After touching down at Vientiane, PM Modi interacted with the people of the Indian diaspora at Hotel Double Tree. He received a warm welcome by the Indian diaspora and a Bihu performance was held for him by enthusiastic dancers who were lauded by the Prime Minister for their performance.

He also joined the prayers held by the Buddhist monks of the country. In a post shared on the social media platform, X, the Ministry of External Affairs shared Buddhist monks of Laos blessing the PM. This was hosted by senior Buddhist monks of the Central Buddhist Fellowship Organization of Laos led by Mahaveth Masenai, the revered abbot of Si Saket temple in Vientiane. Shared Buddhist heritage represents another important part of the close civilizational bonds between India and Laos.

The PM also saw the conservation projects taken by India in Laos for the preservation of historic temples in the country. The Archeological Survey of

India is working together with the Government of Laos for the preservation of Laos' temple such as Vat Phou.

Prime Minister Modi also witnessed an episode of Lao Ramayan - called Phalak Phalam performed by the prestigious Royal Theatre of Luang Prabang. Ramayan continues to be celebrated in Laos, along with several other facets of Indian culture and tradition that have been practised and preserved in Laos for centuries.

PM Modi is visiting Laos at the invitation of Laos's Prime Minister Sonexay Siphandone.

India has routinely assisted Laos in various developmental projects such as LIEDC (Lao-India Entrepreneurship Development Centre) set up in November 2004, trains Lao entrepreneurs for setting up small and medium scale businesses.

Quick Impact Projects, Lines of credits worth over 230 million USD and a thriving bilateral trade of over 100 million USD are other important ventures of the collaboration between the two countries.

The Mekong-Ganga Cooperation is another important element of India's Act East Policy as well as PM Modi's vision of Security and Growth for All in the Region.

India and Laos have historical and civilizational links reflected in common heritage of Buddhism and Ramayana. Bilateral relations with Laos are friendly and were established in 1956.

He will be participating in the 21st ASEAN-India and the 19th East Asia Summit. His visit is significant as this year marks a decade of India's Act East Policy.

ANI



Prime Minister Narendra Modi participates in a blessing ceremony by senior Buddhist monks of Laos, in Vientiane yesterday. ANI

Kenya hosts forum to promote human rights-centered business practices in Africa

NAIROBI

THE third African Business and Human Rights Forum opened Wednesday in the Kenyan capital of Nairobi, with delegates calling for embedding the principles of equity, fairness and inclusion in the continent's private sector.

The two-day forum, convened by a consortium of United Nations agencies and regional blocs, is being held under the theme "Promoting responsible business conduct in a rapidly changing world."

Over 500 participants, including policymakers, industry executives, diplomats, representatives of academia and civil society, are attending the forum that aims to foster dialogue and peer-to-peer learning on adopting business models that advance ethical and sustainable practices.

Kenyan Attorney General Dorcas Oduor said African countries should enact policies and laws that advance rights-centered commercial activities to foster peace, harmony, inclusivity and sustainable growth on the continent.

"There is a growing recognition across Africa of the critical intersection between business activities and the protection of human rights," Oduor said, stressing that Kenya is the first African country to develop a national action plan on business and human rights.

Oduor urged African governments to enact progressive regulations to ensure that economic development is not detrimental to civil rights and the dignity of local communities.

Some of the topics lined up for discussion at the forum include how businesses can leverage the African Continental Free Trade Area (AfCFTA) and transform the continent through sustainable and ethical practices.

In addition, delegates will pay attention to the responsible use of emerging technologies, such as artificial intelligence, to foster green and inclusive

business practices. Sanda Ojiambo, assistant secretary-general and chief executive officer of UN Global Compact, said foreign and indigenous companies based in Africa should incorporate human rights and ecological integrity across their value chains.

According to Ojiambo, for businesses to be an integral part of Africa's socio-economic transformation, they should eschew rights violations, enforce workers' safety, and respect gender and cultural rights.

By adhering to responsible and ethical practices, companies operating in Africa will be guaranteed competitiveness, credibility, and improved relationships with consumers and regulators, Ojiambo said.

Zeynu Ummer, director of the Resilience Hub for Africa at the UN Development Program, stressed that robust policy and regulatory safeguards are crucial to ensure that rapid economic growth being experienced in the continent is inclusive and ethical and promotes the basic rights of local communities.

Ummer also emphasized that a conducive regulatory environment combined with the sharing of best practices will be crucial to ensuring that businesses are agents of positive change, equitable growth and shared prosperity in Africa.

Xinhua



There is a growing recognition across Africa of the critical intersection between business activities and the protection of human rights

UN must recover its central role in coordinating actions by nations

By Sergey Lavrov

THE 79th Session of the United Nations General Assembly has recently completed the general debate, where President of Russia Vladimir Putin tasked me to represent the Russian Federation.

Does the Pact for the Future have a future? Held as usual in the last week of September, the UN's high-level week included the so-called Summit of the Future. The idea to convene it came from UN Secretary-General Antonio Guterres, and Russia has met this idea with understanding considering that the UN is sinking deeper and deeper into a crisis, and something has to be done about it.

Russian diplomats joined efforts to prepare this meeting and acted in a sincere and honest way, even if we did not have any illusions in this regard. In fact, there were quite a few major UN events in the past which failed to go beyond bombastic declarations that were forgotten soon after their adoption.

