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# Govt allocates 151bn/- for annual increments

*VP says premature babies' post-natal incubation not part of maternity leave days*

By Correspondent Marc Nkwame, Arusha

THE government will pump 150.87bn/- into annual salary increments for civil servants for fiscal 2024/2025 starting in two months.

Vice President Dr Philip Mpango made this remark here yesterday, officiating at the International Labour Day celebrated nationally at the Sheikh Amri Abeid Stadium, noting that the central government released 153.9bn/- to service annual wage increments in the current financial year.

Annual salary increments come as the result of improved economic conditions in the country, he said, asserting that performance reviews by the International Monetary Fund (IMF), the World Bank and the African Development Bank (AfDB) indicate that the Tanzanian economy had remained resilient to global shocks.

If positive outcomes are maintained, chances of reviewing the public sector minimum wage rises, he said, affirming that President Samia Suluhu Hassan was expecting good news in the not so far future. Arusha hosted the annual event for the first time since 2002, with the VP standing in for the Head of State.

Earlier, Prime Minister Kassim Majaliwa told

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Workers from various ministries, public institutions and the private sector chant as they march together as part festivity for the International Workers Day held nationally at the Sheikh Amri Abeid Stadium in Arusha. Photo: Correspondent Getrude Mpezya

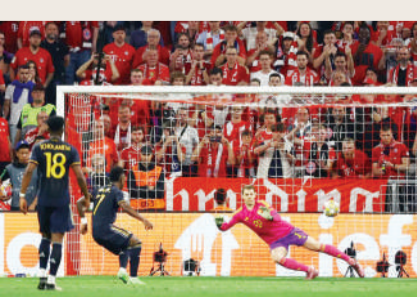
## SPORTS

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Simba SC back to the drawing board, says coach

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Vinicius hits two as Real Madrid eye final after snatching draw at Bayern

## Z'bar registers more than 5000 mental disease cases

*Since the African Region has 60 per cent of the population below 24 years of age, investing in mental health would help preserve Africa's human capital*

By Guardian Reporter, Zanzibar

ZANZIBAR is grappling with rising

numbers of mental illness cases in the past few years.

Suleiman Abdu Ali, the mental health

coordinator for the Zanzibar Ministry of Health said here yesterday that there are more than 5,000 mental disease patients present.

"These cases are alarming. We're working hard to determine exact figures and reasons for the situation," he said, noting that Kidongo Chekundu Mental Hospital receives 100 to 150 new pa-

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## President Mnangagwa hails TPA services at Zim-Expo

By Guardian Correspondent, Harare

ZIMBABWEAN President Emmerson Mnangagwa has lauded the Tanzania Ports Authority (TPA) for efficiency and quality of port services for neighboring countries, including Zimbabwe.

President Mnangagwa made the remarks over the weekend when visiting the pavilions of participants at the Zim-

babwe International Trade Fair (ZITF), themed: "Innovation: The Catalyst to Industrialisation and Trade."

While at the TPA Pavilion, President Mnangagwa was informed about services offered by the Dar es Salaam Port, from Kulthum Boma, the TPA representative in Zimbabwe, and the president lauded TPA plans to further strengthen Zimbabwe's vehicle cargo transport ser-

vice at the port

Joy Makumbe, the Transport and Infrastructural Development secretary general (permanent secretary) said there has been a significant increase in trade between the two nations, especially in car shipments through the Dar es Salaam port, underlining steps being taken to address existing challenges to

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## EWURA sets marginal hikes for petrol, diesel

By Guardian Reporter

A new price schedule for petroleum products to be used for May was yesterday set out by the Energy and Water Utilities Regulatory Authority (EWURA), seeing a hike in fuel price by 57/- compared to last cap prices, while diesel saw a drop in price by 14/-.

It said in a statement that the rise in prices was due to an increase in price of Free on Board (FOB) refined petrol by 3.90 percent, with the FOB price of diesel dropped by an average of 1.31 percent

The regulator also cited the decline of importation costs by an average of 7.21 percent for petrol and 2.15 percent for diesel at Dar es Salaam port, 10.14 percent for petrol and 23.18 percent for diesel at Tanga port, and 5.32 percent for both petrol and diesel at Mtwara port.

The changes have also to do with foreign currency exchange rates "and the continued use of the euro to pay for imported fuel," it said.

The wholesale price for petrol taken from Dar es Salaam port rose to 3,181.48/- per litre from 3,125.27/- in place since last year, where diesel wholesale price dropped slightly to 3,063/- from 3,077.94/-

For Tanga port, the wholesale

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## Govt allocates 151bn/- for annual increments

FROM PAGE 1

the participants that employers, employees and the government should always speak the same language, guided by mutual understanding and cooperation. PMO seeks to ensure that it supports all efforts to ensure that this is the case, he declared.

Tumaini Nyamhokya, the Trade Union Congress of Tanzania (TUCTA) president, urged the government to improve salary levels as the best motivation at the work place.

In a joint trade unions statement, the umbrella organisation appealed for speedy implementation of International Labour Organizations (ILO) agreements for the betterment of workers' welfare, which the VP said the government was scrutinising for harmonisation with the country's laws, customs and culture.

TUCTA also demanded improved health insurance cover at work places, as well as an overall review of contractual work for specific periods, which the VP said they all need to be scrutinised to be harmonised with specific legislation on welfare and job security.

He particularly emphasised that maternity leave should not include days where an infant is placed in special care if such infant was born before time, an instruction applauded by the gathering.

## Z'bar registers more than 5000 mental disease cases

FROM PAGE 1

tients each month, mostly youths and children.

In 2021 there were 132 mental patients while last year new patients reached 1,039 while medical centres keep vague data, in which case it is possible that the number is higher than that the ministry has already documented.

The increase in mental patients with youths is the use of illicit drugs, mental stress and frequent breakdowns of romantic relationships.

The community was now gaining awareness on the need to bring the patients to hospital, he said, noting that the ministry was providing mental health education and increasing the number of service providers.

Sharifa Awadhi Salum, chairperson of the Zanzibar Nurses and Midwives Council, said that celebrating the International Day of the Midwife and International Nurses Day was occupied with providing cancer education, on the importance of cervical cancer vaccination for girls.

Nurses and midwives are vital service providers for the community, so the community must understand the work they do, she said, with the World Health Organisation (WHO) saying anxiety and major depressive disorder had risen to 28 per cent of inhabitants globally.

The UN agency says that about 10 per cent of Africa's population suffers from mental health disorders, with the growing burden impacting adolescents and children. Half of all mental disorders appear by the age of 14 and three-quarters by the age of 24, it said.

Since the African Region has 60 per cent of the population below 24 years of age, investing in mental health would help preserve Africa's human capital, it says.

With a wide spectrum of competing health and development priorities, mental health remains under-prioritized in many African countries. On average African governments allocate less than 50 US cents per capita to mental health, well below the \$2 per capita for low-income countries that would secure a basic package of mental health care, a recent update affirms.

## President Mnangagwa hails TPA services at Zim-Expo

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traders using Dar port.

Simon Sirro, Tanzania's envoy to Zimbabwe, had earlier explained that the business community in Zimbabwe is satisfied with the services provided by the Dar es Salaam port, urging it to work closely with the Embassy in order to facilitate economic diplomacy.

Tanzania and Zimbabwe have agreed to address challenges hindering the growth of business in the Dar es Salaam corridor, with TPA implementing expansion projects, constructing berths number 12 to 15. It is utilising an area previously used by the Export Processing Zone Authority (EPZA) to build a large car yard, he stated.

With improved bilateral relations, TPA opened its offices in the capital, Harare, to bring the port closer to its customers to efficiently facilitate trade between the two countries, he said.

Transport minister Prof Makame Mbarawa had similarly noted that TPA has adjusted itself to ensure the port contributes more to national income by obtaining markets in neighbouring countries.

"We need to provide high-quality services in order to withstand competition and make Tanzanian ports the preferred choice for shippers in the southern Africa region," he stated.

Plasduce Mbossa, the TPA director general, said TPA sees the Zimbabwean market as crucial. It is thus directing its efforts to identify and taking up available opportunities, he added.



Patrobas Katambi (2nd L), the Labour, Youth and Disabilities deputy minister in the Prime Minister's Office (PMO) and Mary Maganga (2nd R, permanent secretary in the Vice President's Office (VPO) present an overall winner award to Hassan Kallegeya, the Barrick Gold safety coordinator at the Bulyanhulu mine. At right is Aristides Medard, an occupational hygiene specialist, during the Occupational Safety and Health Authority (OSHA) awards climax in Arusha yesterday. Photo: Guardian Correspondent

## EWURA sets marginal hikes for petrol, diesel

FROM PAGE 1

price of petrol is set at 3,184.05/- from 3,129.50/- earlier, with diesel selling at 3,069.46/- wholesale from 3,085.59/-.

In Mtwara, petrol will be sold at

3,185.05/- from 3,128.03/- and diesel set at 3,067.90/- from 3,079.23/-.

Retail prices for petrol in Dar es Salaam rose by 57/- whilst diesel rose by 14/-, thus the retail price of petrol in the city came to 3,314/- from 3,257/- with diesel sold at

3,196/- from 3,210/- earlier.

Retail prices for petrol offloaded at Tanga port stands at 3,317/- from 3,260/- and diesel is sold at 3,200/- from 3,212/-.

Retail prices of petrol and diesel in other regional centres indicated include

Arusha where retail petrol price was set at 3,398/- and diesel at 3,280/-. In Musoma petrol price was appended at 3,479/- and diesel at 3,362/-, with Sumbawanga set to buy petrol at 3,487/- and diesel at 3,369/-, the statement indicated.



Manzi Rwegasira, the Stanbic Bank chief executive officer, and Lulu Ng'wanakilala, the Legal Services Facility executive director, sign a partnership agreement focusing on empowering women and girls, as well as address environmental and climate matters in Dar es Salaam yesterday.

## Zambian youth receive training on smart, sustainable agriculture

CHIBOMBO

IN the presence of climate change and agricultural land becoming increasingly scarce, especially in urban areas, smart and sustainable agriculture practices such as hydroponics present opportunities for success.

Hydroponics, the growing of plants using a water-based nutrient solution, rather than soil, has been used to grow mostly higher-return crops.

It is for this reason that People's Process on Housing and Poverty in Zambia (PPHPZ), a grassroots organization, has been training young people in the innovative field of hydroponics free of charge. The trainees are trained to become trainers of trainers.

The organization has set a target of training about 100 youth in hydroponics and other sustainable agricultural practices by the end of this year, at its innovation center in Chibombo District, central Zambia.

According to the PPHPZ, the hydroponics training program not only addresses food security challenges but also opens doors to sustainable economic opportunities for youth and other vulnerable population groups.

Tracy Maya Siakachoma, a PPHPZ representative, said: "Our goal is to empower young people with knowledge and skills in hydroponics, enabling them to spearhead smart and sustainable food production ventures and economic growth in Zambian communities."

She said the PPHPZ has been overwhelmed with the response from young people interested in the hydroponics training program, which started last December.

"We are able to accommodate only 40 individuals at a given time. We hope to have another group of 40 youth as soon as the current batch is done," Siakachoma said.

Belina Phiri, a 23-year-old trainee, said: "The knowledge I am gaining here will enable me to venture into the cultivation of high-value crops and be self-employed."

Another trainee, 22-year-old Daniel Kasongo, said he is "eager to empower my peers with the skills and expertise I have gained through hydroponics training."

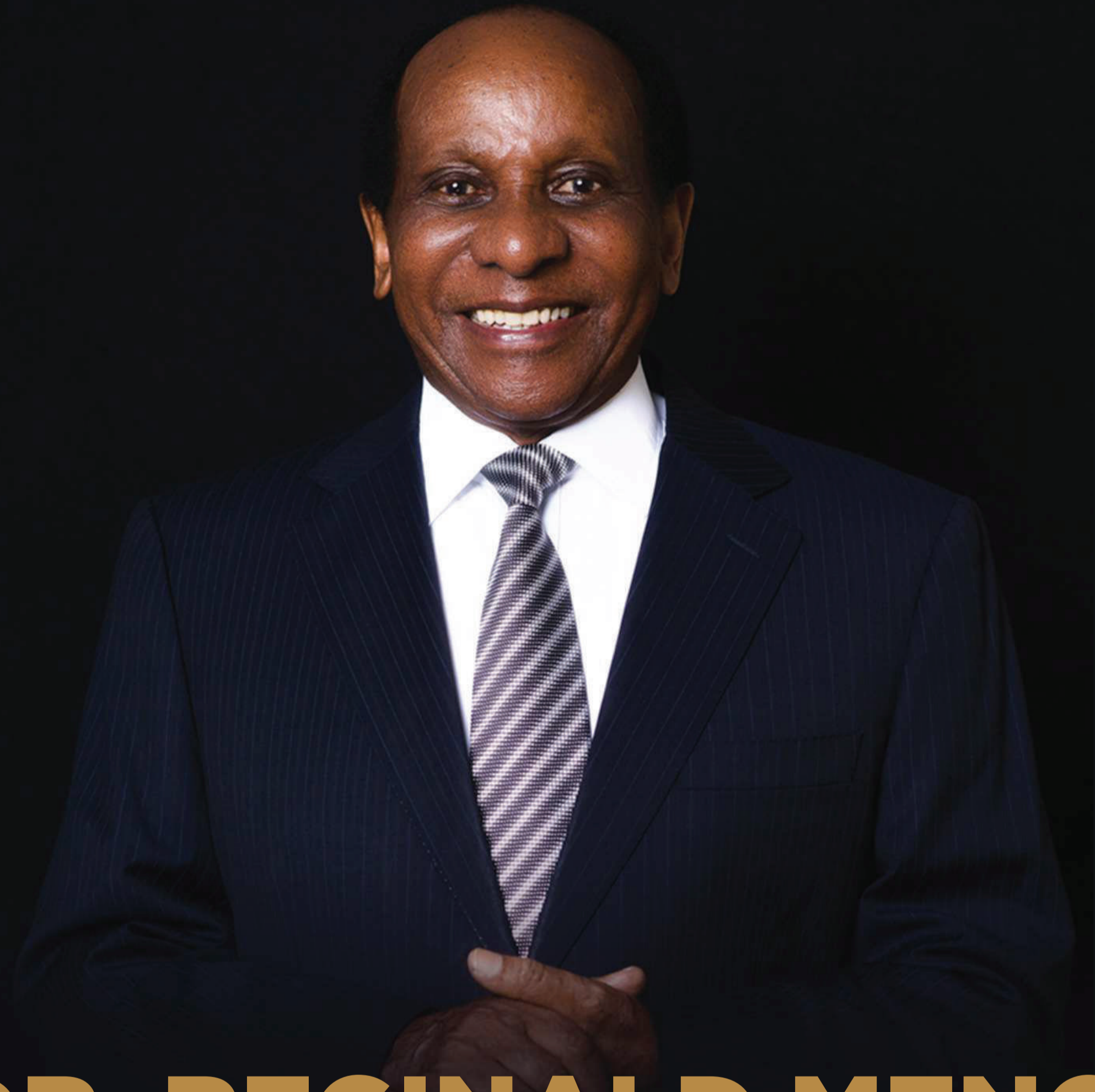
Hilary Mola, the lead trainer, said hydroponics offers a sustainable solution for crop cultivation, requiring minimal space and water while providing higher yields compared to traditional farming methods.

"It offers both economic and environmental advantages. Economically, hydroponics promotes higher crop yields, faster growth cycles, and efficient land utilization, leading to increased profitability for farmers," Mola said.

Environmentally, this method conserves water by reusing nutrient solutions, reduces the need for harmful pesticides and herbicides, and minimizes soil erosion, making it a sustainable choice for agriculture, he added.



**IN LOVING MEMORY**



**DR. REGINALD MENGI**

**29<sup>TH</sup> MAY, 1942 - 2<sup>ND</sup> MAY, 2019**



**REST IN PEACE**





## Adopt emerging technologies, OSHA tells mining companies

By Guardian Correspondent, Arusha

THE Occupational Safety and Health Authority (OSHA) has called on companies whose operations involve the use of machines to adopt modern technologies to enhance safety at workplace.

Dr Adelhelm Meru, OSHA advisory board chairman made the call here recently when speaking at the just-concluded OSHA exhibitions, an annual event that coincides with World Health and Safety at Work Day.

He commended Geita Gold Mining Limited for adopting modern technologies in its operations. He named such technologies as the ProLaser Speed Gun which other companies can use to protect their employees from accidents caused by speeding vehicles.

Tumaini Nyamhokya, Trade Union Congress of Tanzania (TUCTA) president also urged companies to embrace technologies that make work safer and more comfortable for workers and their families.

Nyamhokya urged mining companies to work with the government to improve occupational health and safety in the mining sector.

"I'm happy with technologies showcased here. These technologies are designed to ensure health and safety of workers at workplace," he said.

El-cid Marealle, miner's safety coordinator, demonstrated the technology to visitors and highlighted its role in promoting safety.

"By monitoring vehicle speeds, we can hold drivers accountable for not adhering to speed limits. This in turn contributes to safer operations

by reducing the risk of collisions, injuries and fatalities. The data we collect allow us to identify areas where speeding is a problem and develop targeted interventions to address the issue," he said.

"However, it's important to note that the ProLaser Speed Gun is only one component of the comprehensive health and safety measures for the movement of heavy machinery and vehicles. We also use clear signage and road markings to remind everyone of the speed limits and provide driver training to equip operators with the necessary knowledge and skills to operate safely."

He added that through the use of advanced technology, clear communication and ongoing training, the miner promotes a culture of safety which not only protects workers and pedestrians but also valuable equipment.



**We also uses clear signage and road markings to remind everyone of the speed limits and provide driver training to equip operators with the necessary knowledge and skills to operate safely**



Dr Tatu Nyange, the East Africa representative of the International Community of Women Living With HIV (ICWEA), speaks at a capacity building seminar for student champions to become ambassadors to other students to protect themselves from AIDS., organized by the Dignity and Wellbeing For women Living With HIV in Tanzania (DWWT), at the Mwalimu Nyerere Memorial Academy in Dar es Salaam recently. Photo: Correspondent Jumanne Juma

## TBS asks cosmetics importers to abide by quality standards

By Guardian Correspondent, Arusha

THE Tanzania Bureau of Standards (TBS) has urged importers of cosmetics products to observe quality standards and shield consumers from counterfeits.

Mariam Maarufu, TBS quality control officer, made the call here on Tuesday when speaking to traders who visited the bureau's booth during the just-ended Occupational Safety and Health Authority (OSHA) exhibition which was part of commemorating the World Health and Safety at Work Day.

She urged traders to import cosmetics that are registered with

TBS and they should go through the list of cosmetics that are not allowed to enter the country and those that are allowed.

"Importers should be well equipped with enough information on goods that are allowed to get into Tanzania and those that are prohibited. The knowledge enables them to avoid losses because when they import banned cosmetics, they face action according to the law, including returning the products to where they come from or destroying them at their own expenses," she said.

She said that the exhibition has been an important opportunity for

the organization to meet various stakeholders and explain to them the responsibilities performed by TBS.

Some of the interviewed traders expressed their satisfaction with the education they got from TBS staff that changed their perceptions on goods importation and procedures that need to be followed. They said that they were educated about the procedures to follow to certify quality of products they produce so that they can get TBS quality logo.