Let us recall the Millennium Summit in 2000, which proclaimed the goal to "free the peoples from the scourge of war." Just over two years later, the United States, at the head of the coalition of the willing, invaded Iraq - the country which has yet to overcome the devastating consequences of this reckless undertaking - under a ridiculous pretext and without the mandate of the UN Security Council.

The 2005 World Summit proclaimed its commitment to establishing a just peace in accordance with the purposes and principles of the UN Charter. But this sacred would-be commitment did not prevent Washington and its allies from emboldening Georgia's then-leader Mikheil Saakashvili to launch an armed aggression against the people of South Ossetia and Russian peacekeepers in 2008. Three years later, NATO orchestrated a military intervention in Libya that destroyed its statehood and undermined the stability of neighbouring countries and the Middle East in general.

In 2015, the UN Summit on Sustainable Development adopted grand plans to fight poverty and inequality. In the end, they turned out to be empty promises in the face of the unwillingness of the Western countries to give up their neo-colonial practices of siphoning off the riches of the world for their own benefit. You can simply look at the statistics to see how many promises to fund development in the Global South and transfer environmentally friendly technologies have been honoured.

The current UN Secretary-General, Antonio Guterres, just like Kofi Annan and Ban Ki-moon before him, has put forward an initiative under the slogan of giving a new start and resetting global cooperation. This is a wonderful idea. Who could disagree? But what global cooperation is there to talk about, when the West has trampled all those unshakeable values of globalisation we have been hearing about from everywhere for so many years. These perorations were designed to convince us that they would give everyone equal access to the goods of modern civilisation. Where is the inviolability of property, the presumption of innocence, freedom of expression, access to information, fair market competition under fair and constant rules?

How can we discuss global cooperation when the Western countries have unleashed a real war of sanctions against more than half, if not the majority, of the countries of the world, and the US dollar, promoted as an asset and a good for all humanity, has been crudely turned into a weapon?

The trade blockade of Cuba has been in place for over 60 years, even though the overwhelming majority of countries have been working to lift it. In the pursuit of the ephemeral goal of preserving its domination, Washington is blocking the WTO's logical efforts to resolve disputes and reform the Bretton Woods institutions, the structure of which no longer reflects the real balance of forces in the global economy and finance. The West's actions in this sphere show that the United States and its satellites simply fear honest competition.

It has gotten to the point where the West wants to turn the UN into an instrument for attaining itself-seeking goals.

The Summit of the Future has shown that more and more attempts are being taken to erode the intergovernmental foundations of the UN. They are hindering the badly needed change in the system of forming the UN Secretariat, where the key posts have been seized and are "inherited" by representatives of the Western minority. Since even the UN Secretary-General started talking about resetting global cooperation, the UN Secretariat should advocate unifying ideas and compromises rather than invent justifications for introducing pro-Western narratives into the UN's operations.

It is not too late to give the UN a new lease on life. But this should not be done through delusional summits and declarations but through the restoration of trust based on the Charter principle of the sovereign equality of all states. This is not happening so far.

Trust is being undermined, in particular, by the West's efforts to create restricted and controllable bodies, in circumvention of the UN, for addressing serious and even fateful issues. They include internet governance and a legal framework for AI-assisted technology. These issues can have a profound impact on humankind's future and should therefore be addressed on a universal basis without any discrimination or striving for unilateral advantages.



This means that there must be an honest discussion by all UN member states, and not a process in which the Pact for the Future was prepared - without a single plenary session of talks attended by all countries and under strict control by the Western masterminds. As a result, the newly-baked pact has joined the necropolis of beautifully worded English-language declarations. Sad though it may be, this is the fate of all "products" of such global summits.

Peace and security

The situation is no better when it comes to fulfilling obligations under UN Security Council resolutions, which, according to the UN Charter, are binding upon member states. We have all seen the Kosovo settlement decisions and the Dayton Accords on Bosnia and Herzegovina sabotaged. The most egregious example is the consensual resolutions on the establishment of an independent Palestinian State living side by side with Israel in peace and security, which have been brushed aside for almost 80 years.

There is no justification for the acts of terrorism that occurred on October 7, 2023 and targeted Israelis. However, everyone who still has a sense of compassion is predictably outraged by this tragedy being used as a reason for the collective punishment of the Palestinian people, which has spiralled into an unprecedented humanitarian disaster. The killing of civilians using American weapons must be stopped immediately. Humanitarian supplies must be delivered to Gaza unimpeded, and local infrastructure must be restored. Most importantly, Palestinians must be guaranteed their legitimate right to self-determination and allowed - not in words, but in deeds, on the ground - to build a territorially contiguous and viable state within the 1967 borders with East Jerusalem as its capital.

Another outrageous example of terrorist methods used to achieve political goals is the inhumane attack on Lebanon, where civilian equipment was turned into a deadly weapon. This crime must be investigated immediately. But even now, we cannot overlook the numerous media stories, including in the European and US media, which indicate Washington's involvement or at least awareness of that terrorist attack being premeditated.

We know that the Americans always deny involvement and will do everything they can to hush up this evidence, too. In fact, this is what they did in response to irrefutable evidence of their complicity in the terrorist attacks on the Nord Stream gas pipelines. Incidentally, those pipelines were a perfect symbol of the "global cooperation" that the UN Secretary-General dreams of. The loss of that infrastructure has undermined the EU's global competitiveness for years, to the benefit of the United States. The West is also responsible for concealing the truth about the persons behind many other heinous crimes, including the brutal provocation in the Kiev suburb of Bucha in April 2022 and a series of poisonings of Russian citizens in Britain and Germany.