Asha Abdallah, one of the traders who visited the bureau's pavilion said: "I can now certify quality of products I produce, taking into

account that the service is provided free of charge to people like me."

Some of the people who visited the exhibition said that through the education they received, they will pay more attention to checking expiration date of product they want to buy since they understood that expired products are dangerous to health.

"The presence of TBS at the exhibition has been an important opportunity for us; many people buy products without checking the expiration date written on the packaging but from now on I will be a good ambassador," said Paul Edward.

## Tourists stranded in Kenya's Maasai Mara game reserve

NAIROBI

TOURISTS and staff were yesterday being evacuated from Kenya's popular Maasai Mara game reserve after floods left parts of it submerged.

More than 10 lodges and camps have been flooded after the nearby Talek River burst its banks on Tuesday.

There are also fears that some animals might have been swept away by the raging floods.

The area's police chief, Kipkoech Lotiatia, told the BBC the reserve was badly damaged.

"The water has subsided but some lodges and camps are still under water," Lotiatia said.

It is unclear how many people are trapped in the reserve, but about 36 have been rescued so far by air and another 25 by a boat rescue team, the Kenya Red Cross said.

"In some camps, tents have been swept away, and the Mara bridge, linking the Mara Triangle and the Greater Mara, has been washed away," the aid agency added.

Many foreign and local tourists visit the reserve to see its wildlife, including lions, leopards and cheetahs.

Lotiatia earlier told journalists that rescue teams were using two emergency helicopters to evacuate the tourists and workers.

The Masai Mara management did not immediately respond to a BBC request for comment.

The Talek river burst its banks on Tuesday afternoon following heavy rains upstream.

The situation has been made worse by waters flowing from the Mara river, near the Serengeti-Tanzania border, following days of rainfall in the area.

"After several days of continuous rainfall, our rivers have swollen, impacting several camps and areas in the Maasai Mara National Reserve," the local Narok county government said in a statement.

Roads and bridges have also been submerged by the raging waters, affecting local communities.

The Talek gate, one of the main routes out of the game reserve, is said to be heavily flooded.

President William Ruto has ordered Kenyans living in areas at risk of flooding or landslides to evacuate.

The rainy season has been devastating this year, and about 180 people have been killed and 90 are missing in weeks of flooding.



Emmanuel Akonaay (R), the NMB chief human resources officer, receiving an award from Dr. Baghayo Saqware, the Tanzania Insurance Regulatory Authority (TIRA) commissioner general, during the Occupational Safety and Health Authority (OSHA) workplace awards ceremony held in Arusha on Tuesday, ahead of Labour Day celebrations. Photo: Guardian Correspondent

By Correspondent Joseph Mwendapole

THE National Environmental Management Council (NEMC) and the Chief Government Chemist Laboratory Agency (CGCLA) have started a campaign to provide education on the correct use of mercury for small-scale gold miners in the Lake Zone.

Speaking with miners in Misungwi District, Mwanza Region yesterday, registration of chemicals and laboratories manager at CGCLA Musa Kazumila said that education is based on the requirements of the Minamata Convention.

He said that the convention wants country members to implement its goals that include controlling the use

## NEMC, CGCLA sensitize artisanal gold miners on safe use of mercury

of mercury and users of mercury so that they can identify how mercury enters the body, its effects and how to protect themselves from mercury.

Dereki Masako, an official with CGCLA in Dodoma, said it is important for miners to use protective equipment to protect themselves against the effects of mercury and identified some of its effects as damaging nervous system, impaired vision and kidney failure.

He said the aim of providing education is also to build the capacity

of miners and users of mercury so that they can identify how mercury enters the body, its effects and how to protect themselves from mercury.

Dereki Masako, an official with CGCLA in Dodoma, said it is important for miners to use protective equipment to protect themselves against the effects of mercury and identified some of its effects as damaging nervous system, impaired vision and kidney failure.

He said that mercury affects the growth of the child in pregnant mothers in areas where safe use and storage are not observed.

Haji Nasri, one of the miners, admitted that they did not understand the effects of mercury, adding that they were happy with the knowledge because most of them have been engaged in gold mining without considering the health effects that may occur.

FORM 58  
IN THE DISTRICT COURT OF TEMBEKE  
AT ONE STOP CENTRE  
PROBATE AND ADMINISTRATION CAUSE  
NO. 8872 OF 2023  
IN THE MATTER OF THE ESTATE OF THE  
LATE  
JANE WILFRED MWAKALEBELA  
AND  
In the matter of Application for Letters of  
Administration by  
FREDRICK MWAKALEBELA AND  
LILIAN MWAKALEBELA  
GENERAL CITATION  
(Rule 75)  
All persons claiming to have any interest in  
the estate of above-named deceased are  
hereby cited to come and see the  
proceedings if they think fit before the  
grant of probate or (letters of  
Administration) is made to the above  
named petitioner.  
Objections to the grant should be filed on or  
before the 9 day of May, 2023. 11:30am  
Dated at DAR ES SALAAM this 2<sup>nd</sup> day of  
April, 2024.

**DAR ES SALAAM  
SECONDARY  
EDUCATION SOCIETY**

Notice is hereby given  
that the Annual  
General Meeting of  
the Society will be  
held on Saturday, 11th  
May, 2024 at 11:00 a.m  
at Shaaban Robert  
Secondary School.

**HON. SECRETARY**





Furniture Centre director Prasad Kumar (L), presents the best performance certificate to Sales Department head Ganesh Raghunathan (3rd R) who received it on behalf of the workers, as part of International Workers Day activities at its premises in Dar es Salaam yesterday. Photo: Correspondent Miraji

# Journos key ambassadors of clean cooking campaign'

By Guardian Reporter

JOURNALISTS have been called upon to continue providing education to the public on the importance of using clean energy for cooking to successfully achieve the country's set goals of ensuring 80 percent of Tanzanians use clean energy by 2032.

The call was made in Dar es Salaam on Tuesday by Oryx Gas Tanzania Limited (OGTL) managing director, Benoit Araman when speaking at a function to hand over gas cylinders and stoves to

journalists.

The move is a continuation of the firm's campaign to support the clean energy transition strategy which is championed by President Samia Suluhu Hassan. The company has so far provided 33,000 gas cylinders worth 1.5bn/- to various groups across the country.

"Journalists are key players in making sure more people shift from dirty to clean energy. We also promise to continue with the campaign to ensure realisation of the President's set target as well as saving the health of women and

girls as well as the environment," he said.

He added that cooking with LPG frees a lot of time for women as they can cook quicker and in a more efficient manner hence protecting them from gender-based violence.

He said using gas in cooking gives children more time for studies instead of going to the bush to collect firewood. It protects the environment by preventing deforestation due to cutting down trees for charcoal and firewood.

Benoite said that women and children are exposed to a number

of risks when searching firewood in the forests which includes being attacked by wild animals.

OGTL marketing manager, Peter Ndomba said the company continues to promote the use of clean energy and provide education to the public on how to safely use the stoves.

Ndomba said that in 2021, they conducted a village-to-village campaign to educate people on the importance of using gas for cooking where they also enhanced their distribution network to ensure the product is available all over the country.

"Tanzania has approximately 14 million households of which only two million use clean energy for cooking. Our aim is to ensure at least eight million households use clean energy," he said.

# Attract more investments in raw material production, govt urged

By Carlos Banda

THE government has been asked to attract more investors to manufacture raw materials used by factories locally to boost industrial production.

Prasad Kumar, chief executive officer of Furniture Centre LTD, made the call in Dar es Salaam yesterday during the commemoration of Labour Day.

Citing production of furniture, he said it does not solely rely on timber alone which is abundant in Tanzania but also a vast array of materials that have to be imported because they are not available in the country.

"The working environment in Tanzania is very conducive. However, if you want to manufacture furniture you need glue, screws, leather and other products. The government needs to attract more investments to plug the gap of industrial raw materials that are imported in large quantities," he said.

"For us, unavailability of raw materials is a major challenge as such circumstances force us to import materials necessary for our production."

He added that the entry of investors in the country is not only vital for Tanzania's economic growth but it can also boost the manufacturing sector as furniture products and other goods and services will be in high demand.

Kumar said that in the course of 68 years of the company's operations, it has made contributions to the economy largely through creation of employment opportunities for Tanzanians and provision of skills.

"We also hire unskilled labour then we teach and train them in the art of carpentry and later they take up assistant roles, then supervisory roles and finally head of technicians. The saying that the furniture industry is a university is true. To contribute to the value chain, we have also hired more than 50 carpenters who make the

furniture," he said.

Kumar stressed the importance of protecting the environment against the impact of climate change, saying that industries dependent on timber as main raw material should also venture into tree planting to replenish vegetation to avoid environmental risks caused by harvesting of timber.

Ganesh Raghunathan, sales and marketing head at Furniture Centre, said the Labour Day celebration was hosted by the company in a bid to strengthen the bond between the firm and its employees who have contributed immensely to the growth and development of the company for the last 68 years.

"This event has provided us an opportunity to honour the hard work and dedication of our team members as we reaffirm our commitment to unity and excellence," he said.

"We are proud of the talent and passion displayed by our employees. Their unwavering commitment to excellence is at the heart of our success as a company and it is wonderful to celebrate their achievements on Labour Day."



**We also hire unskilled labour then we teach and train them in the art of carpentry and later they take up assistant roles, then supervisory roles and finally head of technicians**

STANDARD CHARTERED BANK TANZANIA LIMITED, MINIMUM DISCLOSURES OF CHARGES AND FEES		Issued pursuant to regulation 11 of the Banking and Financial Institutions (Disclosures) Regulations, 2014		standard chartered	
ITEM/TRANSACTION	CHARGE/FEE	ITEM/TRANSACTION	CHARGE/FEE	ITEM/TRANSACTION	CHARGE/FEE
<b>1.0 Current Accounts</b> (a) Required minimum opening balance	Wealth and Retail Banking Ordinary: TZS 500,000; USD/EUR: GBP 500 Hifadhi: TZS 250,000, USD 250	(a) New ATM card issuance	Free	<b>5.0 Personal Loans</b> (a) Processing/Arrangement/Appraisal fee	3.5% Minimum TZS 118,000 Salary O/D: None Secured O/D: 1.5% Minimum TZS 117,000
(b) Monthly service fee (breakdown per customer type)	Wealth and Retail Banking Ordinary: Balances below TZS 20mn: TZS 15,340 USD/EUR 17 GBP 14.16 Balances above TZS 20mn: TZS 9,500 USD/EUR 14.16 GBP 7.08 Diva: TZS 15,340 USD/EURO 15.34 Single Fee (Mkambazi): TZS 17,700 Hifadhi: None for digital account opened and TZS 9000 for non-digital account Priority ledger fee: TZS 25,000	(p) ATM card renewal or replacement (indicate costs for different card types)	TZS 20,000 USD/EUR 15; GBP N/A	(i) Personal loans	None
(c) Cheque withdrawal over the counter:	Wealth and Retail Banking Cash withdrawal fee for amount below TZS 20mn TZS 8,000 USD 1.08% of the amount EUR 1.18% of the amount GBP 2.0% Min 6 Cash withdrawal fee for amount: TZS 20mn and above TZS 24% max TZS 450,000 USD 2.0% Max USD 400 EUR 2.0% Max USD 400 GBP 2.0% Max USD 400 Corporate and Investment Banking Cash Withdrawal Local Currency: 2.0% of value Min TZS 30,000 and Maximum TZS 200,000 Cash Withdrawal Foreign Currency: 2.0% of value Min USD 20	(q) Overdrawn account interest charge	25% per annum charged daily on utilised amount	(ii) Overdrafts	15% of the loan amount N/A
(d) Fees per ATM withdrawal	TZS 1,500 USD \$1	(r) Unarranged overdraft	- TZS: Interest at base rate plus 23%, Minimum TZS 10,000 per month - USD/EUR: Interest at base rate plus 23%, Minimum USD/EUR 15 per month - GBP: Interest at base rate plus 23%, Minimum GBP 10 per month	(iii) Mortgage finance	None
(e) ATM mini statement	TZS 600 USD 0.6	(s) Interbank transfer	Wealth and Retail Banking TZS 10,000 USD/EUR 5.37 Business Banking TZS 10,000 USD/EUR 5.37 Corporate and Investment Banking: RTGS: TZS 1-1 million TZS 2,000 Above 1M to 5M: TZS 5,000, Above 50M: TZS 10,000 USD: 1- 4000; USD 0.79 Above 4000 to 19,850: USD 1.98 Above 19,850: USD 3.97 GBP N/A EFT/ACH Manual TZS 5,000 Electronic TZS 3,000 USD/EUR/GBP: N/A	(iv) Asset finance	10% Charges as per valuer
(f) Interim statement per page	TZS 2,006 USD/EUR 4; GBP 2 Business banking: TZS 23,400 USD/EUR/GBP 24 Corporate and Investment Banking: Per Page TZS 50,000 USD 30	(t) Bill payments through ATM	N/A	(b) Unpaid loan instalment	None
(g) Periodic scheduled statement	Wealth and Retail Banking: free E-statements Business banking: Free E-statements Corporate, Commercial and Institutional Banking: Waived	(u) Other (please specify)	N/A	(c) Early repayment	None
(h) Cheque book	Wealth and Retail Banking 30 Leaves: TZS 14,160 100 Leaves: TZS 35,440 Business Banking 100 Leaves: TZS 41,300; USD 41 Corporate and Investment Banking 100 leaves TZS 50,000 USD 50	(v) Savings Accounts	<b>Wealth and Retail Banking</b> Ordinary: TZS 500,000; USD/EURO/GBP 500 DIVA: TZS 500,000 USD 500 Tajirika Junior: TZS 250,000 USD 250 Tajirika: TZS 500,000	(d) Valuation fees	Charges as per valuer
(i) Dishonoured cheque	Wealth and Retail Banking - TZS: 0.35% of value, Min TZS 59,000, Max TZS 177,000 - USD/EUR: 0.35% of value, Min USD/EUR 89; Max USD/EUR 236 - GBP: 0.35% of value, Min GBP 89; Max GBP 177 Business Banking: Cheque Unpaid - Insufficient Funds TZS 27,400 USD/EUR/GBP 201 Corporate and Investment Banking Unpaid Cheque: TZS 100,000 - USD 50	(a) Required minimum opening balance	Ordinary: TZS 500,000; USD/EURO/GBP 500 DIVA: TZS 500,000 USD 500 Tajirika Junior: TZS 250,000 USD 250 Tajirika: TZS 500,000	(e) Legal Costs and Stamp Duty	0.6% per quarter or part thereof min \$300 As above N/A Same as issuance
(j) Special clearance	Non-Local Bank/Branch: TZS 2,200; USD/EUR 53 Local Bank/Branch: TZS 40,120; USD/EUR 40 GBP 40 Corporate and Investment Banking TZS 70,000 USD 50	(b) Monthly service fee	Monthly Ledger Fees for balances below TZS 10mn / USD / Euro 5,000 / GBP 5,000 Ordinary: TZS 2,200 USD/EUR 17 / GBP 14 Monthly ledger fees for balances TZS 10mn/USD 5,000/ GBP 5,000 and above Ordinary: TZS 7,000 USD/EUR 14 / GBP 7.08 Monthly Ledger Fees for balances below TZS 10mn / USD / Euro 5,000 / GBP 5,000 DIVA: TZS 8,260 USD/EUR 17.7 GBP 14.16 Monthly ledger fees for balances TZS 10mn/USD 5,000/ GBP 5,000 and above DIVA: TZS 8,260 USD/EUR 15.34 GBP 7.08 Tajirika Junior: None Tajirika accounts: TZS 6000 for monthly average balance below TZS 500,000	(f) Mortgage Protection Insurance	15% of the Loan Value 15% of the Loan Value 15% of the Loan Value
(k) Counter cheque	TZS 14,160; USD/EUR/GBP 14	(c) Interim statement	TZS 2,006 USD/EUR 4; GBP 2	(g) Domestic/ Home Owners Insurance	15% of remaining balance Varies depending on the Valuer selected from the banks approved panel 15% - 3% of the Loan value - Cost of registering the change IFO the Bank 0.67% of the Loan Amount 0.15% of the IRV
(l) Stop payment	Wealth and Retail Banking TZS 35,400; USD/EUR 41; GBP 35 per Notice Business Banking Stop Payment - for lack of funds TZS 70,800 USD/EUR/GBP 71 Stop Payment for any reason other than lost leaf TZS 35,400 USD/EUR/GBP 71 Corporate and Investment Banking TZS 60,000; USD 50 per payment	(d) Account closure	TZS 29,5000 USD/EUR 30 GBP 30		
(m) Standing order	Wealth and Retail Banking TZS 3,500 USD/EUR/GBP 3.5 Business banking TZS 7,500 USD/EUR/GBP 15 Corporate and Investment Banking TZS 10,000 USD 15	(e) Account closure	TZS 2,006 USD/EUR 4; GBP 2		
(n) Balance enquiry	Wealth and Retail Banking TZS 300 USD 0.1 non ATM and TZS 1,000/USD 1 non SCB ATM locally TZS 1,180; USD/EUR/GBP 12 Electronic: Free	(f) Other	N/A		
		<b>4.0 Foreign Exchange Transaction</b> (a) Purchase/sale of TCS transactions over the counter	N/A		
		(b) Purchase of foreign cheque	-USD/EUR: 0.77% of value Minimum 177; Maximum 177 -GBP: 0.77% of value Minimum 59; Maximum 177		
		(c) Sale/purchase of cash passport	N/A		
		(d) Telegraphic transfer	- TZS: N/A		
		(e) Telex/SWIFT	Wealth and Retail Banking: USD/EUR: 0.5% of value, Minimum USD/EUR 120 (includes telex/swift charges up to USD 35.4) overseas charges USD 4.5 (optional- Deducted upfront) Business banking: USD/EUR: 0.5% of value, Minimum USD/EUR 60, Maximum USD/EUR 150 (includes telex/swift charges up to USD 45) overseas charges USD 50 (optional- Deducted upfront) Corporate and Investment Banking: 0.35% of value (Min USD 60; Max USD 200) + Swift Charges (USD 50) + Overseas Charges where applicable (USD 55)		
		(f) Transfer from foreign currency denominated account to local current account (within bank and to other bank)	USD/EUR: 5.37 GBP: 5.37 Transfer within SCB Accounts: No Charge		

NAME AND TITLE	SIGNATURE	DATE
Lomnyai Saitabau Head, Consumer, Private and Business Banking Tanzania		29th April 2024
Jerry Agyeman-Boateng Head of Corporate and Institutional Banking		29th April 2024

**STANDARD CHARTERED BANK TANZANIA LIMITED**  
MINIMUM DISCLOSURES OF CHARGES AND FEES

Issued pursuant to regulation 11 of the Banking and Financial Institutions (Disclosures) Regulations, 2014



# NATIONAL BANK OF COMMERCE LTD

PUBLICATION OF FINANCIAL STATEMENTS ISSUED PURSUANT TO REGULATIONS 7 AND 8 OF THE BANKING AND FINANCIAL INSTITUTIONS (DISCLOSURES) REGULATIONS, 2014.