The UN Secretariat cannot remain aloof from efforts to establish the truth in situations that directly affect global security and must strictly abide by Article 100 of the UN Charter, acting impartially and avoiding the temptation to play into the hands of certain states, especially those who instead of calling for cooperation openly describe the world using the garden vs. jungle metaphor, or compare the world to a democratic table set for dinner and those on the menu.

We must recall the track record of those who demand that the rest of the world play by their rules. The invasion of Afghanistan and the inglorious twenty-year presence of a well-known coalition there was accompanied by the emergence of al-Qaeda. The creation of ISIS directly resulted from the aggression against Iraq. The start of the war in Syria gave birth to Jabhat al-Nusra (now called Hayat Tahrir al-Sham).

Today, the Western coalition continues with its strikes against Syrian territory, which de facto serves as a source of inspiration for the Kiev regime to carry out similar terrorist attacks against Russian regions by targeting civilians and civilian infrastructure.

By the way, the West has openly backed these efforts. Even in Syria, the Vladimir Zelensky regime has been working with the United States to train Hayat Tahrir al-Sham terrorists to master the latest UAV manufacturing technology in order to fight the Russian Armed Forces in the Syrian Arab Republic.

The West destroyed Libya, which opened the floodgates for terrorism in the Sahara-Sahel region and sent millions of illegal immigrants to Europe. We urge all those who care about

the future of their countries and people to be extremely cautious about the new reckless undertakings by the inventors of these very rules.

Political assassinations, like the ones that took place on July 31 in Tehran and on September 27 in Beirut, are a matter of grave concern for us. When Israel launched its ground invasion of Lebanon in the early hours of October 1, the United States administration did not condemn in any way this act of aggression against a sovereign state. Therefore, Washington de facto encouraged its Middle Eastern ally to expand the combat zone.

The tragic and unacceptable developments in the Arab-Israeli conflict, in Lebanon, in Yemen, in the waters of the Red Sea and the Gulf of Aden, in Sudan and in other hotspots in Africa reflect an undeniable fact: security can either be equal and indivisible for all, or there will be no security for anyone.

For years, Russia has been trying to make Washington, London and Brussels, overwhelmed by their own complexes of exceptionalism and impunity, understand this seemingly simple truth in the context of European security. Although the Western countries initially promised not to expand NATO, and in 1999 and 2010 they signed the official documents of OSCE summits setting forth their commitment not to ensure their own security at the expense of others, in fact NATO has been carrying out its geopolitical and military expansion in Europe for three decades, trying to establish its positions in the Trans-Caucasian region and Central Asia, creating direct threats to the security of our country.

Today, the same situation is unfolding in the Asia-Pacific Region, where NATO's infrastructure is creeping in and where narrow military and political blocs are being created, undermining the inclusive security architecture under the auspices of ASEAN, in order to contain the People's Republic of China and Russia.

At the same time, the West not only fails to seek global cooperation called for by the UN Secretary-General, but in its doctrinal documents openly and harshly accuses Russia, China, Belarus, the Democratic People's Republic of Korea and Iran of creating threats to its dominance. The goal of the strategic defeat on Russia is declared there: just as London and Washington planned in May 1945, when (before the end of the Second World War) they developed Operation Unthinkable to destroy the Soviet

Union

Primary causes of the crisis around Ukraine in the mid-20th century, Anglo-Saxon strategists kept their aggressive plans under wraps. Today, they no longer hide their intentions. So far, their strategy has been to defeat Russia using the illegitimate and essentially neo-Nazi Kiev regime as a proxy. Evidence abounds. Kiev has aggressively promoted and continues to propagate the neo-Nazi ethos, rewrites the World War II history, and fosters nationalist sentiments among broad segments of Ukrainian society, as it strives to perpetuate the memory of Nazis and their minions. There are clear instances of the direct borrowing of Nazi symbols. It is also important to keep in mind the crimes committed for long years by irregular volunteer battalions formed from among successors to the ideology of Ukrainian nationalism. Even international bodies that connive with Kiev, including the UN High Commissioner for Human Rights, couldn't keep silent about their atrocities.

Ukraine has become a terrorist state, which has been terrorising its own citizens and people beyond its borders for the past ten years. Despite this, the West lets the Kiev junta do as it pleases and pours vast resources into it. Considering this, European

Commission President Ursula von der Leyen claiming that Ukraine defends values cherished by the EU catches the eye. European Council President Charles Michel also drew parallels between Ukraine and European values. Confessions like that can hardly be interpreted as something other than a manifestation of the deep-seated Nazi core of Europe's political class, which is on the verge of launching itself into a reckless and suicidal anti-Russia adventure. Is there any point to discuss the absurdity and danger of attempting to "wage a war to victory" against a nuclear power like Russia?

Equally absurd are Kiev's Western masters' mantras about there being no alternative to talks based on the infamous Zelensky formula. In an effort to uphold this doomed ultimatum, the West has no qualms making appeals to the UN Charter and demanding to ensure Ukraine's territorial integrity.

(Sergey Lavrov (pictured) is Russia's Foreign Minister)



FILE - Music mogul and entrepreneur Sean "Diddy" Combs arrives at the Billboard Music Awards, May 15, 2022, in Las Vegas. (Photo: AP)

Lawyers: Sean 'Diddy' Combs seeks trial next April or May on sex trafficking charges

NEW YORK

SEAN 'DIDDY' COMBS wants to go to trial on sex trafficking charges next spring, lawyers for the jailed hip-hop mogul told a judge on Wednesday.