www.nbc.co.tz

CONDENSED STATEMENT OF FINANCIAL POSITION AS AT 31 MARCH 2024		(AMOUNT IN MILLION SHILLINGS)	
		Position as at 31-Mar-24	Position as at 31-Dec-23
<b>A ASSETS</b>			
1 Cash	90,341	120,371	
2 Balances with Bank of Tanzania	212,943	248,946	
3 Investment in Government securities	472,251	418,123	
4 Balances with other banks and financial institutions	47,425	89,055	
5 Cheques and items for clearing	12,632	2,937	
6 Interbranch Float Items	-	-	
7 Bills negotiated	-	-	
8 Customer liabilities for acceptances	124,642	112,940	
9 Interbank Loans Receivables	49,909	96,897	
10 Investment in other securities	-	-	
11 Loans, Advances & Overdrafts (Net of allowances for Probable Losses)	2,597,976	2,403,651	
12 Other assets	93,373	103,780	
13 Equity Investments	2,028	2,028	
14 Underwriting accounts	-	-	
15 Property, Plant and Equipment	55,394	55,240	
<b>16 TOTAL ASSETS</b>	<b>3,758,914</b>	<b>3,653,967</b>	
<b>B LIABILITIES</b>			
17 Deposits from Other Banks and Financial Institutions	82,906	27,112	
18 Customer deposits	2,556,307	2,609,273	
19 Cash Letters of Credit	131,179	79,153	
20 Special Deposits	-	-	
21 Payment orders/transfers payables	5	26	
22 Bankers' Cheques & Drafts Issued	-	1	
23 Accrued Taxes and expenses payable	53,307	55,137	
24 Acceptances Outstanding	124,642	112,940	
25 Interbranch float items	2,239	765	
26 Unearned income and other deferred charges	-	-	
27 Other Liabilities	54,303	46,915	
28 Borrowings	316,978	318,146	
<b>29 TOTAL LIABILITIES</b>	<b>3,321,867</b>	<b>3,249,467</b>	
<b>30 NET ASSETS/(LIABILITIES)(16 minus 29)</b>	<b>437,047</b>	<b>404,500</b>	
<b>C SHAREHOLDERS' FUNDS</b>			
31 Paid-Up Share Capital	87,000	87,000	
32 Capital Reserves	-	-	
33 Retained Earnings	308,286	222,641	
34 Profit/(Loss) accounts	33,009	85,645	
35 Other Capital Accounts	8,751	9,214	
36 Minority Interest	-	-	
<b>37 TOTAL SHAREHOLDERS' FUNDS</b>	<b>437,047</b>	<b>404,500</b>	
38 Contingent Liabilities	568,057	422,542	
39 Non Performing Loans & Advances	66,063	72,771	
40 Allowance For Probable Losses	26,957	31,898	
41 Other Non Performing Assets	306	306	
<b>D SELECTED FINANCIAL CONDITION INDICATORS</b>			
(i) Shareholders Funds to Total Assets	11.6%	11.1%	
(ii) Non Performing Loans to Total Gross Loans	2.5%	3.0%	
(iii) Gross Loans and Advances to Total Deposits	94.9%	90.5%	
(iv) Loans and Advances to Total Assets	69.8%	67.2%	
(v) Earnings Assets to Total Assets	83.0%	79.9%	
(vi) Deposits Growth	2.0%	11.3%	
(vii) Assets Growth	2.9%	8.8%	

CONDENSED STATEMENT OF PROFIT OR LOSS AND OTHER COMPREHENSIVE INCOME FOR THE PERIOD ENDED 31 MARCH 2024		(AMOUNT IN MILLION SHILLINGS)			
		Current Quarter Ending 31-Mar-2024	Comparative Quarter (Previous Year) Ending 31-Mar-2023	Current year Cumulative Ending 31-Mar-2024	Comparative Year Previous Year Cumulative Ending 31-Mar-2023
1 Interest Income	86,929	64,602	86,929	64,602	
2 Interest Expense	(29,511)	(18,626)	(29,511)	(18,626)	
<b>3 Net Interest Income (1 minus 2)</b>	<b>57,418</b>	<b>45,976</b>	<b>57,418</b>	<b>45,976</b>	
4 Bad Debts Written Off	(1,810)	(2,736)	(1,810)	(2,736)	
5 Impairment Losses on Loans and Advances	5,158	1,909	5,158	1,909	
<b>6 Non Interest Income:</b>	<b>34,217</b>	<b>27,098</b>	<b>34,217</b>	<b>27,098</b>	
6.1 Foreign Currency Dealings and Translations Gains/(Loss)	14,468	8,059	14,468	8,059	
6.2 Fees and Commissions	18,183	15,183	18,183	15,183	
6.3 Dividend Income	-	31	-	31	
6.4 Other Operating Income	1,565	3,826	1,565	3,826	
<b>7 Non Interest Expense</b>	<b>(47,927)</b>	<b>(44,579)</b>	<b>(47,927)</b>	<b>(44,579)</b>	
7.1 Salaries and Benefits	(25,372)	(21,735)	(25,372)	(21,735)	
7.2 Fees and Commissions	-	-	-	-	
7.3 Other Operating Expenses	(22,555)	(22,845)	(22,555)	(22,845)	
<b>8 Operating Income/(Loss)</b>	<b>47,056</b>	<b>27,668</b>	<b>47,056</b>	<b>27,668</b>	
9 Income Tax Provision	(14,047)	(8,578)	(14,047)	(8,578)	
<b>10 Net Income/(Loss) After Income Tax</b>	<b>33,009</b>	<b>19,090</b>	<b>33,009</b>	<b>19,090</b>	
11 Other Comprehensive Income					
11.1 Net gain on Available for Sale Financial Asset (Net of Tax)	(464)	(1,401)	(464)	(1,401)	
<b>12 Total Comprehensive Income/Loss</b>	<b>32,545</b>	<b>17,688</b>	<b>32,545</b>	<b>17,688</b>	
13 Number Of Employees	1,079	1,006	1,079	1,006	
14 Basic Earnings Per Share	21,025	12,159	21,025	12,159	
15 Number of Branches	47	47	47	47	
<b>PERFORMANCE INDICATORS</b>					
(i) Return on Average Total Assets	3.5%	2.6%	3.5%	2.6%	
(ii) Return on Average Shareholders' Funds	30.3%	21.2%	30.3%	21.2%	
(iii) Non interest Expense to Gross Income	52.3%	61.0%	52.3%	61.0%	
(iv) Net Interest Income to Average Earning Assets	74%	74%	74%	74%	

CONDENSED STATEMENT OF CASH FLOW STATEMENT FOR THE QUARTER ENDED 31 MARCH 2024		(AMOUNT IN MILLION SHILLINGS)			
		Current Quarter 31-Mar-24	Previous Quarter 31-Dec-23	Current Year Cumulative 31-Mar-24	Comparative Year (Previous year) Cumulative 31-Mar-23
<b>I Cash flow from operating activities:</b>					
Net Income/(Loss)	47056	32,609	47056	27,668	
Adjustment for:	-	-	-	-	
-Depreciation/Amortization	4,033	3,885	4,033	3,482	
-Impairment charge/(release)	(5,158)	(1,006)	(5,158)	(1,909)	
-Net change in Loans and Advances	(190,977)	(233,193)	(190,977)	(141,650)	
-Gains/Loss on Sale of Assets	-	-	-	-	
-Net change in deposits	54,855	275,862	54,855	90,821	
-Net change in short term negotiable securities	-	-	-	-	
-Net change in other liabilities	18,739	49,343	18,739	(11,375)	
-Net change in other assets	(13,422)	(23,646)	(13,422)	18,512	
-Net change in SMR deposits	(3,732)	(42,242)	(3,732)	30,078	
-Tax Paid	(12,402)	(11,262)	(12,402)	(8,108)	
-Write offs	1,810	1,899	1,810	2,736	
<b>Net cash provided/(used) by operating activities</b>	<b>(99,200)</b>	<b>52,249</b>	<b>(99,200)</b>	<b>10,255</b>	
<b>II Cash flow from investing activities</b>					
Dividends received	-	-	-	31	
Purchase of fixed assets	(5,477)	(7087)	(5,477)	(5,109)	
Proceeds on sale of fixed assets	-	-	-	-	
Sale/(Purchase) of Non-Dealing Securities	(54,592)	42,802	(54,592)	(17,241)	
Others (Equity)	-	-	-	-	
<b>Net cash provided / (used) by investing activities</b>	<b>(60,069)</b>	<b>35,715</b>	<b>(60,069)</b>	<b>(22,320)</b>	
<b>III Cash flow from financing activities</b>					
Repayment of long-term debt	-	-	-	-	
Proceeds from issuance of long-term debt	-	-	-	-	
Proceeds from Issuance of Shares Capital	-	-	-	-	
Payment of Cash Dividends	-	-	-	-	
Net change in other borrowings	(1,168)	(50,044)	(1,168)	82,683	
Others (Leased liability)	(25)	815	(25)	261	
<b>Net cash provided / (used) by financing activities</b>	<b>(1,193)</b>	<b>(49,229)</b>	<b>(1,193)</b>	<b>82,944</b>	
<b>IV Cash and cash equivalents</b>					
Net increase (decrease) in cash and cash equivalents	(160,462)	38,736	(160,462)	70,879	
Cash and cash equivalent at the beginning of the quarter	379,910	341,174	379,910	258,535	
<b>Cash and cash equivalent at the end of the quarter</b>	<b>219,448</b>	<b>379,910</b>	<b>219,448</b>	<b>329,414</b>	

CONDENSED STATEMENT OF CHANGES IN EQUITY AS AT 31 MARCH 2024		(AMOUNT IN MILLION SHILLINGS)						
		Share capital	Share premium	Retained earnings	Regulatory Reserve	General Provision Reserve	Others (Fair Value)	Total Equity
<b>Current Year</b>								
<b>Balance as at the beginning of the year</b>	15,700	71,300	308,286	11,411	-	(2,197)	404,500	
Profit for the year			33,009				33,009	
Other comprehensive income						(464)	(464)	
Transaction with owners							-	
Dividend Paid							-	
Regulatory Reserve							-	
General Provision Reserve							-	
Others *							-	
<b>Balance as at the end of current period</b>	<b>15,700</b>	<b>71,300</b>	<b>341,295</b>	<b>11,411</b>	<b>-</b>	<b>(2,661)</b>	<b>437,047</b>	
<b>Previous Year</b>								
<b>Balance as at the beginning of the year</b>	15,700	71,300	248,437	5,615	-	5,646	346,698	
Profit for the year			85,645				85,645	
Other Comprehensive Income						(7843)	(7,843)	
Transaction with owners							-	
Dividend paid			(20,000)				(20,000)	
Regulatory Reserve			(5,796)	5,796			-	
General Provision Reserve			-	-			-	
<b>Balance as at the end of previous period</b>	<b>15,700</b>	<b>71,300</b>	<b>308,286</b>	<b>11,411</b>	<b>-</b>	<b>(2,197)</b>	<b>404,500</b>	

## SELECTED EXPLANATORY NOTES FOR THE QUARTER ENDED 31 MARCH 2024

In preparation of the quarterly financial statements, consistent accounting policies have been used as those applicable to the previous year audited financial statements.

Name and Title	Signature	Date
Theobald Sabi (Managing Director)	Signed	29/04/2024
Waziri Bamabas (Chief Financial Officer)	Signed	29/04/2024
Fulgence Shirati (Chief Internal Auditor)	Signed	29/04/2024

We, the undersigned directors, attest to the faithful representation 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 International Financial Reporting Standards and the requirements of the Banking and Financial Institutions Act, 2006 and they present a true and fair view.

Name	Signature	Date
Felix Herini Mlaki (Board Member)	Signed	29/04/2024
Godfrey Malekano (Board Member)	Signed	29/04/2024



## Huu Mwaka, Ushindi Tu!

Fungua akaunti, weka akiba, uwe kwenye droo ya kushinda mazawadi na ndinga kali.

Tembelea tawi letu lolote au piga 0800 711 177 (BURE)



\*Vigezo na masharti kuzingatwa.





Zanzibar Nursing and Midwives Council chairperson Sharifa Awadhi (C) speaks to journalists on the Midwives and Nursing Day to be celebrated next Sunday. Photo: Zanzibar Information Services.

# Patch to protect against measles in children shows high promise

By Special Correspondent

A VACCINE patch could be a safe and effective alternative way to protect young children against measles, a trial in The Gambia suggests.

The device - the size of a sticking plaster - is easier to transport and store than standard injections, especially in remote areas.

Measles is a very contagious disease which is common in children, and can kill.

Protecting vulnerable children worldwide is a priority, experts say.

Despite the existence of a very effective measles jab, falling vaccination levels since the Covid pandemic have left millions of children unprotected, particularly in low- and middle-income countries.

But now, scientists hope microneedle-patch technology can put vaccinations back on track with 95 percent of children immunised.

The microarray patch sticks to the arm and lots of microscopic needles deliver the vaccine through the skin, with no pain.

"These are extremely promising results which have generated a lot of excitement," said paediatrician Prof Ed Clarke, vaccine and immunity lead at the London School of Hygiene and Tropical Medicine Medical Research Council Unit The Gambia.

"They demonstrate for the first time that vaccines can be safely and effectively given to babies and young children using microarray-patch technology."

MRC Unit The Gambia at LSHTM A healthcare worker in The Gambia holds up a microarray patch of the type used in the study. MRC Unit The Gambia at LSHTM.

Healthcare workers in remote areas could deliver the measles vaccine using patches instead of conventional injections.

In the trial, involving more than 200 healthy toddlers and babies, the immune response to the patch was as strong as to the jab.

After one dose, more than 90 percent of babies were protected against measles and all

infants against rubella - and there were no safety concerns.

The patch stayed in place for five minutes - but that will come down to a minute or even less in future trials, the researchers say. And it could eventually be used against other diseases.

The patch has several advantages over needle injections - volunteers with minimal training can apply the patch, instead of doctors and nurses, and fridges for transporting and cold storage are no longer necessary. It also reduces people's fears over needles and the risk of injuries from them.

Even in countries such as the UK, where there is no shortage of these resources, the patches could be more convenient and attractive to some parents of young unvaccinated children, the researchers say.

The latest figures for England show measles cases rising, with a particular spike in recent weeks in London, where some areas have low measles vaccination rates.

In these communities, it takes only one child to catch measles for it to spread quickly, health experts warn.

The measles, mumps and rubella (MMR) jab offers the best protection against measles.

Two doses by the time children start primary school are recommended but older children and adults can catch up on vaccines at any point.

Globally, in 2022, about 83 percent of children received one dose of measles vaccine by their first birthday - the lowest since 2008, according to the World Health Organization (WHO).

In the same year, there were about 136,000 deaths from measles, mostly among under-fives who'd had only one dose or none at all.

Co-study author Dr Ikechukwu Adigweme said: "We hope this is an important step in the march towards greater vaccine equity among disadvantaged populations."

Larger trials among young unvaccinated children are now planned, to see whether the patches could be rolled out more widely.

By Special Correspondent

JERRY Lukendo Mbokani has to make several calculations when he sends money to his elderly mother in the Democratic Republic of Congo.

In Kampala, Uganda, where Mbokani has lived for 16 years, he first has to buy US dollars. To convert approximately \$100 (£80) worth of Ugandan shillings would cost almost \$3, he has said.

He also adds the withdrawal fee of \$7, so that his mother doesn't incur a fee when receiving the money.

He sends these remittances through mobile money, usually phone-based digital transfers, rather than through a physical location like a bank, post office, or Western Union-style money transfer company. In real terms 10 percent of the amount could be eaten up in fees.

Mbokani, the chief executive of the Refugee-Led Organization Network (Relon), knows he's far from alone.

One target of the UN Sustainable Development

# Migrants hit by high fees for sending money home

Goals is that by 2030, remittance fees should be less than 3 percent, and total fees to send and receive money between a pair of countries should be no more than 5 percent. Some researchers believe that to be truly affordable, the first goal should be even less than 3 percent.

The International Monetary Fund has estimated that reaching this target could generate \$32bn (£26bn), even apart from the direct-cost savings.

This is because remittances have such powerful knock-on effects for the economy, and people tend to send more in remittances when fees are lower.

Yet the world is far off this target. According to the World Bank, the global average is 6.2 percent, over double the target.

Sending money to Africa can be expensive

It's especially pricey to send money to sub-Saharan Africa, where the average transaction fee is 7.4 percent.

For particular combinations of countries, fee percentages can climb well into the double digits.

One reason for high fees is inconsistent regulation.

Within Africa a payment company can't use a single licence across multiple countries, says Nika Naghavi. She is the group head of growth at Onafriq, a digital payment network that extends through more than 40 African countries.

A result is that even between neighbouring countries with a robust trade and frequent population movement, money can't always flow freely. For instance, Naghavi said, transfers between Togo and Benin are frequent and straightforward, helped by having a common currency.

Yet money can't easily be sent between Togo and another neighbour country, Ghana.

"That's why the costs become heavy; a lot of it is in compliance and regulation," said Naghavi.

## NATIONAL BANK OF COMMERCE LTD

THE BANKING AND FINANCIAL INSTITUTIONS (DISCLOSURES) GN. NO. 28910 SCHEDULE (MADE UNDER REGULATION 11) NBC TARIFF GUIDE (2024 - QUARTER 1). MINIMUM DISCLOSURES OF CHARGES AND FEES.

S/N	ITEM / TRANSACTION	Charge / Fee (TZS)	Charge / Fee (USD)
<b>1 CURRENT ACCOUNTS</b>			
(a)	(i) Required minimum opening balance for Fasta Account	10,000	N/A
	(ii) Required minimum opening balance - others	N/A	N/A
	(iii) Required minimum opening balance - Shambani Group	50,000	N/A
(b)	(i) Required minimum opening balance - Kua Nasi	5,000	N/A
	(ii) Monthly service fee Corporate (maintenance fee)	20,000	20.06
	(iii) Monthly service fee MINO Trust account (maintenance fee)	500,000	N/A
	(iv) Monthly service fee Financial Institutions - Local Banks (maintenance fee)	100,000	40
	(v) Monthly service fee Private Banking (maintenance fee)	Free	Free
	(vi) Monthly service fee for Shambani Individual (maintenance fee)	0	N/A
	(vii) Monthly service fee for Shambani Group (maintenance fee)	0	0
	(viii) Monthly service fee for Kua Nasi (maintenance fee)	Free	N/A
	(ix) Monthly service fee for Fasta Akounti (maintenance fee)	800	N/A
	(x) Monthly service fee for Diaspora / La Riba diaspora (maintenance fee)	0	0
(c)	(i) Cash withdrawal over the counter *	0- 1,500,000 = 7500 1,500,001-5,000,000 = 8,000 5,000,001-10,000,000 = 8,500 10,000,001-20,000,000 = 9,000 20,000,001 and above 0.12% (max 200,000)	2% of the value, Min 5, Max 100
	(ii) Private Banking /La Riba Private Banking *	Free up to 50M, above 0.15% (Max 200,000)	Free up to 10,000, above 0.5%, max 200
	(iii) Privilege Banking /La Riba Privilege Banking *	Below 1 M: 4,000 1 M - 20 M: 6,000 Above 20 M: 0.15% (Max 200,000)	1.5% Value Max 100
	(iv) Shambani Individual *	< or equal to 1,000,000 = 4,000 > 1,000,000 = 5,000	N/A
	(v) Shambani Group *	< or equal to 1,000,000 = 4,000 > 1,000,000 = 5,000	N/A
	(vi) Kua Nasi *	< or equal to 1,000,000 = 4,000 > 1,000,000 = 5,000	N/A
	(vii) Diaspora / La Riba Diaspora *	0- 1,500,000 = 7500 1,500,001-5,000,000 = 8,000 5,000,001-10,000,000 = 8,500 10,000,001-20,000,000 = 9,000 20,000,001 and above 0.12% (max 200,000)	1.5% Value Max 100
	(viii) Akounti ya Mwalimu *	2,000	N/A
(d)	(i) Fees per ATM withdrawal *	5,000-50,000=1500 50,001-300,000=2,000 300,001-350,000=2,200 350,001-400,000=2,500 400,001-800,000=4,000	3
	(ii) Fees per ATM withdrawal - Private, Privilege and NBC Direct Products *	400,001-800,000=4,000	3
(e)	(i) ATM mini statement	Free	N/A
	(ii) ATM mini statement- Shambani	750	N/A
	(iii) Interim statement per page Business account (ad-hoc statement)	375	N/A
	(iv) Interim statement - Shambani Individual (ad-hoc statement)	40,000	26.00
	(v) Interim statement - Kua Nasi (ad-hoc statement)	1,500	N/A
	(vi) Periodic scheduled statement (Monthly Bank Statement)	6,500	N/A
	(vii) Interim statement- Akounti ya Mwalimu (ad-hoc statement)	6,500	N/A
	(viii) Periodic scheduled statement (Monthly Bank Statement)	Free	Free
(f)	(i) Cheque book for Kikundi Account	400	N/A
	(ii) Cheque book for Others	800	0.42
	(iii) Cheque book for Shambani Group Account	100	10
	(iv) Cheque book for Kua Nasi	800	N/A
	(v) Cheque book for Private Banking / Privilege Banking / La Riba	Free	N/A
	(vi) Cheque book for Diaspora / La Riba Diaspora	800	0.5
	(vii) Dishonored cheque / Unpaid cheque	1.45 % (Min charge 150,000 and Max 300,000)	1.45% Min 100 Max 200
	(viii) Special clearance	65,000	64.9
	(ix) Counter cheque (Bankers cheque issuance / Replacement)	39,000	38.94
	(x) Stop payment	39,000	38.94
	(xi) Standing order Within NBC (Buss account) *	6,500	7.06
	(xii) Standing order Outside NBC (Buss account) *	65,000	46.02
	(xiii) Standing order Outside NBC (other accounts / products) *	34,000	33.04
	(xiv) Balance enquiry Over the Counter	2,500	0.5
	(xv) Balance enquiry over the Counter for Diaspora / La Riba Diaspora	2,500	0.5
	(xvi) Balance enquiry Mobile Banking	Free	N/A
	(xvii) Balance enquiry NBC ATM	600	N/A
	(xviii) Balance enquiry NBC ATM - Shambani	400	N/A
	(xix) Balance enquiry Non NBC ATM	1,000	USD Equivalent
	(xx) Balance enquiry Non NBC ATM - Shambani	500	N/A
	(xxi) New ATM card issuance	5,000	N/A
	(xxii) ATM Card Issuance Private Banking; extra /secondary card	25,000	24
	(xxiii) ATM Card Issuance Diaspora Banking; Extra/Secondary Card	25,000	24
	(xxiv) ATM card renewal or fault call	Free	N/A
	(xxv) ATM card replacement (if Lost/ Physical damage standard card)	20,000	6
	(xxvi) ATM card replacement (Lost Platinum card (Privilege/Private/Diaspora La Riba/ Corporate)	30,000	15
	(xxvii) Overdrawn account interest charge	5% above given rate	5% above given rate
	(xxviii) Unarranged overdraft	N/A	N/A
	(xxix) Interbank transfer - TISS outgoing *	1-10,000,000 = 2,360 10,000,000-50,000,000 = 5,900 50,000,000 and above = 11,800	USD Equivalent
	(xxx) Bill payments through ATM	0.5% of the amount	N/A
	(xxxi) Deposit fee - Forex (FD) Deposit (notes 50, 100)	N/A	N/A
	(xxxii) Deposit fee - Small Denomination notes (500, 1000, 2000) above 500,000	3.54%	N/A
	(xxxiii) Cash deposit different customer (Deposit in collection account)	Free	Free
	(xxxiv) Forex (FD) deposit - small denomination (notes USD 1, 5, 10, 20)	N/A	Free
	(xxxv) Deposit fee - Other Cash Deposits	Free	Free
	(xxxvi) Deposit Fee - Bureau De Change	2.36% Min 20,000	1.18% Min 10
<b>2 SAVINGS ACCOUNTS (DISCLOSE FOR PRODUCT SPECIFIC TYPES)</b>			
(a)	Required minimum opening balance	0	0
(b)	Monthly service fee (transactional savings)	4,000	3.54
(c)	Interim statement - Ad-hoc Statement (savings products / accounts - Chanua, student, Malengo, Johari, La Riba)	15,000	3.10
(d)	Interim statement - Ad-hoc statement (other products)	15,000	3.10
(e)	Account closure (savings products / accounts - Chanua, student, Malengo, Johari, La Riba)	7800	N/A
<b>3 ELECTRONIC BANKING</b>			
(a)	Internet banking monthly fee	Free	Free
(b)	Internet transfer own account (Corporate)	Free	Free
(c)	Internet transfers Internal / BIB / IFEC. Internal Fund Transfer (Same customer)	Free	Free
(d)	Internet transfers Internal / BIB / IFEC. Internal Fund Transfer (Different customer) - FI Intra Bank Mobile Channels *	Free	N/A
(e)	Internet transfers to Mobile Wallets (BIR Funds Transfer to Mobile Wallets) *	0 - 10,000 = 2,000 10,001 - 50,000 = 4,500 50,001 - 300,000 = 7,000 300,001 - 1,500,000 = 11,500 Above 1,500,000 = 12,000	N/A
(f)	Internet transfers to Mobile Wallets (BIR Funds Transfer to Mobile Wallets) - Shambani Individual product *	0 - 10,000 = 2,000 10,001 - 50,000 = 4,500 50,001 - 300,000 = 7,000 300,001 - 1,500,000 = 11,500 Above 1,500,000 = 12,000	N/A
(g)	Fund transfer to unbanked customer - Cash papote *	0 - 10,000 = 2,000 10,001 - 50,000 = 4,500 50,001 - 300,000 = 7,000 300,001 - 1,500,000 = 11,500 Above 1,500,000 = 12,000	N/A
(h)	Fund transfer to unbanked customer - Cash papote - for Shambani Individual product *	0 - 10,000 = 2,000 10,001 - 50,000 = 4,500 50,001 - 300,000 = 7,000 300,001 - 1,500,000 = 11,500 Above 1,500,000 = 12,000	N/A
(i)	Mobile Banking Fund Transfer - NBC to NBC *	Free	N/A
(j)	Mobile Banking Fund Transfer - NBC to Non NBC *	1-10,000,000 = 2,360 10,000,000-50,000,000 = 5,900 50,000,000 and above = 11,800	USD Equivalent
(k)	Bill Payment Mobile channels	Free	N/A
(l)	Internet transfers Interbank (Corporate) *	1-10,000,000 = 2,360 10,000,000-50,000,000 = 5,900 50,000,000 & above = 11,800	USD Equivalent
(m)	Financial Institutions (Local Banks): Fund Transfer Interbank	1-10,000,000 = 2,360 10,000,000-50,000,000 = 5,900 50,000,000 & above = 11,800	N/A
(n)	SMS banking	N/A	N/A
<b>4 FOREIGN EXCHANGE TRANSACTION</b>			
(a)	Purchase/sale of TCs transactions over the counter	N/A	N/A
(b)	Purchase of foreign cheque	N/A	N/A
(c)	Select/purchase of cash passport	N/A	N/A
(d)	Telegraphic transfer - TISS *	1-10,000,000 = 2,360 10,000,000-50,000,000 = 5,900 50,000,000 and above = 11,800	USD Equivalent
(e)	Telegraphic transfer (Outward remittance - TT)	N/A	60
(f)	Telex/SWIFT charges	N/A	64.9
(g)	Transfer from foreign currency denominated account to local current account within NBC (Internal transfer same customer) *	Free	Free
(h)	Transfer from foreign currency denominated account to local current account, NBC to other Bank	N/A	N/A
<b>5 PERSONAL LOANS / RETAIL LENDING RATES</b>			
(a)	Processing/Arrangement/Appraisal fee (i) Group Personal loans	Between 1.5% to 2% of the Loan amount	N/A
(b)	Pensioners Loan	1% of Loan Amount	N/A
(c)	Overdraft - cash cover facility	2% of the facility fee	N/A
(d)	Mortgage finance (Administration fees)	1.5% of the Loan amount, max 1 million	USD equivalent
(e)	Early repayment / settlement fees- Personal loans	10% of outstanding loan amount on the settlement date.	N/A
(f)	Early repayment/ settlement fees - Mortgage	3 month interest + Outstanding Loan amount on the settlement date.	N/A
(g)	Valuation fees for Property	0.2% of property value	N/A
(h)	Base or Prime Lending rates	17%	N/A
<b>6 CORPORATE LENDING RATES</b>			
(a)	Floating Rates	Months Government of Tanzania Treasury Bill rate (Benchmark rate) + an agreed margin	Secured Overnight Financing Rate (SOFR) for dollar-denominated derivatives and loans (Benchmark rate) + an agreed margin
(b)	Base Linked rate	NBC TZS Base rate (Benchmark rate) +/- an agreed margin	NBC USD Base rate (Benchmark rate) +/- an agreed margin
(c)	Foreign Debt Registration Fees	N/A	0.25% of the value Min USD 1000
<b>7 DEPOSIT RATES</b>			
(a)	Fixed Deposit	Negotiable depending on amount and tenure	N/A
(b)	Malengo, Johari	1% to 7% Depend on amount	N/A
(c)	Chanua and Student	2%	N/A
(d)	Pure save account	Up to 2% depending on amount	N/A
(e)	Kikundi Account	Up to 2% depending on amount	N/A

NB: All service charges marked with \* were subject to Government levy charges as chargeable rate for electronic money transactions levy issued by Government. Some Customer transactions from Bank to Bank or Bank to Mobile Wallet are exempt from Government levy charges.



## With land quitting due to floods, a reform opportunity is evident

WELL wishers are extending significant amounts of money to help those affected by the flooding owing to recent heavy rains, with the United Kingdom handing out euro 200,000 (556m/-) to an aid agency tied with the UK, Action Aid, to administer well targeted relief. While the proper purpose is enabling the flood victims to come back to some sort of normal life while awaiting being resettled and in many cases start collecting household items again, there is an opportunity that is unlikely to be taken up. It is the possibility of giving them plots of land as in urban areas, free from customary law.

This looks a matter of spellings to some people, whether the land is customary law or common law, which in the legal tradition means English law where by definition land is private property, as they see that customary law us just alright. The point however is that since the government wishes to come up with what it routinely describes as land use plans, it ought to shift from public ownership of land which in tribal or clan areas is administered by customary practice - handing over from father to son, When this pattern is obliterated by floods, the government can hand out new land on freehold basis.

The point about personalized, common law or freehold titles is that it enables free exchange of land as property among users, or more habitually it enables credit institutions to offer loans individually or collectively when the project is right, and it has a bankable collateral. In addition, families or clan members given individual plots of land basically dissolve their clan links to remain

at other levels like periodic festivals and meetings, not inheritance or picking quarrels about invaders. In the aftermath of such titles being provided the government can convert the land they abandoned to project land as well.

On the basis of current impressions the number of households and thus acreages of land that have been affected, dislocating traditional land occupants who must now be provided with other land patches to recreate their livelihoods. Given the fact they will face plenty of problems merely by moving their ancestral land to another, and research during the 1970s shift to Ujamaa [Villages showed that inter-clan or inter-family competition is pronounced by such move as the quality of land they obtain differs, a wider range of options is usable. This includes obtaining credit to start something durable, or selling.

Just imagine what this means if thousands of people in a diverse area in districts such as Rufiji, Kibiti, Lindi, Kilwa, Malinyi, Katavi and Morogoro urban area, now being assisted to access household needs to ease their hardships, are placed into such a situation. They would obtain loans rather quickly for instance by pooling titles for a workable community-wide project, while the government sets up funds to enable them to obtain zero-rated loans, and by long land leases to investors, quickly starts to recover the money so directed. And for transformative projects of that sort, the extent to which donor cooperation in setting up backup funds for banks to loan to groups of the displaced villagers is likely to be significant. The reason is that the level of waste in communal activity, without access to credit.

## Empowerment initiative targeting youths can be positively modified

AN enigmatic project is being set up by a church oriented organisation, World Vision, which has excellent intentions for over 1400 youth from various wards in Dar es Salaam Region. The NGO wants to place them in a training and mentoring programme, preparing them for various economic opportunities. Ordinarily one needs to know 'nearly enough' about that kind of project before venturing to offer sentiments or evaluation, but it is also true that at times some tell-tale signs of its significance and potential can be assessed from the outside, or as others would say, from the world go.

The 'Youth Ready' project set up by World Vision Tanzania and various other stakeholders seeks to take up out-of-school youths "to be healthy, productive and socially engaged as positive agents of change." As the programme is being rolled out in specific localities, it will be a blessing of sorts for those localities as the youths there will periodically have something to do over a period of four years. What else the programme will involve is a matter of guesswork, as the project is 'Accelerated Hope and Development for Urban Adolescents in Tanzania' subbed AHADI project, but it may not be sufficiently transformational. Its key element is gender-transformative attitude "to prevent gender-based violence by working towards changing harmful social and gender norms that perpetuate gender inequality in urban areas of Tanzania." That may just help with some outlooks, but not change society.

The question here is one of cost-benefit analysis, as to how much the NGOs network will put on the table to carry out a four year project targeting attitudes among out of school young people, teaching

them to respect the young women they meet. The trouble is that their attitudes are too often linked with the diminished dignity of being penniless, hence repeatedly attracting 'gender based contempt,' as in life there is always a minimum of rivalry in suitors or even in conjugal ties. Instead of working to remould attitudes of 1,400 youths for four years, would it not be better to put to productive activity just as many youths each year, for instance in the energy value chain sphere like biogas or briquettes?

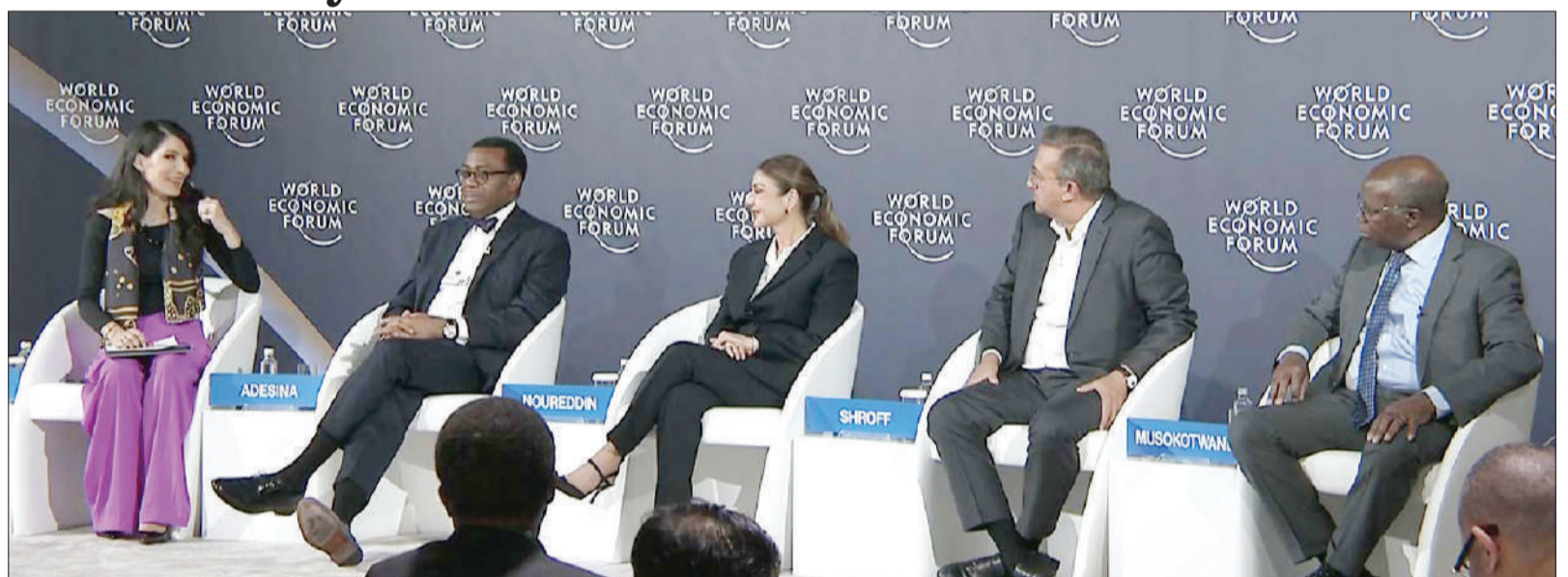
Were someone to ask a sociologist at least of the classical kind that economic factors are more important than other behavioural elements of social life like cultural background or upbringing, such adviser would say that one just needs to get a youth into productive activity. Once he has an assured income he will seek to achieve some things like setting up a family; will quickly learn that respecting the conjugal partner is essential for that life mission to succeed, but if he remains penniless, chances that he does not experience 'gender-based contempt' that leads to a violent reaction become minimal.

This project is another window to the global left-liberal thinking that struggles to see countries becoming democratic and youths in particular respecting women, ignoring economic reform, totally. In that case there is cause to praise World Vision for this dream of a society where youths respect young women and deal with them fairly, being ready to form fairly equal conjugal partnerships, but the starting point is a respectful position in life. Many cry for the habits of old days but they don't remember that in the past there were no unemployed youths; even then, social dislocation led to crime.

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## Unlocking Africa's agricultural powerhouse: Dr Adesina outlines way forward at Riyadh's World Economic Forum



From left to right: Eleni Giokos, Correspondent, CNN International (moderator); Akinwumi Adesina, African Development Bank Group President; Lina Nouredin, President and Founder, Lamar Holding W.L.L.; Jai Shroff, Chairman and Group Chief Executive Officer, UPL Ltd; Situmbeko Musokotwane, Minister of Finance and National Planning of Zambia.

By Special Correspondent

AFRICAN Development Bank Group President Dr. Akinwumi Adesina has urged for a coalition of public commitment and private sector finance to awaken Africa's "staggering" agricultural potential, setting the stage for the continent to feed itself and contribute to global food security.

Adesina made his call during Monday's World Economic Forum "Food and Water for All" panel discussion in Riyadh. He made an impassioned plea for greater cooperation between governments, public and private sector to transform agriculture production in Africa to allow it to "feed the world."

During the panel, co-organized with CNN International, global leaders and experts agreed Africa has the land and water to achieve this lofty ambition but lacked significant investments and regulatory frameworks to properly develop abundant unused land and vast water resources.

The Bank Group president stressed Africa needed a major across the board increase in infrastructure investment in this sector to around \$78 billion by 2050.

"The potential is undeniable, but nobody eats potential... We have to unlock that potential," he declared. For that, he said private sector was essential but coupled with the creation of well-run and administered public regulatory bodies.