His preference for a trial in April or May was mentioned in a joint letter in which his lawyers and prosecutors advised a judge about what they expect to discuss at a hearing on Thursday in Manhattan federal court. Prosecutors said they will be available for trial but did not specify when they want it to occur.

Combs, 54, has been locked up since his Sept. 16 arrest on charges alleging that he has physically and sexually abused women for years. He has pleaded not guilty.

The indictment alleges Combs coerced and abused women with the aid of a network of associates and employees, while using blackmail and violent acts including kidnapping, arson and physical beatings to keep victims from speaking out.

His lawyer, Marc Agnifilo, has said prosecutors are seeking to criminalize consensual sex that his client has engaged in.

He has said Combs plans to clear his name at trial.

The letter submitted to Judge Arun Subramanian, who is expected to preside over the trial, contained no mention of continued detention without bail for Combs after two other judges in separate proceedings concluded that no bail conditions could ensure the community would be protected if Combs was released.

Late Tuesday, lawyers for Combs asked the 2nd U.S. Circuit Court of Appeals in Manhattan in court papers to

reverse the detention orders and permit his release pending trial.

Judge Andrew L. Carter Jr., who has since recused himself from the case, concluded after a lengthy bail hearing three weeks ago that prosecutors had presented "clear and convincing evidence" that Combs is a danger to the community because he might obstruct the ongoing investigation or tamper with witnesses.

Lawyers for Combs, though, argued in their appeals papers that Carter had rejected a proposed \$50 million bail package that would include home detention for "purely speculative reasons."

"Indeed, hardly a risk of flight, he is a 54-year-old father of seven, a U.S. citizen, an extraordinarily successful artist, businessman, and philanthropist, and one of the most recognizable people on earth," the lawyers wrote.

They said Carter had "endorsed the government's exaggerated rhetoric and ordered Mr. Combs detained."

In their joint letter submitted in advance of Thursday's hearing, prosecutors said they have begun turning over to defense lawyers some of the "voluminous" evidence in the case, including portions of several terabytes of material that contains electronically stored information from Combs and others.

Among items already turned over are a complete set of search warrants in the case, along with a phone of Combs that was seized in March and reports on two of his iCloud accounts, they said. Prosecutors told the judge that the government has begun copying over 40 devices and five other iCloud accounts belonging to Combs.

AP

A new chapter: Clatous Chama reflects on transition from Simba to Yanga

By Correspondent Nassir Nchimbi

ZAMBIAN attacking midfielder Clatous Chota Chama has opened up about his decision to leave Simba SC and join their fierce rivals Young Africans, stating that it was driven by a desire for a new challenge rather than solely for CAF Champions League football.

Chama's high-profile transfer stirred intense debate among Tanzanian football fans, with many split on his switch from Simba to Young Africans.

However, the midfielder has swiftly adapted to his new club and is already making a significant impact under coach Miguel Gamondi.

In the CAF Champions League preliminary rounds, Chama (pictured) showcased his playmaking abilities, recording six assists and two goals, including an outstanding performance against Vital'O of Burundi, where he provided four assists.

These contributions have seen him gradually earn a place in Gamondi's starting lineup, playing both as a winger and in an attacking midfield role behind the striker. His form has solidified the trust of the coaching staff.

"While the Champions League was certainly a factor, I joined Young Africans because it felt like the right time for a new challenge. I'm grateful to be part of such a talented and promising team," Chama explained.

The Zambian international expressed confidence in the team's prospects in the CAF Champions League. He acknowledged the tough competition but stressed the importance of thorough preparations.

"Winning the CAF Champions League is my dream, and I believe we can achieve it with proper preparations. However, it's crucial to maintain our daily efforts and prioritize teamwork over individual achievements," he added.

Chama, who scored his first Champions League goal for ZESCO United against Horoya AC, downplayed the importance of individual accomplishments. He emphasized that his success on the field is a result of the team's collective effort.

"Even the goalkeepers play a crucial role in my goals and assists, whether through counterattacks or long balls. The team's collective effort is essential for every player to excel, and I acknowledge the contributions of each individual to my success both domestically and in the CAF Champions League," he noted.

Chama also highlighted that his top form stems from



enjoying the game and reducing pressure before kickoff, which allows him to perform at his best.

The Zambian international addressed the fierce rivalry between Simba and Young Africans, expressing respect for both fanbases. He extended special gratitude to the Young Africans supporters for their warm welcome and unwavering support, which helped him settle in quickly.

"Throughout my time at Simba, I've always maintained a respectful relationship with Young Africans, and now with Simba. I believe this approach has been key to my positive reception and the recognition of my abilities.

"I urge the fans to continue supporting the team, as we strive to achieve great things together this season," he added.

Chama's legacy at Simba is undeniable. During his six years at the club, he won three Premier League titles, two Federation Cups, and four Community Shields. He was also named the Tanzania Premier League Player of the Year for the 2019/20 season.

His heroics in the CAF Champions League, including late goals against Nkana and AS Vita that propelled Simba to the group stages and quarterfinals in 2018/19, further solidified his status as a club legend.

Last season, Chama recorded

seven goals and six assists in the Premier League, while contributing to six goals in the CAF Champions League and African Football League.

Despite his departure, his legacy at Simba will remain as one of the greatest attacking midfielders in the club's modern history.

His contract with Simba expired on June 30, and he was promptly signed by Young Africans the following day, sparking mixed reactions from fans.