Overall, Africa has plenty of water but some of it is underground. Tapping into that potential and making far wider use of modern irrigation techniques, included those offered by AI (artificial intelligence) are key strategy targets.

"Africa's potential is undeniable, but nobody eats potential... We

have to unlock that potential," said African Development Bank Group President, Dr. Akinwumi Adesina.

"We need more of the private sector, we have weak and poorly functioning utilities, we need to improve governance," he said, adding that significant concerted action will help create an agricultural sector worth some 1.3 trillion dollars by 2030.

The panel delved into how targeted investment and advanced technologies could address the pressing needs of 2.4 billion people without adequate food and 2.2 billion lacking safe drinking water across the world, showcasing Africa's role in this global challenge.

Adesina also stressed the importance of small-scale farmers and the need to provide them with new varieties of heat-tolerant and water-efficient varieties. "Access to new technologies comes at a price but we have shown at the Bank the amazing effect climate efficient varieties can make," he said.

The Bank President said the Bank has invested \$3 billion in water projects alone in the last three years, connecting 15 million people to water and 17 million to sanitation, but millions still faced shortages. He drew attention on initiatives like the African Water Facility and called for more similar approaches. The African Water Facility, hosted by the Bank, provides grants and expert technical assistance to prepare bankable innovative water projects ready to attract private investment throughout Africa.

Situmbeko Musokotwane, Zambia's Minister of Finance and National Planning, appealed to global investors: "We have the land. We also have abundant water. What we need are financial resources and management expertise to transform these assets into productive agriculture."

"We have the land. We also have abundant water. What we need are financial resources," said Situmbeko Musokotwane, Zambia's Minister of Finance and National Planning.

Musokotwane highlighted the vital role of technology in maximizing resource use, particularly in agriculture, to secure food for the world.

Echoing this sentiment, Jai Shroff, CEO of UPL Ltd, shared insights from recent agricultural innovations in Zambia. "We introduced a shift from corn to sorghum, which is more drought-tolerant. The results were outstanding with sorghum achieving 100 percent yield while surrounding corn crops perished," Shroff explained.

He further advocated for large-scale farming as a vehicle for economic transformation, as witnessed in Brazil, emphasizing the need for secure land rights to attract long-term investments. However, Adesina provided a caveat, reminding attendees of the importance of smallholder farms, which produce a significant portion of Africa's food. "While we push for modernization and scale, we must not overlook the smallholder farmers who are the backbone of our rural economies," Adesina stated.

"We introduced in Zambia a shift from corn to sorghum, which is more drought-tolerant. The results were outstanding with sorghum achieving 100% yield while surrounding corn crops perished," said Jai Shroff, CEO of UPL Ltd.

The panel also addressed the economic and environmental costs of securing water through non-traditional means.

Lina Nouredin, president of Lamar Holding, discussed the high cost and energy demands of desalination, a critical technology for water-scarce regions.

"Desalination is currently 2-3 times more expensive than accessing surface or groundwater. Despite this, it's essential for regions like North Africa where water stress levels are exceedingly high," Nouredin explained.

Pivoting from the topic of environmental sustainability, the panel shifted focus to economic resilience and potential.

"Desalination is currently 2-3 times more expensive than accessing surface or groundwater. Despite this, it's essential for regions like North Africa where water stress levels are exceedingly high," said Lina Nouredin, president of Lamar Holding.

Adesina challenged misconceptions about investment risks in Africa, highlighting a recent Bloomberg analysis which found that the default rate on infrastructure loans in Africa is significantly lower than other regions. "The perception of risk often overshadows the reality. Africa's actual default rate is comparatively low, and we have mechanisms like partial credit guarantees to mitigate risks further," he clarified.

The panellists decried the premium Africa pays for water security and agricultural productivity due to outdated infrastructure, climate challenges, and underinvestment. They called for a paradigm shift in how investments are channelled into the continent, advocating for innovative financing models, better risk management, and enhanced support for technological adaptation.

As the session concluded, the call to action was clear: "Let us move beyond discussing potential and focus on actionable investments and collaborations that will unlock Africa's agricultural capabilities," Adesina urged.



# Politics should not interfere with our country's education agenda



**L**EADERSHIP of the country and educational sector are two entities which are inseparable. It becomes easy for the top government leaders to push plans and strategies for development to citizens through educational arena. This is due to the conviction that for ideals to be absorbed efficiently by someone they should be taught when they are young. Children get into education at early ages nowadays making this aim of government shaping individuals it wants more feasible.

Again the government receives some ideas which are worthy of consideration through the educational sector. We all know of the importance of putting into place good academicians in the area of policy making. It is the high level of interaction between government leaders and academicians in the quest to bring development has made countries like Tanzania experiencing a lot of changes in the education sector. The changes normally touch curricula and examination formats. This year both the curriculum and examination format for Primary schools have changed.

Some analysts may be convinced to attribute changes in education sec-

tor to political pressure that the government may experience. Government leadership can be likened to business where good customer care and customer's satisfaction determine the life of the business. When political leaders struggle to get into power they promise a lot of things to be done during their stay in office. This is probably what drives them to venture into changes in sectors like education so as to retain hopes for Tanzanians.

Every phase of government in Tanzania has been motivated to embark into some changes in the education sector. This aim to improve education in the country is worthy of praising, but the question remains how to go about the improvement mode. It will be more beneficial if the changes do not violate some principles in education as government leadership changes should not necessarily mean changes in education sector.

To achieve the goal of making educational changes fruitful in Tanzania, there must be efforts to separate political motives and educational objectives of the country. Changes in the education sector should not be a matter of emergency but should follow certain criteria in order to see real improvement in the edu-

cation sector.

Taking into account for instance the recent change of examination format for standard seven, some points can be raised. One of the points is the fact that these learners who will sit for new format this year have been prepared for the old format since they were in standard five in 2022. Will it not be hard for the teachers to train them for the new format in just months? One can ask why teachers were not informed since 2022 of the new format in this year. Won't the evaluation of this year's standard seven results bring some

challenges?

We are convinced that we learn from mistakes and starting is necessary so as to accomplish the intended objectives. It is not wise to advise the government to cancel the new format as it is already known to every school and learner but it is high time to examine the political pressure on our education which may have the following negative impacts.

One of the impacts is abrupt changes in education system. Changes though may be good may come with some challenges. Abrupt changes in education may lead to a challenge

of implementation if there was no enough time to prepare for the changes. In education sector it should not be a custom to adopt changes as an emergency issue. Education affects lives of all people in the country in one way or another.

Therefore it is very important to be careful the way we adopt changes. Also changes lead to expenditure in the struggle to go about those changes. Things like training become inevitable. Development in any field requires resources but we should not incur costs before being sure of the necessity of changes.

Another impact of political pressure on education is challenge in evaluation. It is more promising if evaluation is done after directives have been provided and enough time for implementation and supervision is also provided. If evaluation is conducted without enough supervision of implementation of what was to be evaluated, that kind of evaluation may turn into research and nothing else. It is good when we are sure of what we are looking for.

Lack of qualified personnel and infrastructure is also an impact of political pressure on education.

Lack of personnel and infrastructure to support changes in education sector leads to delay in implementation or defective implementation. If the objectives are not realized the value of starting is reduced and a loss is experienced in some ways. The efforts of the government to make sure that qualified personnel and infrastructure is available so that implementation of the new curriculum can start in secondary schools should be praised.

Development in education cannot and should not be an overnight process. Professional principles should be entailed in the process of improving our education so as to be able to establish a common stand which is reliable in directing the educational matters. Phasing the process of improving our education may help as doing all needed at once is not possible. Politics should be allowed to operate in the country with less influence in education if we want to move forward. Teaching is valuing professionalism above politics.

By Correspondent Zuweni Shame

## Sustainable agriculture: Spice farmers equipped with necessary skills to meet international market standards

**T**HE demand for organic spices is increasing worldwide and is expected to double within the next five years. Spices yield the highest profits of up to 70 percent among organic products. For spice farmers, this is indeed a promising perspective for spice farmers in the country.

Sustainable Agriculture in Tanzania (SAT) is a non-governmental organization working with small scale farmers and pastoralist. SAT assisted in the establishment of the Farmers Training Centre (FTC)—a premier facility where farmers, pastoralists and professionals gain practical skills and knowledge in agroecology from trainers with over ten year of experience and insights from its core farmer network.

SAT has determined a highly skilled team of facilitators who deliver comprehensive training modules on various aspects of agroecology.

Within FTC, SAT introduced a five days organic spices production course which includes classroom theory sessions, practical training in the plot and a field visit to organic spice farmers in Uluguru Mountains in Morogoro Region.

The course prepares farmers to meet the set standards of the organic market for cinnamon, black pepper, cloves, turmeric and ginger to empower farmers to be reliable and esteemed suppliers of superior spices and a role model in sustainable agriculture.

Among the spice project beneficiaries is Joyce Beno, a single mother and small-scale spice farmer who lives with her family from Kinole village in the Uluguru Mountains in Morogoro.

Previously, Joyce faced many challenges in agriculture, such as limited access to profitable markets and low productivity. She said human activities have caused damage to some areas, including soil erosion and the destruction of catchment areas across the Uluguru Mountains which had a significant impact, leading to drought and soil fertility depletion.

Despite coming from an agricultural family, Joyce thought that starting a business was the best plan of action because of the harm done to the natural landscapes, which hinders her ability to increase her spice production, fight off diseases, and minimize post-



Joyce Beno at her spice farm at Uluguru Mountains in Morogoro Region. Photo: Guardian Correspondent

harvest losses because she was unaware of organic farming practices and post-harvest handling.

"Agriculture seemed unattainable to me at one point, especially when it came to spices. They grow so slowly, and the yield is so poor for the price," said Joyce adding that she faced additional difficulties like pests and diseases, which caused low harvests and substantial losses which made her productivity also significantly impacted by poor soil fertility.

Joyce said that she started to engage in agriculture after being influenced by her sister-in-law who advised her to join the Doga Kilimo group under Uluguru Spice Project (USP) in 2022, supported by the Austrian Development Agency (ADA), a private donor and Land Vorarlberg and implemented by SAT.

"Through this group, we learned different organic agriculture practices that helped conserving the beautiful Uluguru Mountains while increasing my spices productivity as well as techniques to improve soil fertility such as the use of composting, leaving harvest bushes

in the field rather than burning them to provide nutrients," said Joyce.

She added that through the training sessions provided within the group, she discovered benefits of compost in boosting productivity and learned how to mulch, preserve water, and prevent water losses.

Farmers learned how to use bio-pesticide like neem trees, eucalyptus, combat pests and diseases, she added, noting "I learned the other side of the business-like record-keeping methods to help me track my harvest, sales as well as losses."

Joyce's production increased significantly, and she primarily cultivates cloves, cinnamon, and black pepper on her 3.5-acre organically farmed land. During the 2021 harvest season, Joyce harvested 760kg of cloves and 220 kilograms of black pepper. In the 2022 harvest season, her harvest increased to 1173kg of cloves and 403 kilograms of black pepper.

She is one of the Internal Control System (ICS) organic certified farmers, so she can sell her product at a premium price through the farmers' co-

operative 'Chauwavimu AM-COS Ltd' to SAT Holistic Group LTD which is a social business affiliated with SAT.

Thus in 2022, Joyce earned up to 14m/- from selling cloves and black pepper. With the money she made, she could buy more land to cultivate, support her family, send her daughter to school, and save in her bank account.

"I am proud of the accomplishments I have so far. I am now encouraging other women to engage in spice farming, since spices are perennial crops, and they help in conserving the environment. I believe it is worth it and the benefit can be inherited by my children and future generations," said Joyce.

Joyce's success story is an inspiration to many, and a reminder that with hard work, determination, and the right support, it is possible to overcome challenges and achieve success. By adopting organic farming practices while at same time contributing to the conservation of the Uluguru Mountains, Joyce has not only improved her own life but has also contributed to the wellbe-

ing of her community and the environment.

Joel Paulo, is a Uluguru Spice Project (USP) Manager said that the USP implemented by SAT has helped conserve the Uluguru Mountains by promoting and implementing organic farming practices which promotes soil health and fertility, leading to improved crop yields and reducing the use of harmful pesticides and chemicals.

Paulo said that this practice also preserves the natural landscape and protects against soil erosion, ensuring the sustainability of the environment for future generations.

Paulo said that USP targets that the small-scale farmer cooperative manages its members who are practicing organic spice cultivation in the Uluguru Mountains, having a positive impact on their livelihoods and the environment.

Through the established registered spice cooperative small-scale farmers will boost production volumes and sell spices successfully as well as to master several skills by attaining trainings on various issues such as setting up managing a nursery, transplant seedlings, plant spices in beneficiary combinations with other crops (Intercropping system), take care of spice field, harvest orderly and correctly, grade, dry and store your, spices adequately

USP is supported by the Austrian Development Agency (ADA), Fester Foundation and Land Vorarlberg and USP was initiated in 2017 and currently implemented in 27 villages located in the eastern slope of the Uluguru Mountains. Currently, the project is in its third phase and targets around 1800 farmers.

Paulo said that SAT is implementing in the project with approximately 25 extension officers from various villages and 30 Farmer to farmer facilitators from existing farmers network to build their capacity in extension services, empower-

ing farmers and other communities which were not reached by the project.

"The established cooperative aims to assist its members in accessing markets and training. So far, it has reached 780 members from 34 spice groups. The project focuses deeply on spice production and value addition, establishing nurseries for cloves, black pepper, cinnamon, cardamom, and vanilla. Farmers are advised to form groups to enhance their capabilities and receive input support," said Paulo.

He added that last year, farmers groups were able to produce 250777 different spice seedlings to increase production and conserve forest environments whereby this year more seedlings are expected to be produced and planted. Additionally, the project supports farmers in processing and adding value to spices by establishing small-scale factories in various villages and after processing, companies purchase from the farmers.

He said that SAT plans to expand the project by adding more modern machinery for processing crops like vanilla, turmeric, and cinnamon hence assisting farmers in accessing foreign markets through their cooperatives whereby to access these markets, members need to be certified.

"Through the USP, SAT provides benefits to members through savings and lending activity in established groups to increase financial access and to empower them financially. An amount of 732 million has been loaned to 67 groups. These loans help members develop themselves, establish their own nurseries, produce seedlings, and engage in self-trading and other businesses like restaurants" added Paulo.

The manager added that SAT collaborates with the government, as one of the project's objectives is to conserve the environment of the Uluguru Mountains by planting seedlings. Through the collaboration, USP provided 10000 clove seedlings to the Morogoro regional office in 2023, to support the Uluguru Mountains conservation initiatives by the regional government.



# Perils of plastic: Global ecosystems shift as plastic pollution worsens

By Khrystyn Andaya

**T**HE Philippines is now in the phase of El Niño commonly associated with drought, heat waves and other extreme weather conditions. All of these attributes contribute to hotter days.

While Filipinos have adapted to the scorching heat of summer, the recent days have been unusually hot to the point that classes are suspended due to extreme weather.

The Philippine Atmospheric, Geophysical and Astronomical Services Administration reports that as of last April 16, some areas in the Philippines are experiencing dangerously high temperatures.

These areas range with a heat index of 42 to 46 degrees Celsius and with Dagupan City, Pangasinan being the hottest city in the Philippines as of writing.

The increasing heat index has always been a trend observed years prior due to climate change. As years go by, its effects become more potent.

While there are many factors that contribute to climate change, one of its notable contributors is the continuous manufacture and use of single-use plastics and further accumulation of plastic waste.

Plastic versus planet  
Plastic used to be a product of the future when invented. It is made of polymer by products from fossil fuels and is characterized by being flexible, durable and lightweight.

The versatility of plastic and its cheap production has allowed companies to produce products from furniture, electronic devices, medical equipment, fashion and beauty, farming and building materials to packaging. Almost every product produced contained plastic.

Soon, plastics have begun to dominate landfills, and people have found out that it does not decompose easily. Now, the overwhelming amount of plastic pollution is considered as one of the pressing environmental issues. The cheap production of plastic has led to higher use and release of greenhouse gases that impact climate change. All it has taken is 60 years.

According to the United Nations (UN), the packaging sector is the largest producer of single-use plastic and one of the most energy intensive manufacturers in the world. Thirty-six percent of plastic waste belongs to the packaging industry, and 85 percent of it goes to landfills.

Plastic has even polluted the marine ecosystem. The International Union for Conservation of Nature reports that as of 2021, plastic makes up 80 percent of marine debris and creates garbage patches. These plastics end up in the digestive system of marine life.

A prediction from the United Nations Educational, Scientific and Cultural Organization's International Oceanographic Commission states that by 2050, there might be more plastics than fish in the sea. The organization has also reported that there are 50 to 57 trillion plastic pieces in the ocean. That is equivalent to at least 2,000 garbage trucks of waste dumped every day.

Some sea creatures such as turtles, seals and whales get entangled in ocean waste, which endangers their life. The consumption of plastic is not limited to marine life because even zebras, tigers, cattle and camels have died due to plastic.

Plastic can also cause health issues to humans by eating seafood such as fish, mussels and shrimp that have ingested microplastics, which is created when plastic is continuously weathered by its surroundings and is distributed across bodies of water. Microplastics also enter bodies of water through laundry as clothes shed small amounts of nylon, polyester, acrylic and spandex with every wash.

These plastics also contain carcinogenic and toxic chemicals, making people more prone to cancer and other illnesses. Microplastics also affect soil quality according to a study by researchers of Leibniz-Institute of Freshwater Ecology and Inland Fisheries. This could cause negative long-term effects to terrestrial ecosystems.

Aside from that, economic aspects that rely on marine life such as

tourism and fisheries are severely affected. Popular tourist sites will no longer be attractive because of unattended pollution. Microplastics reduce the quality of aquatic life, crippling the fishery sector.

The accumulation of plastic waste also contributes to higher costs throughout the material's life cycle. This is aggravated by the fact that most plastic products are only used once, and after that, it is immediately thrown away unless recycled. While the costs of production are low, the government will have to allot funds for collecting and recycling plastic and other cleanup activities.

Sachet economy  
Companies encourage customers to recycle and reuse plastic, pushing the environmental responsibility to them. While this is a viable solution, it is ineffective.

According to the Organization for Economic Cooperation and Development, only nine percent of plastic waste gets recycled, 22 percent is mismanaged and most of it is thrown into landfill. While most countries have enacted policies banning plastic, there is not enough action to initiate these legislations. Most of these also tackle a single form of plastic such as plastic bags, which neglects other forms of plastic waste.

Locally, a survey from the Plastic Polluters study ranked countries, based on the highest plastic waste emitted in the ocean per person, and the Philippines ranked first with a rate of 330 kilograms per person.

One of the culprits of high plastic waste in the country is attributed to the sachet economy. It started out in the "tingi" (retail) culture of sari-sari stores (neighborhood sundry stores) until companies started producing products, packed in smaller quantities for single use. Naturally, its packaging will also be single use. According to the Global Alliance for Incinerator Alternatives, Filipinos use more than 163 million sachets daily.

The 2020 Brand Audit report states that 46 percent of plastic waste belongs to three fast-moving consumer goods compa-



Single-use plastics from food packaging such as plastic bottles float on top of the oceans and continue to pollute the marine ecosystem.

nies: Universal Robina Corp., Nestlé and Colgate-Palmolive Co.