Nonetheless, Chama's impact at Young Africans continues to grow, and he remains focused on helping his new team achieve success both domestically and on the continental stage.

Govt advised to expand youth, children involvement in golf

By Guardian Correspondent,

Arusha

THE government, through the Ministry of Culture, Arts, and Sports, has been urged to create a policy that encourages greater participation in golf, particularly among children and youth, and to challenge the perception that the sport is only for the wealthy.

Speaking recently at the Gymkhana grounds in Aru-

sha, Gymkhana Arusha Club Treasurer Lawrence Ogotu stressed that the sport's growth in Tanzania is hindered by the belief that golf is an elite activity.

He called on the government to implement a policy or system that promotes inclusivity and broadens access to the sport.

"There is a mindset among Tanzanians that golf is for the rich. I want to assure you that this is a sport like any other, and anyone can par-

ticipate. "Therefore, I call on the government to create a policy or inclusive system to encourage more people to engage in this sport," said Ogotu.

Ogotu, with over ten years of experience in golf, highlighted the lack of participation from government officials, particularly from the Ministry of Culture, Arts, and Sports and the Arusha Region, in the sport's development.

He argued that golf offers

opportunities for youth, not only as a form of recreation but also as a potential career path.

"Golf, like other sports, is an opportunity for our youth because it is also a source of employment. Therefore, it is essential for our government to first create a policy to increase the number of practice grounds and to involve children in schools.

"Those who show talent can be nurtured, leading to a strong national team

and skilled players who can compete internationally," he added.

Abbas Lalji, Captain of the Gymkhana Golf Club Arusha, shared that the club hosts golf tournaments every weekend, contingent on sponsorship, to improve the sport's standards and boost participation.

However, he noted that the number of new participants remains low.

"Despite this system, which is indeed effective,

the number of participants is not very high. I hope that in the future, as more sponsors come forward, the number of participants will continue to increase, and this sport will become more popular," said Lalji.

Golf stakeholder Ravneet Choudhry highlighted the club's ongoing sponsorship of golf competitions in Arusha as part of their corporate social responsibility.

He added that their efforts extend beyond sports, with

initiatives such as tree planting activities in schools and public institutions to promote environmental conservation.

In this week's tournament, 46 participants competed, with notable winners including Raju Lodhia, who scored 40 points; Luu Lodhia with 39 points; Mukuwaran Jamal with 38 points; Lawrence George Ogotu with 37 points; and women's winner Bella Sikuwatha, who scored 38 points.

Dortmund fans riled by Klopp's Red Bull move

By Constantin Eckner

JURGEN Klopp's reputation among supporters in Germany is taking a hit after his appointment as head of global soccer at Red Bull.

The Austrian energy drinks producer has landed a public relations coup by hiring one of the most respected figures in German and European football.

Beginning in January, Klopp will oversee all footballing developments within the company.

In 2009, though, Red Bull caused controversy in German football when it took over fifth-division club SSV Markranstadt and turned it into RB Leipzig.

Red Bull owns Red Bull Salzburg, New York Red Bulls, Brazilian club Red Bull Bragantino and recently acquired a stake in Leeds United. It is also financing RB Leipzig while not technically owning the Bundesliga club.

Klopp, who left Liverpool at the end of last season after "running out of energy", has received a lot of criticism for joining the Austrians - especially among fans of his former club Borussia Dortmund.

German Football Association (DFB) laws state German clubs must operate on a '50+1' rule, meaning members - essentially fans - own the majority of shares and can influence decisions such as ticket prices.

Rivals feel RB Leipzig exploited the system by having just 17 members with voting rights - most are directly linked to Red Bull - and got around a law stating teams must not be named after sponsors by officially calling the club RasenBall-sport Leipzig, which translates as LawnBall-sport Leipzig.

RB are often referred to as the "most hated club in Germany" and have faced regular protests by opposition fans, ranging from boycotting games to the arrest of 28 Borussia Dortmund fans for throwing cans and stones at rival supporters in 2017.

Borussia Dortmund have been critical of the rise of clubs such as Leipzig that have very little tradition and are accused of being used as marketing vehicles.

Klopp has also been critical of the multi-club model, saying in 2017: "I'm a football romantic and I like tradition in football and all that stuff. In Germany, only two clubs sing 'You'll Never Walk Alone' before the game - and that is Mainz and Dortmund."

German newspaper Bild's head of football, Christian Falk, said Klopp's move had been controversial in the country - and had been especially difficult for Dortmund fans to accept.

He told BBC Radio 5 Live's Euro Leagues podcast: "I have been working on the story since May but Jurgen always hesitated - he wasn't sure he wanted to make that step. He won't have to work so hard as he did at Liverpool. He won't have to watch football every day."

"It is true it is controversial. There is a big discussion in Germany at the moment about 'has he sold his soul?'"

"I would say no, because Leipzig is a big club. Of course it is hard in particular for Dortmund fans because there were big fights and they have always said it is a tinpot club - it is not traditional."

"But, by the end, after say a month or so, it will die down. The love for Jurgen Klopp in this country means he can almost do anything."

Given Klopp's history with Dortmund, where he worked from 2008 to 2015, supporters of the club were particularly upset on social media with their long-time hero.

"How much can one squander their reputation within a second?" one user posted on X after the news of Klopp's appointment on Wednesday morning.

Another wrote: "I have something positive from the Klopp message for you: In Dortmund, it is now finally possible to emotionally close the Jurgen Klopp era. No more nostalgic moaning that is hindering the current sporting process."

Others have accused him of being a "hypocrite" and "selling out".

Meanwhile, some made fun of Klopp's statement in February when he announced he would leave Liverpool at the end of the 2023-24 season as he felt he was running out of energy, saying that he will not run out of energy anymore with enough Red Bull drinks.

Someone who was less upset about the news was Hans-Joachim Watzke, long-time chief executive of Dortmund who once worked with Klopp during some of the club's most successful years.

Even though the Dortmund powerbroker has expressed his resentment towards Leipzig and similarly funded clubs in the past, his friendship with - and respect for - Klopp led to a more diplomatic response.

"I wish Jurgen, as essentially always, to be lucky in his new job. It was not a surprise to me, because we had personally talked about it," Watzke said.

Many fans and figures from German football have been hoping Klopp would take over the Germany team - potentially after the 2026 World Cup when current manager Julian Nagelsmann is expected to return to club football.

Lothar Matthaus expressed his hope that Klopp will not remain a board-level and backroom figure forever.

BBC

'I was wild and messed up - I don't want others to make same mistakes'

By Neil Johnston

"I HAD a decent career. I was on decent money and then I messed it all up," says former Newcastle United striker Nile Ranger.

Ranger was a 17-year-old "wonderkid" when Kevin Keegan named him on the bench for a match against Arsenal in 2008.

By the age of 19 he was tipped for the very top when Chris Hughton awarded him with a new five-and-a-half-year contract worth £10,000-a-week.

Just over two years later though London-born Ranger was gone, his Newcastle contract cancelled by mutual consent after a stream of off-field controversies.

Ranger's troubled life off the pitch has provided more newspaper headlines than his abilities on it.

He has served two jail terms, one for armed robbery. In 2017 he played for Southampton with an electronic tag on his left ankle upon being released from prison after serving 10 weeks for online banking fraud.

Ranger has battled a gambling addiction and had his contract ripped up by numerous clubs because of disciplinary issues, while he has also been charged with assault, criminal damage and being drunk and disorderly.

"Team-mates, friends and managers would say 'Nile, your chances are going to run out'," Ranger tells BBC Sport. "I wouldn't listen. I was wild, wild, wild."

Now aged 33, Ranger believes he would still be playing in the Premier League had he not led such a troubled life off the pitch.

Instead he is playing in the seventh-tier of English football for part-time Kettering Town, who face Farsley Celtic in the fourth qualifying round of the FA Cup on Saturday.

"I know I have baggage," adds Ranger. "If I had behaved I would have stayed at the top, but I was too unruly."

"We just wanted some quick money"

Ranger's promising career was almost over before it had even started.

He signed for Crystal Palace at the age of 10 but was released two years later for bad behaviour at school.

Aged 15, he was sentenced to 11 weeks in a young offenders' institute for his part in an armed robbery in north London.

"We weren't going around shooting or stabbing people," he says. "We wanted to get some quick money so we said 'let's just take phones off people'."

"One of our entourage had a knife but I don't know why because he wasn't using it. We were acting like idiots."

There is regret for the hurt he caused.

"Armed robbery is terrible. I wasn't wanting to hurt them," adds Ranger. "I was just thinking



Ranger was 18 when he made his senior Newcastle debut after scoring more than 20 goals for the reserves and youth teams in 2008-09. Agencies

about getting the goods and running off.

"Now I'm older I do think I must have caused people trauma. At times I was a lunatic. I don't know what else to call it."

Ranger was a highly-promising £110-a-week player at Southampton's academy when he was sentenced but the club supported him following his release and moved him into a flat with his mum, Karen, so she could keep an eye on him.

"My mum has had to come to meetings at every club I have been at to discuss my behaviour," he says. "It's been like that since my school-days."

Ranger was eventually kicked out of Southampton when he stole boots, training kit and even a staff member's box of chocolates.

Where was his dad when all this was happening?

"He was around but I lived with my mum. Dad was in my life but what is he going to do? Punch me in the face? He could only speak to me."

"I'm my own man and he used to try to talk sense into me but I just didn't listen."

Ranger joined Swindon Town on trial before Newcastle came calling with a two-year contract and a £20,000 signing-on fee.

The 17-year-old headed to the north east hoping to put his troubled past behind him and make a name for himself playing alongside the likes of Fabricio Colocini, Andy Carroll and Alan Smith.

"I went from nothing to something," he says.

"I'd been locked up - now I was getting changed next to Michael Owen"

It did not take long for Ranger to get on the wrong side of then-Newcastle manager Keegan.

Having been named in the squad for the Pre-

mier League match against Arsenal at Emirates Stadium on 30 August 2008, Keegan pulled Ranger aside after oversleeping.

"He said 'listen, if you're late again I'll make you pull out your gold tooth and sell it,'" Ranger recalls.

"He still named me on the bench. It was a different world."

"I'd not been long out of the young offenders institute - now I was getting changed next to Michael Owen."

Ranger made 26 Premier League appearances for Newcastle but it was his off-field activities which earned him notoriety.

He angered Newcastle fans by criticising them for booing following a home defeat and spelt his name out in £20 notes and posted the photo on-line.

Ranger was fined by the FA for posting homophobic remarks on social media and there was further controversy when he was photographed posing with a replica handgun.

He was also given a six-month conditional discharge after admitting being drunk and disorderly in Newcastle city centre.

All this while he battled a gambling addiction which cost him £32,000 in the space of two months.