Helping the planet win  
International groups such as the UN have recognized the importance of addressing plastic pollution through a resolution between member states. The resolution suggests that member states should shift to a circular economy to reduce plastic waste. The circular economy ensures that plastic products are not used once but it will serve benefit throughout its entire life cycle.

This transition requires four strategic goals: reduce the size of the problem by eliminating and substituting problematic and unnecessary plastic items, including hazardous additives; ensure that plastic products are designed to be circular by making it reusable as first priority and recyclable or compostable next; close the loop of plastics in the economy by ensuring that plastic products are circulated in practice; and manage plastics that cannot be reused or recycled in an environmentally responsible manner.

Last September 2021, the Philippines implemented the Extended Producer Responsibility, or EPR law, which is an amendment of the Ecological Solid Waste Management Act. Part of this law is the regulation of single-use plastics and wastes.

The law covers plastic packaging such as sachets, food containers, cosmetic packaging, plastic cutlery, straws and signages. The main function of the law is to ensure that corporations with more than P100 million in assets shall come up with a recovery procedure for its plastic waste.

Recovery can be in the form of buying back the waste materials from its customers, designing easily reusable and recyclable packaging, elimi-

nating unnecessary parts in packaging, putting collection bins, where customers can drop off their used packaging; participating in cleanup drives on public roads and coastal areas; and establishing facilities for recycling, composting and other proper waste management initiatives. Companies that fail to comply will pay a fine, ranging from P5 million to P20 million.

House Bill 4102, or the Single-use Plastic Bags Tax Act, has been passed a year after that. This imposes an excise tax of P100 for every kilogram of single-use plastic, retrieved from a place of production.

Former Finance Secretary Benjamin Diokno says: "I thank the House under the leadership of Speaker Ferdinand Martin Romualdez for exercising swift and careful judgment on the approval of the Single-use Plastic Bag Tax Act. This is our contribution to the global movement to reduce pollution while raising revenues needed [to] manage economic risks and rehabilitate the country. [It's] like hitting two birds with one stone."

However, the law only encompasses plastic bags, not accounting for the other plastic materials that contribute to plastic waste.

During his State of the Nation Address last year, President Ferdinand "Bongbong" Marcos Jr. appealed to the Congress to prioritize a legislation that will impose an excise tax on single-use plastics.

Lawmakers such as Senate President Pro Tempore Loren Legarda are pushing for regulations to ban single-use plastics through the Single-Use Plastics Regulation and Management Act of 2022. Sens. Francis Pangilinan, Ma. Lourdes "Nancy" Binay, Cynthia Villar, Emmanuel "Manny" Pacquiao, Ana Theresia "Risa" Hontiveros, Manuel

"Lito" Lapid and Juan Edgardo "Sonny" Angara have filed similar bills in the past.

The Department of Finance (DoF) has also pushed measures to implement excise tax on single-use plastic bags.

DoF Fiscal Policy and Monitoring Group Officer-in-Charge Undersecretary Karlo Fermin Adriano says: "When a good has some negative externalities, meaning the consumption or use of a product causes some social cost, we try to regulate that through taxation. In the case of single-use plastic, the social cost is mismanaged waste, which is related to climate change."

Local government units have also taken initiatives. One example is Tacloban City Mayor Alfred Romualdez, banning the use of styrofoam and plastic packaging through City Ordinance 2023-25-06. This allows the city to shift to reusable bags or paper bags. Some corporations such as Unilever, Procter and Gamble and Nestlé have pledged to implement measures to make their packaging more sustainable.

Still, more companies need to be nudged on their sustainability plans. Under the EPR law, companies must create an EPR program and register it to the National Solid Waste Commission under the Department of Environment and Natural Resources (DENR).

However, the agency reported last year that only 17 percent, or 709 out of 4,000 companies, have registered its respective EPR programs. DENR Secretary Ma. Antonia Yulo-Loyzaga asks enterprises to have their EPR programs registered in lieu of the low registration rate.

Furthermore, the Philippine Center for Investigative Journalism says it has "learned the companies continue to exhibit a 'wait-and-see' attitude on how the administration

of President [Marcos Jr.] will implement the measure, casting doubt on the country's ability to tackle its growing plastic waste problem." This is attributed to unclear guidelines for implementation.

The law is also criticized by environmental groups for being "problematic." Instead of banning the use of plastics entirely, environmental groups say it encourages the companies to produce more plastic because it can be recovered anyway.

Encouraging corporations to have their sustainability and environmental care programs can go a long way in reducing the production of plastic products and preventing it from ending up in landfills. At the same time, effective and well-thought-out laws, which every stakeholder can have the confidence to enact and understand, is equally crucial to ensure that these policies can move the advocacy forward.

The simplest solution can start from oneself even if it is just small steps. Retrieve trash from beaches and throw it in the designated bin. Use alternatives for plastic products such as bringing eco bags or tote bags during grocery shopping and ceramic plates over plastic ones. Find ways to reuse single-use plastic packaging such turning it into eco bricks or donating it to foundations that recycle it. Avoid cosmetic products with microbeads in them.

Moreover, being involved in cleanup drives, pushing for legislation and supporting environmental organizations such as Greenpeace and the EcoWaste Coalition will make a bigger impact. In the long run, changing habits can help in reducing plastic consumption, especially if it will be advocated to more people, encouraging them to practice a zero-waste lifestyle.

Plastic pollution is not only an environmental concern, it is an issue that encompasses all aspects of life such as health, economy, lifestyle and consumption.

In the battle between plastics and the planet, we should help the planet win.

## CAPITAL RADIO

# RATIBA YA VIPINDI JUMATATU - JUMAPILI

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

Tembelea mitandao ya kijamii ya CAPITAL RADIO



CAPITAL RADIO



# Safety, health crucial aspects at workplace

By Guardian Correspondents

**S**AFETY is a fundamental human right, and in this context it gravitates between the right to work as well as the right to social security.

In function this entails all efforts invested towards promoting health and preventing of occupational-related injuries and or diseases at workplace. The work environment ought to be safe, and appropriate care and benefits, as the case may be, should be availed to workers who suffer injuries or diseases at work.

The globally improved workplace safety standards as we have them today are traced back to the Industrial Revolution in Europe in the 1800s, the famous labour exploitation era. Since then civil laws have undergone reforms to ensure workers are safeguarded from occupational injuries and diseases. World Day for Safety and Health at Workplace has been celebrated thematically on April 28th since 2003.

United Nations Global Compact (UNGC) pre-Covid-19 study shows that at least 2.78 million workers died annually from work-related causes. Of those 2.4 million deaths were caused by work-related diseases (Cardiovascular, cancer and infectious diseases) and 380,000 deaths by occupational accidents. UNGC reported that incidences of work-related deaths were higher in Asia (5 times) and Africa (4 times) compared to Europe; majorly due to absence/suboptimal safety operators, weak/inadequate legislative and regulatory muscles, inadequate/suboptimal and incompetent risk management and absence of safety operational measures. Following direct and indirect effects of these, ILO conference in 2022 made safety and health at workplace a fundamental principle and right.

Globally, affected workers suffer disabilities, recession, dependency, miserable lives, and death, regardless of sociodemographic characteristics. The causal incidences could be significantly reduced with effective and continuous risk assessment at workplaces.

In Tanzania, safety and health at workplace is regulated under the Ministry of Labour, Employment and Youth Development guided by the Occupational Safety and Health (OSH) Act 2003, National Occupational Health and Safety Policy, 2010 and other OSH rules/supplementary rules such as OSH Building and Construction Industry Rules 2015, OSH First Aid and Welfare Facilities 2015, amended OSH General Administrative Rules 2018 and 2021, OSH Vessels Under Pressure Rules 2015, OSH Notification of Occupational Diseases, Injuries and Dangerous Occurrences 2016, and Work place Safety Law Regulations 2023.

The domestic Occupational Safety and Health Authority (OSHA) oversees safety and health at workplaces by regular inspection and workplace drawings scrutiny, accident investigation, and guiding occupiers to meet compliance requirements. Ideally, as per Section 24 of the OHS Act, 2003, which applies to all factories and workplaces in the country, employees are required to be medically examined: before they start working (Pre-employment), when at work (Periodic/Continuous) and at termination of employment for whatever reason (Exit).

A breach of the safety and health obligation by the employer is a serious and complex issue with legal consequences. It occurs when an employer fails to execute all necessary measures for safety and protection of the physical and mental health of the employees. Though the actuality of practice is not as impressive as it should be as there are many active cases of injustices for victims of OSH hazards.

Notwithstanding all policies and laws in place, nothing is achieved if workers do not speak out. Workers and the public should note actual and potential hazards in their workplaces and advise that they are worked upon. A legal cover to protect whistleblowing workers is paramount. Safety and health policies also need frequent reviews owing to unavoidable situational changes, such as climate.

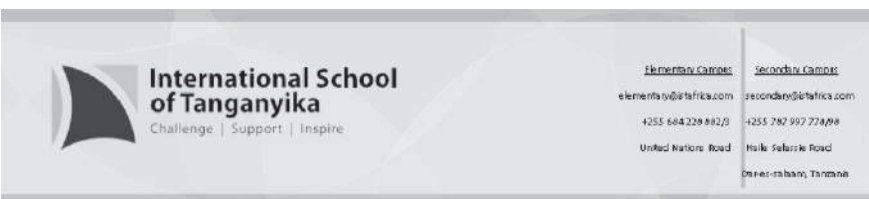
Locally, there are risk factors that increase workers' susceptibility to these hazards. Age, sex, level of education: which makes most people work in informal jobs hosting majority of people with minimal or non-procedural training for the responsibilities they undertake—operating industrial machineries, mixing chemicals, lifestyles—like smoking, over drinking, drug use, poor physical fitness, cardiovascular and chronic conditions, mental health issues, and pregnancy. Workplace hazards are also caused by industrial chemicals, temperature, pressure, explosives, movement, vibrations, light and flames, and loud noise.

It is timely to have climatic concerns coupled with the theme of this year, as both biological and material workplace hazards, such as bacteria, fungi, and toxins can be aggravated by climatic conditions. Chemical hazards of neurotoxins, carcinogens, systemic toxins, explosions and sensitizers, and physical hazards like hearing loss, and sight impairment can be accelerated by climatic changes.

Research establishes that climate change negatively impacts mental health and disproportionately affects vulnerable worker population in developing countries like Tanzania. Individual, environmental, and organizational risk factors come together to increase workers' susceptibility.

Developing countries constitute a large informal sector workforce with highly physical jobs frequently carried out under hot temperatures and other adverse climate change conditions with inadequate safety regulation. This exposes workers to severe effects of climate change.

More education is needed to raise awareness of workplace safety and health among the people, and this knowledge should be imparted in school and informally. There is a threatening level of negligence of safety and health in construction, welding, cosmetics, beverages, agriculture, and mining industries.



## INVITATION FOR BIDS

Bids are invited from interested registered, competent, reliable and licensed suppliers/dealers to provide the under listed goods and services for the year ending 31st July 2025.

S/N	Category No.	Description
1.	Category 01	Maintenance Materials
2.	Category 02	Consumables and Cleaning Materials
3.	Category 03	Stationeries
4.	Category 04	Staff Welfare Supplies (Sugar, Tea, Coffee & Milk Powder)
5.	Category 05	Timber
6.	Category 06	Electrical Appliances (Fridges, Cookers & Air-conditions)
7.	Category 07	Motor Vehicle spare parts, Oil & Filters

### Conditions:

- Bid document(s) will be emailed to the bidders on payment of TZS. 50,000/= payable per bid category. Payments should be made to the Billing Department located in the Administration Building (Gate #5), off United Nations Road, Upanga, between 10.00 am to 1.00 pm Monday to Friday. Bidders will need to provide the School with the email ID at the time of making payment. Once payment has been received, bid documents will be emailed by the following working day.
- Bids should be emailed to [bids@istafrika.co.tz](mailto:bids@istafrika.co.tz) latest by 2 p.m. on Friday, May 17<sup>th</sup>, 2024. No bids will be accepted after this time. In addition, bidders should attach scanned copies of certificates of registration, business license, TIN/VAT certificates and User Identification Number certificate (for VAT registered suppliers). On submission of the information, the bidders would receive a confirmation that IST has successfully received their bids.
- The School is not bound to accept the lowest or any bid and reserves the right to reject all or any of the bids received.



## REGIZ COMPANY LIMITED

Court Brokers, Debt Collectors, Auctioneers, Commission Agents & General Trading.

## NOTICE OF PUBLIC AUCTION

REGIZ COMPANY LIMITED ON BEHALF OF TPC LIMITED SUKARI ROAD S.L.P 93 MOSHI. WE WILL SELL BY PUBLIC AUCTION CARS/PROPERTY AS SHOWN BELOW IN THE TABLE. THE AUCTION WILL BE HELD AT THE TPC MOSHI FACTORY ON THE DAY AND DATE TO BE SPECIFIED.

NO.	PROPERTIES TO BE SOLD AT AUCTION	DATE/TIME
1	FORD DOUBLE CAB (1), FORD PICK-UP SINGLE CAB (6), MITSUBISHI CANTER (1), NISSAN UD (1), VOLVO (1), RENAULT LORRY (1), CRAWLER CAT (1), BELL FRONT END LOADER (1), KOMATSU FRONT END (1), FRONT END LOADER SKID STEER (1), HEAVY TRACTORS, CASEFERTILIZER APPLICATOR REAPER (1), SLASHER (2), AIR COMPRESSOR (2), BRUSH CUTTER (3), CHAINSAWA (3) NA GENERATOR (4). THERE WILL ALSO BE OTHER PROPERTIES AND FURNITURE ETC.	15/05/2024 AT 09:00 AM - 04:00 PM

### TERMS AND CONDITIONS OF THE AUCTION:

- The buyer will be required to pay 25% of the price on the day of the auction and the remaining amount be paid within 48 hours. On the contrary, the amount given will not be returned and the Auction will be repeated.
- The Vehicles/Property is sold "on where is as it is basis"
- The costs of changing the Ownership Document (Transfer of Ownership) and other costs including transportation will be the Buyer's.
- Any property that will be sold for less than one million must be paid for for 100% and the property should be removed on the same day.
- Property inspection Date 06 and 07 May 2024 from 10:00 AM until 04:00 PM in the evening.

FOR MORE CLARIFICATION, PLEASE CALL-0789 900 006  
EMAIL: [info@regiz.co.tz](mailto:info@regiz.co.tz) / Website: [www.regiz.co.tz](http://www.regiz.co.tz)

YOU ARE ALL WELCOME

# UNITED BANK FOR AFRICA (TANZANIA) LIMITED

## FINANCIAL STATEMENTS FOR THE QUARTER ENDING 31-03-2024

Issued pursuant to regulations 7&8 of the Banking and Financial Institutions (Disclosures) Regulations, 2014.

### CONDENSED STATEMENT OF FINANCIAL POSITION AS AT 31ST MARCH 2024

(Amounts in million shillings)

	Current Quarter 31-Mar-24	Previous Quarter 31-Dec-23
<b>A. ASSETS</b>		
1 Cash	4,776	4,293
2 Balances with Bank of Tanzania	32,179	11,039
3 Investments in Government securities	88,367	77,523
4 Balances with other banks and financial institutions	-	-
5 Cheques and items for clearing	-	8,476
6 Inter branch float items	-	-
7 Bills negotiated	-	-
8 Customers' liabilities for acceptances	-	-
9 Interbank Loans Receivables	2,728	3,684
10 Investments in other securities	-	-
11 Loans, advances and overdrafts (net of allowances for probable losses)	54,433	63,609
12 Other assets	52,313	25,920
13 Equity Investments	-	-
14 Underwriting accounts	-	-
15 Property, Plant and Equipment	4,468	3,468
<b>16 TOTAL ASSETS</b>	<b>238,254</b>	<b>198,011</b>
<b>B. LIABILITIES</b>		
17 Deposits from other banks and financial institutions	-	15,519
18 Customer deposits	154,758	133,413
19 Cash letters of credit	-	-
20 Special deposits	7,538	6,591
21 Payment orders/transfers payable	-	-
22 Bankers' cheques and drafts issued	-	-
23 Accrued taxes and expenses payable	1,587	-
24 Acceptances outstanding	-	-
25 Interbranch float items	-	-
26 Unearned income and other deferred charges	3,894	4,295
27 Other liabilities	34,803	4,734
28 Borrowings	-	-
<b>29 TOTAL LIABILITIES</b>	<b>202,379</b>	<b>184,552</b>
<b>30 NET ASSETS/(LIABILITIES) (16 minus 29)</b>	<b>36,874</b>	<b>33,459</b>
<b>C. CAPITAL AND RESERVES</b>		
31 Paid up share capital	31,420	31,420
32 Share Premium	29,104	29,104
33 Retained earnings	(37,795)	(44,719)
34 Profit/(Loss) account	3,416	7,763
35 Other capital accounts	10,730	9,891
36 Minority Interest	-	-
<b>37 TOTAL SHAREHOLDERS' FUNDS</b>	<b>36,874</b>	<b>33,459</b>
38 Contingent liabilities	508,562	513,556
39 Non performing loans & advances	20,436	15,453
40 Allowances for probable losses	11,236	566
41 Other non performing assets	-	-
<b>D. SELECTED FINANCIAL CONDITION INDICATORS</b>		
(i) Shareholders' Funds to total assets	15%	17%
(ii) Non performing loans to total gross loans	37.3%	25.7%
(iii) Gross loans and advances to total deposits	40%	51%
(iv) Loans and Advances to total assets	23%	32%
(v) Earning Assets to Total Assets	85%	85%
(vi) Deposits Growth	16%	-8%
(vii) Assets growth	21%	-21%

### CONDENSED STATEMENT OF PROFIT OR LOSS AND OTHER COMPREHENSIVE INCOME FOR THE QUARTER ENDED 31ST MARCH 2024

(Amounts in million shillings)

	Current Quarter 31-Mar-24	Comparative Quarter 31-Mar-23	Current Year Cumulative 31-Mar-24	Comparative Year Cumulative 31-Mar-23
1 Interest Income	5,086	4,178	5,086	4,178
2 Interest Expense	(868)	(1,345)	(868)	(1,345)
<b>3 Net Interest Income (1 minus 2)</b>	<b>4,218</b>	<b>2,833</b>	<b>4,218</b>	<b>2,833</b>
4 Bad Debts Written Off	(110)	-	(110)	-
5 Impairment losses on loans and advances	-	-	-	-
<b>6 Non-Interest Income</b>	<b>3,684</b>	<b>2,744</b>	<b>3,684</b>	<b>2,744</b>
6.1 Foreign currency dealings and translation gains/(losses)	2,198	876	2,198	876
6.2 Commissions and fees	1,470	1,838	1,470	1,838
6.3 Dividend Income	-	-	-	-
6.4 Other operating income	16	33	16	33
<b>7 Non-Interest Expense</b>	<b>(4,412)</b>	<b>(4,177)</b>	<b>(4,412)</b>	<b>(4,177)</b>
7.1 Salaries and other staff benefits	(2,948)	(2,018)	(2,948)	(2,018)
7.2 Fees and Commissions	(368)	(284)	(368)	(284)
7.3 Other operating expenses	(1,096)	(1,875)	(1,096)	(1,875)
<b>8 Operating Income/(Loss)</b>	<b>3,582</b>	<b>1,400</b>	<b>3,582</b>	<b>1,400</b>
9 Income Tax Provision	(186)	(82)	(186)	(82)
<b>10 Net Income/(Loss) After Income Tax</b>	<b>3,416</b>	<b>1,318</b>	<b>3,416</b>	<b>1,318</b>
11 Other comprehensive income/(expense)	-	-	-	-
<b>12 Total comprehensive income/(loss) for the year</b>	<b>3,416</b>	<b>1,318</b>	<b>3,416</b>	<b>1,318</b>
13 Number of employees	141	136	141	136
14 Basic earnings Per Share	544	210	544	210
15 Number of branches	8	8	8	8
<b>SELECTED PERFORMANCE INDICATORS</b>				
(i) Return on Average Total Assets	6.55%	2.22%	6.55%	2.22%
(ii) Return on Average Shareholders' Fund	38.85%	19.93%	38.85%	19.93%
(iii) Non Interest Expense to Gross Income	50.30%	60.35%	50.30%	60.35%
(iv) Net Interest Income to Average Earning Assets	9.59%	8.09%	9.59%	8.09%