"I wasn't used to money. I was trying to fit in [with other players] but fitting in got me addicted. I ended up in Tony Adams' place [Sporting Chance]."

Looking back, Ranger says: "People would cut their leg off for the opportunity I had."

"I would bring all my friends up to Newcastle [from London] for parties. I had more money than sense. There was no discipline from me. I was living life in the fast lane."

Hughton, who was named permanent Newcastle manager in 2009, called Ranger's mum into the club for a further meeting as her son's off-pitch problems spiralled.

"Chris Hughton would say to me 'you need to focus, you need to tell all your friends to go back to London' because we used to cause havoc in Newcastle."

"He used to sit me down and say 'you need to take this chance'. I respected him. He looked out for me. My mum actually saw him in Nando's the other day."

"She sent me a selfie of them together smiling. I told her to tell him to say hello."

"I could have done better"

The summer after his contract with Newcastle was cancelled in 2013, Ranger was charged with rape though he was cleared in March the following year.

By then he was playing for Swindon in League One, before stints at Blackpool in the Championship, Southend in League One and League Two as well as Boreham Wood in the National League.

It was while he was at Southend that he served time at Pentonville Prison in north London where violence, overcrowding and self harm were commonplace.

"There was a lot of alone time," he says of his experience serving time for conspiracy to defraud by obtaining bank details and transferring money.

"I was banged up for 23 hours a day. I didn't have any bad experiences but I heard about people being attacked in the showers, that kind of thing."

Ranger is seeking to put his past behind him and look to the future.

He has his own football academy while he has spoken to stu-

dents about the "silly decisions" he has made in his life, telling them not to make same mistakes he did.

"Moving to Newcastle, in my head I thought 'I've made it,'" he adds. "Looking back I've realised the many silly decisions that led to the situations I found myself in."

"I messed up."

Ranger is dad to three-year-old Azil, who he says has helped change his life for the better.

"He depends on me so I need to be on my A game."

Ranger knows he has been given more than enough "second chances" to salvage his career.

Does he feel he can return to the full-time game before his career ends?

"I could play in any team at my age if I'm fit - any team," he says. "It has to be a fit me, not a rusty me. But the rust is coming off."

"I still feel there is one big move left in me. I'm going to roll the dice one more time."

For now he is happy playing for Kettering - average gate 1,004 - where he has scored five goals in six appearances since joining the Southern League Premier Division Central side in September.

It is his first club in two years and Ranger travels from his north London home to Northamptonshire at least twice a week for training and games.

"We're all on this journey in life together and we all make mistakes," says Kettering chairman George Akhtar.

"Hopefully we learn from them and grow as people."

As for Ranger, there is a feeling of regret at what could have been.

"It does hurt when I think about that [wasting his talent]," he says. "I could have done better."

BBC

Gwiji by David Chikoko



'I was wild and messed up - I don't want others to make same mistakes'

PAGE 19

Hockey outfits now set for 2024 Nyerere hockey tourney



Hockey players - whose teams took part in the previous edition of the Nyerere tournament - seek to outsmart each other in one of the ties in Moshi. PHOTO: COURTESY OF TANZANIA HOCKEY ASSOCIATION

By Correspondent Japheth Kazenga

THE battle for silverware in the 13th edition of Nyerere hockey showdown is set to be on show, with eight squads having made themselves available for the tournament scheduled for October 11-14 in Moshi, Kilimanjaro.

The annual tournament - hosted by Moshi's Sikh Union Club under the umbrella of the Tanzania Hockey Association (THA) - gears towards improving the game's promotion domestically.

Kaushik Doshi - the THA chairman - mentioned the sides which have been confirmed to feature in the showpiece as Black Mambaz, Ngome, Twende, and Tanzania People's Defense Forces (TPDF).

Arusha Twigas, Kili Vijanas, Tanga Stars, and hosts Moshi Khalsa - domestic hockey big guns - also make the tournament competitors' list.

The Sikh Community of Moshi is the Nyerere hockey showdown sponsor.

Doshi pointed out this season would witness a showpiece for women's squads held alongside the men's event.

According to Doshi, four

women's hockey outfits from Dar es Salaam have lined up for the tournament.

Participating sides in the much-awaited showdown have been put into two groups, with Group A having been made up of Ngome, Arusha Twigas, TPDF, and Moshi Khalsa.

Kili Vijanas, Twende, Tanga Stars, and Black Mambaz make Group B.

Doshi confirmed the tournament's opening day would witness domestic hockey powerhouse, Moshi Khalsa, open its quest for the silverware by taking on long-time rival TPDF in the men's event.

In the day's other fixture, also a men's clash, which is set to start at 6.30 pm, Arusha Twigas would lock horns with Ngome.

Ten encounters are set for the

seemingly busy Saturday, with Moshi Khalsa opening the day with a date against Arusha Twigas in the men's event at 7.00 am.

The well-drilled, army-owned TPDF squad would later confront a fellow army team of Ngome in another men's event. The men's encounters would then be followed by the day's first women's fixture, which would pit TPDF against Twende.

In the women's showdown's other clash, slated to take place in the afternoon, the other Dar es Salaam squads of Temeke and Ilala would face off.

Women's showdown encounters - one of which would pit TPDF against Ilala and the one between Temeke and Twende - are some of the clashes slated for Sunday morning.

The knockout matches are set to be

held in the afternoon, with the first slated to get underway at 2.00 pm.

In the four-team women's event, the top squads would face the second-placed squads for a spot in the final.

The Pool A top team in the men's showdown is scheduled to play against the second-placed squad in Pool B in the last four phase's match.

In the men's other clash in the phase, set to begin at 5.30 pm, the Pool B top squad is slated to come up against the second-placed contender in Pool A.

Doshi revealed this season's Nyerere hockey tournament finals would take place on Monday morning.

The women's showdown final is set to get underway at 9.00 am, followed by the men's event trophy match scheduled for 11.00 am.

Coastal Union shift home ground to Arusha's Sheikh Amri Abeid Stadium amid struggles

By Correspondent Seth Mapoli

TANGA-BASED football club Coastal Union have officially announced a major change in venue for their home games, moving to the Sheikh Amri Abeid Stadium in Arusha.

This shift comes as the club's traditional home, Mkwakwani Stadium in Tanga, undergoes long-term renovations.

Previously, Coastal Union had been hosting matches at the KMC Complex in Dar es Salaam, but the team's management has now opted for Arusha as their temporary home ground for the remainder of the Tanzania Mainland Premier League season.

In an official statement shared via the club's social media, the management expressed gratitude to fans for their continued support and outlined the decision to relocate.

"The management of Coastal Union would like to officially inform the fans and stakeholders that our team will use the Sheikh Amri Abeid Stadium, Arusha, as our home ground for our next games," read the statement.

This move marks a new chapter for Coastal Union, who have faced a challenging season on the field. Despite playing at the KMC Complex in Dar es Salaam, the team struggled to produce favorable results, managing just one win - a 2-0 victory over Pamba Jiji FC - while suffering two losses: 1-0 against Mashujaa FC and 2-0 against Namungo FC.

The decision to shift to Arusha is seen as a strategic move to uplift team morale and potentially reverse their form. Known for its passionate football atmosphere, the Sheikh Amri Abeid Stadium could provide Coastal Union with the energy boost needed to secure vital league points.

The first test at their new home will come against Kagera Sugar, followed by a difficult run of fixtures, including matches against reigning champions Young Africans, Tanzania Prisons, and KMC.

These games are crucial for Coastal Union, who currently sit 13th in the Tanzania Mainland Premier League table with just five points from seven matches - perilously close to the relegation zone.

The decision to move games to Arusha has received mixed reactions from fans. While some are disappointed by the inconvenience of traveling further to support the team, others are hopeful that the change in venue could provide the team with a fresh start.

As Coastal Union look to climb the league standings, the Sheikh Amri Abeid Stadium could become the catalyst for their resurgence.

Facing strong sides like Young Africans and experienced teams such as Kagera Sugar and Tanzania Prisons will test their resolve, but fans will be eager to see if the shift in location brings the change in fortunes the club so desperately needs.

NBC Premier League pauses with 91 goals from 50 matches

By Correspondent Seth Mapoli

AS the Tanzania Mainland Premier League pauses for the upcoming 2025 Africa Cup of Nations (AFCON) qualifiers, a total of 91 goals have been recorded from 50 matches played so far this season.

The break gives teams a chance to regroup while fans eagerly await the resumption of league action in mid-October.

A key highlight this season has been the diversity of goal-scorers, with 65 players contributing to the goal tally. Among them, Fountain Gate striker Selemani Mwalimu (pictured) has emerged as the top scorer with five goals.

Of the 91 goals scored, 10 have come from penalties, showcasing the competitive nature of the league.

Players who have converted penalties include Djuma Shaaban of Namungo, Heritier Makambo and Shedrack Asiegbu from Tabora United, Jean Ahoua and Leonel Ateba of Simba SC, Ibrahim Elias of KMC, Salum Kihimba



from Fountain Gate, Hassan Dilunga of JKT Tanzania, Nurdin Chona of Prisons FC, and Stephane Aziz Ki from Young Africans.

One own goal has been recorded this season, credited to Fred Tangalo of KMC. His unfortunate misstep oc-

curred during a 4-0 loss to Azam FC on September 19. Tangalo's own goal remains the only one of the season so far.

Fountain Gate have emerged as the most prolific team in front of goal, scoring 14 times. Simba SC follow closely with 12 goals, while Pamba Jiji have struggled to score, netting just two goals.

In terms of match outcomes, the 50 games have produced 33 victories and 17 draws. Home advantage has played a significant role, with 19 of the wins coming from home teams, while 14 victories were secured by away sides.

After seven rounds, Singida Black Stars top the table with 16 points, having won five matches and drawn one. They are the early leaders in the title race.

Simba are in second place with 13 points from five matches, followed by Fountain Gate, also with 13 points but having played seven matches. Reigning champions Young Africans round out the top four with 12 points from

four games, maintaining a perfect record.

At the bottom of the table, Ken Gold FC and Pamba Jiji have struggled, each collecting just two points. Both teams will be hoping for better fortunes when the league resumes.

The Tanzania Mainland Premier League will restart on October 18 with Coastal Union hosting Dodoma Jiji. Other matches include JKT Tanzania vs. Tabora United and Tanzania Prisons vs. Azam FC.

One of the season's most anticipated fixtures, the Dar es Salaam Derby between Simba and Young Africans, will take place on October 19 at Benjamin Mkapa Stadium. Fans are eagerly awaiting this high-stakes clash.

With 91 goals already scored and several exciting fixtures on the horizon, this season is shaping up to be highly competitive.

As teams return from the AFCON break, both the title race and the relegation battle will intensify, promising more thrilling football ahead.

Flexibles by David Chikoko