### CONDENSED STATEMENT OF CASH FLOW STATEMENT FOR THE QUARTER ENDED 31ST MARCH 2024

(Amounts in million shillings)

	Current Quarter 31-Mar-24	Previous Quarter 31-Dec-23	Current Year Cumulative 31-Mar-24	Comparative Year Cumulative 31-Mar-23
<b>I. Cash flow from operating activities</b>				
Net Income/(Loss)	3,416	6,838	3,416	1,318
Adjustment for:				
- Impairment/Amortization	387	3,869	387	252
- Net change in loans and advances	(6,861)	5,189	(6,861)	7,849
- (Gains)/Loss on Sale of Assets	-	-	-	-
- Net change in Deposits	6,773	(4,734)	6,773	35,188
- Net change in Short-Term Negotiable securities	(10,844)	(22,368)	(10,844)	(36,296)
- Net change in other liabilities	28,488	385	28,488	29,469
- Net change in other Assets	(14,042)	51,881	(14,042)	(4,541)
- Tax paid	(166)	(1,014)	(166)	(2,538)
- Others (specify)	-	-	-	-
Net cash provided/used by operating activities	8,028	4,998	8,028	1,814
<b>II. Cash flow from investing activities:</b>				
Dividend received	-	-	-	-
Purchase of fixed assets	(126)	(1,428)	(126)	(282)
Proceeds from sale of fixed assets	-	-	-	-
Purchases of non-dealing securities	-	-	-	-
Proceeds from sale of non-dealing securities	-	-	-	-
Others	-	-	-	-
Net cash provided/used by investing activities	(126)	(1,428)	(126)	(282)
<b>III. Cash flow from financing activities:</b>				
Repayment of long-term debt	-	(1,134)	-	-
Proceeds from issuance of long-term debt	-	-	-	-
Proceeds from issuance of share capital	-	-	-	-
Payment of cash dividends	-	-	-	-
Net change in other borrowings	-	-	-	-
Others	-	-	-	-
Net cash provided/used by financing activities	-	(1,134)	-	-
<b>IV. Cash and Cash equivalents:</b>				
Net increase/decrease in cash and cash equivalent	7,903	2,436	7,903	1,532
Cash and cash equivalents at the beginning of the quarter	16,458	14,022	16,458	22,762
Cash and cash equivalents at the end of the quarter	24,362	16,458	24,362	24,294

### CONDENSED STATEMENT OF CHANGES IN EQUITY AS AT 31ST MARCH 2024

(Amounts in million shillings)

	Share capital	Share Premium	Retained Earnings	Regulatory Reserve	General Reserve	Others	Total
<b>Current Year 2024</b>							
Balance at the beginning of the year	31,420	29,104	(37,795)	10,730	-	-	33,459
Profit/(Loss) for the year	-	-	3,416	-	-	-	3,416
Other Comprehensive Income	-	-	-	-	-	-	-
Transactions with owners	-	-	-	-	-	-	-
Dividend Paid	-	-	-	-	-	-	-
Regulatory Reserve	-	-	-	-	-	-	-
General Provision Reserve	-	-	-	-	-	-	-
Others	-	-	-	-	-	-	-
Share issued	-	-	-	-	-	-	-
<b>Balance as at the end of the current period</b>	<b>31,420</b>	<b>29,104</b>	<b>(34,380)</b>	<b>10,730</b>	<b>-</b>	<b>-</b>	<b>36,874</b>
<b>Previous Year 2023</b>							
Balance at the beginning of the year	31,420	29,104	(39,925)	5,097	-	-	25,696
Profit/(Loss) for the year	-	-	7,763	-	-	-	7,763
Other Comprehensive Income	-	-	-	-	-	-	-
Transactions with owners	-	-	-	-	-	-	-
Dividend Paid	-	-	-	-	-	-	-
Regulatory Reserve	-	-	(5,633)	5,633	-	-	-
General Provision Reserve	-	-	-	-	-	-	-
Others	-	-	-	-	-	-	-
Share issued	-	-	-	-	-	-	-
<b>Balance as at the end of the previous period</b>	<b>31,420</b>	<b>29,104</b>	<b>(37,795)</b>	<b>10,730</b>	<b>-</b>	<b>-</b>	<b>33,459</b>

Name and Title	Signature	Date
1. Obenga Makinde Managing Director / CEO		28th April 2024
2. Benson Msangi Chief Finance Officer		28th April 2024
3. Joseph Ringa Head, Internal Audit		28th April 2024

We, the undersigned directors, attest to the faithful representation 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 International Financial Reporting Standards and the requirements of the Banking and Financial Institutions Act, 2006 and they present a true and fair view.

Name and Title	Signature	Date
1. Amb. Tuvako Manongi Director		28th April 2024
2. Ebele Ogboe Director		28th April 2024



By Frank Abel

**T**ANZANIA has been grappling with the persistent effects of climate change, experiencing adverse weather patterns year after year. The delayed or reduced rainfall has resulted in prolonged droughts, posing significant threats to food security across the nation.

Conversely, when heavy rains come, they often bring about devastating floods. Recent years have seen an alarming increase in flood occurrences, impacting not only urban centers but also rural areas like Rufiji and beyond. In light of these challenges, the pressing need to bolster irrigation infrastructure becomes even more apparent.

Strengthening irrigation systems can provide a vital lifeline, offering resilience against erratic weather patterns and ensuring a more sustainable and secure food supply for our communities.

The government has persistently pursued a range of strategies aimed at optimizing rainfall for agricultural and economic purposes, primarily through the construction of irrigation infrastructure spanning various regions of the country. In the Ministry of Agriculture's budget for the fiscal year 2023/2024, substantial emphasis was placed on the expansion of the irrigation network, with the goal of increasing coverage from 727,280.6 to 822,285.6 hectares.

Despite this concerted effort, it's important to note that the expanded coverage still accounts for only a fraction - a mere 2.7 percent of the vast 29.4 million hectares deemed suitable for irrigation farming nationwide. This highlights both the progress made and the considerable gap that remains to be addressed in realizing the full potential of irrigation agriculture in Tanzania.

Despite these commendable efforts, a substantial disparity persists between the actual requirements for irrigation infrastructure and the government's capacity to

# PPP crucial for developing irrigation infrastructure, mitigate climate change and bolster food security



independently execute such projects. The crux of the matter lies in the considerable financial investment demanded by the implementation of irrigation initiatives.

Should the burden fall solely on the government, the timeline for completing these crucial projects in deserving regions would be significantly protracted, potentially spanning many years. This underscores the pressing need for innovative solutions and collaborative

approaches to bridge the funding gap and expedite the development of irrigation infrastructure across the nation.

As we grapple with financial constraints delaying the implementation of these strategies, the resultant damages continue to escalate unabated. The repercussions are dire: from drought-induced food insecurity to the devastation wrought by floods, resulting in loss of lives, property destruction, and disruption of

various citizen activities.

Moreover, the aftermath often includes the outbreak of waterborne diseases such as cholera, further compounding the societal challenges. Given these pressing circumstances, the imperative solution lies in embracing Public-Private Partnership (PPP) models.

Collaborating with the private sector not only offers a viable avenue to bridge the budgetary shortfall but also brings forth invaluable expertise, resources, and innovative solutions essential for accelerating the development of irrigation infrastructure.

The private sector stands poised to offer a wealth of experience, resources, and innovation that can significantly bolster the efficiency and expediency of irrigation infrastructure construction. Through the mechanism of PPP, the government can effectively leverage private sector investment to propel irrigation projects forward.

By fostering avenues for commercial collaboration, such partnerships incentivize private sector participation, injecting much-needed capital and expertise into irrigation initiatives.

The private sector, when properly coordinated, can utilize innovative financial models, including instruments such as bonds and equities, to pool funds from individuals, private companies, government agencies, and parastatals. With such collaboration, we can mobilize sufficient funds to invest in constructing irrigation infrastructure.

Moreover, the private sector's involvement extends beyond mere financial contributions; it encompasses the introduction of cutting-edge technologies, advanced management practices, and substantial financial capabilities essential for the conception, construction, and operation of irrigation infrastructure.

These innovations not only enhance the efficacy of irrigation systems but also streamline project implementation processes, enabling swifter progress towards achieving project milestones.

Furthermore, by sharing the responsibility with

the private sector, the government can alleviate the burden of sole financial responsibility and administrative oversight. This collaborative approach not only distributes risk but also ensures that resources are deployed more effectively and transparently, maximizing the impact of every investment dollar. Ultimately, by harnessing the synergies between public and private entities, we can catalyze the development of irrigation infrastructure, ushering in a new era of agricultural productivity, economic prosperity, and sustainable resource management.

Irrigation infrastructure represents a lucrative and remarkably efficient venture, particularly from a financial standpoint. Financial institutions extending loans for the development of such infrastructure can be assured of timely repayment and sound investment returns.

The rationale behind this assurance lies in the robust market demand for agriculturally productive land equipped with irrigation systems. Unlike rainfed agriculture, which is subject to the whims of unpredictable weather patterns, irrigated farms offer a reliable and consistent yield regardless of rainfall fluctuations.

This certainty in crop production serves as a cornerstone for agricultural enterprises, empowering farmers with a dependable means of income generation and business expansion. By circumventing the uncertainties associated with rain-dependent agriculture, farmers operating on irrigated land can optimize their cultivation practices, plan their production cycles more effectively, and mitigate the risks of crop failure due to adverse weather conditions.

Moreover, the stability and predictability afforded by irrigation infrastructure instill confidence among financial institutions, encouraging them to extend credit facilities to farmers and irrigation project developers. In doing so, banks and other lending institutions not only facilitate the expansion of irrigation infra-

structure but also stimulate economic growth within rural communities.

In essence, the symbiotic relationship between irrigation infrastructure and financial institutions underscores the profitability and resilience of agriculture as a business venture. By enabling farmers to harness the full potential of their land through irrigation, banks play a pivotal role in fostering agricultural prosperity, food security, and economic development.

Irrigation farming offers farmers unparalleled control over the entire production cycle; from the initial planting of seeds to the final harvest. This heightened level of control empowers farmers to respond effectively to market demands, optimize cultivation practices, and elevate the overall quality of their crops.

Consequently, the enhanced productivity and marketability of irrigated crops translate into increased value for farmers' produce. This aspect of irrigation agriculture is particularly appealing to banks, as it significantly improves the likelihood of farmers repaying their loans promptly and at favorable interest rates.

Recognizing these dynamics, financial institutions can discern substantial opportunities in lending for irrigation projects, given the manifold financial benefits and community development outcomes associated with such investments.

Forging partnerships with both the government and private sector to provide funding for irrigation projects emerges as a pivotal strategy in fostering sustainable agriculture and economic progress.

Moreover, the expansion of irrigated agriculture areas holds the promise of bolstering employment prospects for the youth within the agricultural sector. By affording youth greater certainty and optimism in engaging with agriculture, facilitated by access to reliable irrigation water sources guaranteeing robust and sustainable yields, we can incentivize their participation in farming activities, thereby mitigating unemployment challenges in the

country.

Additionally, deliberate and strategic efforts in crafting investment policies aimed at attracting foreign investors to participate in irrigation infrastructure construction can yield significant dividends. Such initiatives serve to amplify the coverage of irrigation infrastructure, thereby reducing the susceptibility to flood-related disasters triggered by rainfall events and fortifying national food security measures.

The collaboration between the government and the private sector in the construction of irrigation infrastructure stands as an imperative cornerstone in our national development agenda. By pooling together resources, expertise, and innovation from both sectors, we can effectively address the multifaceted challenges posed by climate change, particularly in the agricultural sector.

Through concerted efforts and synergistic initiatives, we have the potential to mitigate the adverse impacts of climate change, such as droughts and floods, which jeopardize food security and livelihoods across our nation. The establishment of robust irrigation infrastructure not only enhances our resilience to climatic uncertainties but also strengthens our capacity to sustainably produce food for our growing population. Expanding irrigation infrastructure in regions like the Rufiji River basin holds immense potential for significantly boosting agricultural production. With a well-developed irrigation system in place, these areas can yield abundant crops, not only to meet local food demands but also to generate surplus for exportation, thereby contributing to food security and economic growth.

Furthermore, the collaborative endeavor holds the promise of generating meaningful employment opportunities for our youth, who represent a vital demographic segment of our society. By expanding irrigated agriculture areas and fostering a conducive environment for youth engagement in farming activities, we can empower them with the tools and resources needed to secure their livelihoods while contributing to the nation's agricultural productivity and economic growth.

In essence, the partnership between the government and the private sector in advancing irrigation infrastructure development is not merely an option but a necessity. It is through this collaborative approach that we can navigate the complex challenges of our time, foster resilience in our agricultural systems, and pave the way for a more prosperous and sustainable future for generations to come.

Frank Abel is Senior Programme Accountant at Amref Health Africa Tanzania and one of stakeholders of sustainable development focusing more on effect of climate change.

## THE UNITED REPUBLIC OF TANZANIA TANZANIA COMMUNICATIONS REGULATORY AUTHORITY

ISO 9001:2015 CERTIFIED



### PUBLIC NOTICE

#### APPLICATION FOR LICENCE UNDER THE CONVERGED LICENSING FRAMEWORK

NOTICE is hereby given to the public that the Tanzania Communications Regulatory Authority has received application for Licence under the Converged Licensing Framework from the following applicant: -

S/N	NAME OF APPLICANT	TYPE OF LICENCE	SHAREHOLDERS / NATIONALITY	SHARES %
1.	National Group Limited	District Application Services	1. Hussein Juma Mtaalam-Tanzanian 2. Nongeresa Greyson Mfuru-Tanzanian 3. Unallotted shares-	90 1 9

Pursuant to Section 8 of Electronic and Postal Communications Act, Cap 306 of the Laws of Tanzania, written comments are hereby invited from any interested person in respect of the grant of licence to the applicant to reach the Authority, within 14 days of publication of this notice. Such comments will be taken into consideration when the Authority considers this application.

#### Comments should be addressed to:

Director General

Tanzania Communications Regulatory Authority

P. O. Box 474 | 14414 DAR ES SALAAM

Tel: +255 22 241 2011-2

Fax: +255 22 2412009

E-mail: dg@tcra.go.tz

Issued on 2<sup>nd</sup> May, 2024

Dr. Jabiri K. Bakari  
DIRECTOR GENERAL





Thursday 2 May 2024

# How to choose the best mortgage

**B**UYING a house for most people, is the biggest financial purchase of their lives. When you get a mortgage loan, you are in for a long haul because mortgage loan repayment periods are usually 10, 15, 20, or 30 years so the mortgage loan is the most important financial and complicated decision you can ever make.

Thus, it is imperative to consider your financial situation and all available options.

There are more choices for mortgage lenders now than ever before. According to the last Tanzania Mortgage Market Update of December 31st, 2023, we have 31 mortgage lenders in the country. One of the most complicated decisions you will likely make concerning your home mortgage will be which lender to choose.

In this article, I will discuss the steps in choosing the best mortgage loan, and hence the mortgage lender.

Evaluate Your Financial Situation - Before you even consider your mortgage loan options, evaluate your financial situation and needs. After the self-evaluation, you will have an idea of what terms you need in your mortgage loan that fit your unique needs.

For example, how much can you afford? And for how long? Can you afford the monthly repayment of the mortgage loan which depends on the value of the house you want to buy? Also, do you have the down payment needed which is based on the price of the house?

You will be able to answer all those questions after you evaluate your current financial situation. Consider loan options - Once you have a clear picture of the amount of the mortgage loan that you can afford, then the next step is to look at what kind of mortgage loan is best for you. There are three main factors to consider when comparing loan options: tenure, interest rate, and interest rate type.

Typically, the mortgage loan tenure varies between 10-30 years; this indicates how long you have to pay off the loan. The longer the tenure the lower the monthly repayment amount but the higher the interest charges over the life of the loan. The average interest rate in the market charged on mortgages by available lenders is between 15-23 percent. The market is very competitive so through research and due diligence, you will be able to get the best and affordable interest rate. There are two basic interest rate



types for mortgage loans; fixed and adjustable (variable) interest rates. Adjustable rates are normally lower but carry higher risks; they fluctuate due to their dependence on the macroeconomic environment; hence your mortgage payments may fluctuate as well.

On the other hand, fixed interest rates remain the same regardless of any external or internal factors and your mortgage payments will not change over the course period of your loan. In our market, most of the interest rates offered by mortgage lenders are variable rates which means more risk to borrowers.

I believe it is now time for mortgage lenders to start offering fixed interest rates to mitigate the interest risk and encourage more lending.

Understand Loan Costs and Fees - After you have evaluated your financial needs and know what type of loan you need; the next step is to start shopping for lenders.

The best way to start shopping for mortgage lenders is through friends and families and ask for their recommendations. Through them, you

will be able to get the details (fees, interest rates, tenures, percentage of down payments) of mortgage loans from different banks and start physically visiting those banks for comparison. The total cost of your mortgage loan depends on this so take your time to shop around.

In conclusion, choosing a mortgage loan is a complicated decision, and choosing the best mortgage isn't as simple as picking the lender with the lowest interest rate. With that being said, it's best to evaluate your financial situation to know exactly what you can afford and research as many options as possible that are available before selecting the lender that will suit your unique housing loan needs.

**Kelvin Mkwawa (pictured), a seasoned banker, can be contacted via email at [Kelvin.e.mkwawa@gmail.com](mailto:Kelvin.e.mkwawa@gmail.com)**

## Harnessing Sub-Saharan Africa's critical mineral wealth

By Our Reporters

THE region has an opportunity to develop critical minerals markets and processing industries to maximize the coming boom

From electric vehicles to solar panels to future innovations, the global transition to clean energy is set to further heighten demand for critical minerals.

Between 2022 and 2050, demand for nickel will double, cobalt triple and lithium rise tenfold, according to the International Energy Agency.

With sub-Saharan Africa estimated to hold about 30 percent of the volume of proven critical mineral reserves, this transition—if managed properly—has the potential to transform the region, the latest Regional Economic Outlook reports.

Sub-Saharan Africa is already at the center of global critical mineral production. The Democratic Republic of Congo accounts for over 70 percent of global cobalt output and approximately half the world's proven reserves.

South Africa, Gabon and Ghana collectively account for over 60 percent of global manganese production. Zimbabwe, alongside the Democratic Republic of Congo and Mali, hold substantial but yet-to-be-explored lithium deposits.

Other countries with significant critical mineral reserves include Guinea, Mozambique, South Africa, and Zambia.

With growing demand, proceeds from critical minerals are poised to rise significantly over the next two decades. Global revenues from the extraction of just four key minerals—copper, nickel, cobalt, and lithium—are estimated to total \$16 tril-



lion over the next 25 years, in 2023-dollar terms.

Sub-Saharan Africa stands to reap over 10 percent of these cumulated revenues, which could correspond to an increase in the region's GDP by 12 percent or more by 2050.

Given the volatile nature of commodity prices and the unpredictability over the future direction of technological innovation, these estimates have a high degree of uncertainty—but the general direction is certainly encouraging.

Beyond extraction The region can generate even greater windfalls by not only exporting raw materials but processing them as well.

Raw bauxite, for instance, fetches a modest \$65 per ton, but when processed into aluminum it commands a hefty \$2,335 per ton, in end-2023 prices.

Yet the thousand trucks a day that carry unprocessed lithium from Zimbabwe to ports for shipping to China show that local processing options for critical minerals are too often limited.

Developing local processing industries could significantly boost value added, create higher-skilled jobs, and increase tax revenues—thereby also supporting poverty reduction and sus-

tainable development.

By diversifying their economies and moving up the value chain, countries will become less exposed to volatile commodity prices, and more able to protect themselves against exchange rate volatility and foreign currency reserve pressures.

Foreign direct investment can help provide the capital and expertise to develop mineral processing industries, but the absence of a substantial regional market makes local processing investments less enticing. Policymakers need to remedy this.

Regionally coordinated policies A regional strategy built on cross-border collaboration and integration can create a larger, more attractive regional market for much-needed investment.

A regional strategy is also essential to fully leverage the diversity of critical minerals—clean energy technology requires combining multiple minerals scattered across the region.

Sub-Saharan Africa's anticipated population boom, coupled with rapid urbanization and industrialization, will likely increase demand for renewable energy and expand the market for processed minerals.

The African Continental Free Trade Area can play a key role in

reducing trade barriers and developing infrastructure, potentially uniting fragmented critical mineral markets for larger-scale operations and forming regional value chains that draw on both raw and processed mineral inputs.

Coordination can also start on a smaller scale, paving the way for larger regional hubs. For example, the Democratic Republic of the Congo and Zambia are collaborating on battery production for two- and three-wheeled electric vehicles popular in African markets.

Countries also need to collaborate on policies to create more favorable investment and business environments. Simplifying bureaucratic procedures and harmonizing mining regulations across borders would foster a stable, predictable investment environment.

Efforts to minimize the environmental impacts of mining and processing will help unlock new funding and investment opportunities in green finance. Strengthening the Africa Mining Vision, launched in 2009 by the African Union, could serve as a key framework for these regional efforts.

Domestic reforms Complementing regional approaches, countries can un-

dertake structural reforms to support domestic companies in mining and related processing sectors. They should approach the application of local content requirements, which mandate the use of local materials and labor, with caution.

More broadly, many countries need to reevaluate their inward-looking policies, which can often result in inefficiencies, market distortions, and increased costs. Export bans on raw materials, in particular, can backfire and cause production to fall.

Countries can develop a supportive business environment by strengthening domestic financial markets and improving access to finance.

New fintech innovations offer exciting potential to help firms that serve the mining sector but face difficulties in securing traditional financing. Managing new resource windfalls responsibly also requires accountable and transparent institutions, allied with appropriate tax regimes and sound public financial management.

**This article is written by Wenjie Chen, a deputy division chief, Nico Valckx, a senior economist, and Athene Laws, an economist, in the IMF's African Department.**

## Traders call for public awareness of FCT

By Correspondent Joseph Mwendapole

TRADERS are urging the Fair Competition Tribunal (FCT), to enhance public awareness regarding its existence and responsibilities. This initiative aims to ensure that individuals can fully utilize its services, especially since some are currently unaware of its presence.

Yesterday, Kashindi Maulid, Chairman of the Machinga Federation in Kigoma Region, made the request during the commencement of a one-day training session on the tribunal's responsibilities held in Kigoma.

He highlighted that the training has proved highly beneficial, as it guides businessmen on the appropriate channels to address their grievances when traditional arbitration mechanisms fail to provide solutions.

"Numerous businessmen have reaped the advantages of the FCT's presence. However, not everyone realizes that if redress isn't achieved through lower regulatory bodies, recourse can be sought at a higher level, such as the FCT. This underscores the importance of ongoing public education," he emphasized.

He stated that numerous trade disputes can be swiftly settled by the tribunal instead of going through the lengthy legal process, saving time for traders.

Chichi Kamandwa, Chairperson of the Women's Chamber of Commerce (TWCC) in Kigoma Region, acknowledged the Fair Competition Commission (FCC) but was unaware of the Fair Competition Tribunal (FCT), which serves as the appellate body for regulatory decisions.

The regulatory authorities are like the Competition Commission (FCC), Energy and Water Regulatory Authority (EWURA), Petroleum Upstream Regulatory Authority (PURA), Tanzania Communications Authority (TCRA) and Transport Regulatory Authority Land (LATRA).

The Administrative Secretary of Kigoma Region, Abbas Rugwa, said the Government has a sincere mission to ensure that it creates a friendly and enabling environment for fair competition in business and the provision of justice.

He asked the regulatory authorities to implement the government's ambition by ensuring that they resolve business disputes early before they reach the fair competition tribunal.

"Service regulatory authorities must ensure that they administer the laws of fair competition so that there is a friendly and enabling environment for competition without the existence of disputes or favoritism for some people or other institutions," said Rugwa.

The Head of the FCT Department of Economics, Kulwa Magoti, said the aim of the training is to provide education to the stakeholders of the Kigoma Region about the tribunal's activities and how the stakeholders can use it to send their appeal complaints.

He said that since the establishment of the tribunal in 2007 until now, a total of 442 cases have been presented before the tribunal, of which 429 cases equal to 97 percent have been heard and decisions have been made.

He also said that these decisions have increased attention, creativity, competition and responsibility to the stakeholders and the management authorities of the provision of services and business in the country.



# 'IMF's paper on opaque bank ownership is fully aligned with our beneficial ownership policies'

By **Andres Knobel**

**B**ENEFICIAL ownership transparency is a crucial tool to fight illicit financial flows. It involves identifying the real individuals who ultimately own, control or benefit from legal vehicles such as companies and trusts.

Although this sounds rather simple, getting it right is a whole different story. Standards by international organisations (watered down by powerful countries) tend to be quite weak and unambitious. Even then, countries fail to meet these low standards as they lack understanding, resources or interest (or all of the above).

Against this gloomy context, a technical note published by the IMF in January 2024 on "Resolving Opaque Bank Ownership and Related-Party Exposures" is a much-welcomed breath of fresh air. It is also an encouraging sign of what the IMF's new AML strategy is capable of.

The technical note deals with an issue very dear to the Tax Justice Network on who "controls the controllers".

Financial institutions are frequently bestowed with obligations to prevent money

laundering, determine the tax residence of account holders, withhold account holders' taxes or report their banking information for automatic exchange purposes.

However, this system which relies on the private sector to self-supervise and to assist competent authorities often results in awful consequences (as can be expected of any system with the wrong incentives).

For instance, there have been several cases of banks turning out to be complicit, or even initiators, of the wrongdoing they are meant to guard against. The Swiss leaks is one prominent example.

The IMF technical note is not just interesting for its subject matter. It also made us here at the Tax Justice Network realise that we need to update our paper on uses and purposes of beneficial ownership data to include another very important reason to provide public access to beneficial ownership information: bank stability and bank failure.

Lack of beneficial ownership transparency can have an impact on the (illegal) transactions carried out by the bank's owners, which in turn can have serious financial stability and macroeconomics effects for a country.

As the technical note describes:



"If not managed properly, related-party transactions can quickly become a source of bank weakness and a threat to financial stability...Most of these [bank] failures (16 out of 22) were largely attributed to extensive abuses by beneficial owners of bank resources in a manner affecting viability...In Indonesia, excessive related-party exposures were one of the key contributors to the country's banking crisis in

the late 1990s... the channeling of funds to finance beneficial owners was a common practice" (pp. 22 and 34).

Some could argue that if public access to beneficial ownership information is needed to prevent bank failures, then it should only apply to the banking sector rather than generally. However, the same counter-argument (that we've repeated many times) applies: if you don't cover absolutely all companies, then secrecy (for corruption, fraud or bank failure) will move up the chain, to the contractor or supplier.

Indeed, the same happens with banks where secrecy is not present in the bank itself, but in the secretive entities engaging in (undisclosed) related-party transactions:

"...the experience of some jurisdictions with material related-party problems shows that although the banks' immediate related parties, such as managers or controlling shareholders, were mostly known to the authorities, numerous borrowing entities that were de facto connected to these related parties were not reported as such" (P. 26).

Apart from offering us a new purpose and case for public access to beneficial ownership, the technical note offers several recommen-

dations that are completely aligned with the Tax Justice Network's position on beneficial ownership transparency.

This technical note is an excellent example of the role that the IMF can and should take to bring about real progress on beneficial ownership transparency.

For instance, the IMF could start requesting major financial centres to publish beneficial ownership information of their banking sector. This would allow beneficial ownership transparency to move beyond the weak international standard set by the Financial Action Task Force.

We hope to see more of this ambitious approach when the IMF engages with countries on capacity building and financing, and when the IMF give feedback on current international standards.

In this regard, a protocol on beneficial ownership transparency to the UN Framework Convention on International Tax Cooperation (the UN Tax Convention) would also ensure more transparency for all countries.

**Andres Knobel is Lead Researcher Beneficial Ownership for the Tax Justice Network.**

## DC Nickson sparks youth economic liberty by emphasizing expertise in specific areas

By **Julieth Mkireri, KIBAHA**

TO achieve economic prosperity, aspiring youth should channel their energies into mastering a specific field, rather than scattering their efforts, as such focused dedication paves the way for a secure financial future and abundant opportunities for growth.

The Kibaha District Commissioner, Nickson John, highlighted this observation during the conclusion of the training for youth who voluntarily participated in the National Service (JKT) program. The training marked the 60th anniversary of the force's operations at the 832 Ruvu camp in Kibaha.

DC Nickson emphasized that a young man should prioritize strength in his profession, honesty, and courage. These qualities are essential for recognition and success in one's endeavors, enabling individuals to navigate life effectively, rather than being burdened by excess possessions that do not contribute to their progress.

"Congratulations on completing your initial training as per your contract. Moving forward, you'll now focus on honing your work skills and other competencies. Instead of attempting everything, prioritize mastering one skill that will greatly benefit and shape your future," he advised.

Nickson was of the view that by concentrating on acquiring expertise in a specific area, a young individual can enhance their employability and economic advancement, leveraging the training they receive.

Earlier, Major General Ibrahim Mhona, the Chief of Training and Combat Operations of the Tanzania People's Defence Force (TPDF), representing the Chief of Defense Forces (CDF), cautioned young individuals against hastily committing to join the Army and advised them to prioritize their physical well-being.

Colonel Robert Kessy, representing the JKT Chief, underscored how the training for young individuals not only cultivates patriotism and a sense of communal responsibility but also equips them with the skills and mindset to contribute economically to the nation in various roles.

Similarly, he emphasized that the youth should articulate their learnings from the camps, which will be instrumental as they transition to life skills training. Acquiring these skills will not only enhance their employability but also pave the way for sustainable and fulfilling career opportunities.

Colonel Peter Mnyani, the leader of the 832 Ruvu Battalion (JKT), clarified that the young men have successfully completed the initial four-month training phase in adherence to the 24-month contract. Their

fulfillment of the specified criteria paves the way for the continuation of the training program over the next 20 months, marking a strategic and progressive advancement in their development.

Simultaneously, the 832 Ruvu JKT Unit has inaugurated a zoo with the aim of fostering local tourism, promoting photo tourism, and advocating for environmental conservation efforts.

According to Ruvu JKT Conservation Officer Ezekiel Molel, the park currently houses 17 animals within a 70-acre area. The long-term vision is to expand into a vast conservation farm hosting a diverse range of animals, aiming to draw in tourism.

Molel mentioned that the initial group of animals under their care consists of docile species such as antelopes, zebras, and mules. He emphasized that this population will grow, enhancing the accessibility for both locals and tourists to visit the reserve. This expansion will provide opportunities for visitors to observe and interact with the animals, creating memorable photo opportunities.



Kibaha District Commissioner, Nickson John. File Photo

## Barrick scoops five awards at this year's OHS Safety Week

By **Guardian Correspondent, Arusha**

BARRICK Gold Corporation has bagged five awards at the 2024 Occupational Safety and Health (OSH) awards presentation ceremony in Arusha with Bulyanhulu Gold Mine snatching the most coveted prize - the Top Overall winner in OHS 2024 Award.

In addition to this major win, Bulyanhulu also scooped the Best office administration, of- fice support and other business

support activities, and the Best OHS innovator winner in the mining sector.

Barrick North Mara won the top accolade in the Most Caring for Workers with Special Needs.

This year's OSH exhibition was held at General tyre grounds in Arusha.

Deogratius Ndejemi, Minister of State Prime Minister's Office (Labour, Employment, Youth and persons with disability) was the Guest of Honour at this year's award presentation

ceremony.

Barrick Tanzania's 2023 wins swoosh from the company's 2023 successes in which it won the: Overall; Best Risk Assessment Report in mining, Best OHS winner in the mining sector, Most Caring for Workers with Special Needs, Best OHS policy and Best Responsive OSH Action Plan.

Safety is a key component of Barrick's DNA. The company has a special program for the safety of its employees and contractors, ensuring that eve-

rybody is going home healthy and safe. On top of all that in Barrick everyone is committed to doing all that he/she can to create a Zero Harm Workplace.

In this year's exhibition, Barrick also provided health and safety education to the citizens who visited its booth in parallel with participating in a tree planting exercise in practical implementation of the slogan of the exhibition on the effects of climate change on safety and health at work.

## Bonite bottlers aids flood victims with essentials

By **Correspondent James Lanka, Moshi**

IPP-BONITE Bottlers has generously donated various food items, 500 cartons of their renowned brand of drinking water, Kilimanjaro, as well as mattresses to the flood victims in Moshi District, Kilimanjaro Region.

Speaking during the handover ceremony yesterday, Head of Sales and Marketing Christopher Loiruk detailed the donations as beans, maize, rice, Kilimanjaro Drinking water and mattresses. That was during the handing over of the packages to Kilimanjaro Regional Commissioner, Nurdin Babu.

The humanitarian support for the flood victims were handed over to Kilimanjaro Regional Commissioner, by Loiruk who was accompanied by the Human Resource Officer from the IPP-Bonite Bottlers, Joyce Sangoda on behalf of the firm.

"On behalf of the IPP-Bonite Bottlers, we have provided various food items and mattresses to the flood victims in the lower Moshi Rural, Mwangi and Same Districts..." he explained.

The Kilimanjaro RC, Nurdin Babu thanked all people who contributed their humanitarian supports to flood victims.

"As you all know these humanitarian support from IPP-Bonite Bottlers comes at a right time as some areas in Moshi Municipal Council including Msaranga and Mjimpya wards as well as some lower Moshi areas including Mabogini ward in Moshi Rural districts, have more than 2000 flood victims, and they need our support, he explained.

The RC further added that, apart from continuing to receive different aids from various development stakeholders, and the government, we have received this crucial aid from our friend, Bonite Bottlers (BBL).

He thanked all individuals, companies and other stakeholders who provided humanitarian support to the flood victims, adding that his office in collaboration with the district Commissioner's office will make sure that all donations will go directly to the right people.

The flood victims in Moshi DC faces some challenges including lack of food items, shelter, clothes and medications, among many others.

## THIQAH, WAIPA to boost investment opportunities



By **Guardian Reporter**

THE Islamic Development Bank Group Business Forum (THIQAH) and the World Association of Investment Promotion Agencies (WAIPA), have recently signed a Memorandum of Understanding (MoU) aimed at fostering collaboration to promote business and investment opportunities on a global scale.

A statement issued by the THIQAH and shared to this journalist, has that the signing ceremony, held in Jeddah, Saudi Arabia, signifies a strategic alliance between THIQAH and

WAIPA, two prominent entities dedicated to facilitating economic growth and investment promotion.

Under the MoU, THIQAH and WAIPA commit to cooperating through various initiatives such as promoting investment opportunities, organizing international business-related events, and facilitating access to information and resources for potential investors.

The agreement underscores the shared vision of both organizations to enhance economic development and create mutually beneficial partnerships.

THIQAH is the window of the

IsDB Group that facilitate contact and coordination between entities concerned of the IsDB Group and private sector firms and related institutions in IsDB Group member countries.

The main objective of THIQAH is to establish a unique platform for effective dialogue, cooperation and inclusive partnership for business leaders committed to partnering in promising investment opportunities.

Through facilitation and catalyst roles, THIQAH will be leveraging IsDB Group's resources to offer necessary services and confidence to investors and to establish strategic partnerships

with the leaders of the private sector.

The primary focus will be on maximizing cross-border investment among member countries to be supported by IsDB Group's financial products and services.

On the other hand, WAIPA is a non-governmental organization established to promote investment promotion worldwide. With its headquarters in Geneva, Switzerland, WAIPA provides support and fosters collaboration among investment promotion agencies to attract investment and drive economic growth.



# Katambi salutes private enterprises for exploring better chances at Tanga port

By Guardian Reporter

**P**ATROBAS Katambi, Deputy Minister, Prime Minister's Office Labour, Youth, Employment and Persons with Disabilities has lauded private companies for increasing employment opportunities for locals and utilizing well the opportunities available at the Tanga Port.

He said that some of the private firms have done well in exploring opportunities available at the port which is strategically located to serve the northern Regions of Tanga, Kilimanjaro, Arusha, Manyara, the Lake Zone, and neighbouring countries of Kenya, Rwanda, Burundi, Southern part of Uganda.

He said that they have been supporting a major economic revolution for the Tanga Region, especially the entire value chain through the Tanga Corridor.

Katambi was speaking yesterday in Dar es Salaam during the award ceremony for the best employees of the year for Simba Supply Chain Solutions Ltd (SSCS) and Simba Logistics which are subsidiaries of Simba Bingwa group of companies.

"As government, we've invested a lot in the Tanga port, so the action of the Simba Bingwa Group of Companies to utilise the opportunities of the port is commendable and so we ask other companies to follow the example of this company in order to be able to use the existing opportunities and help grow the economy of Tanga Region and the nation," Katambi said.

He added: "In a special way, I would like to congratulate the Directors of Simba Bingwa Companies (Simba Chain, Simba Logistics and Simba Trailers) for establishing effective human resources policies that promote the well-being of employees. It is a good and proud thing, the government is proud to have employers who appreciate their employees."

He stated: "The success of the employees is the success of the Company now and in the future, so I urge the employees to increase their efforts and knowledge in their



Deputy Minister Patrobas Katambi (L), speaks at SSCS award ceremony, looking on is one of the company's directors, Aly Dewji. Photo: Guardian Correspondent

work and enable the Company to achieve great goals."

Currently, the Simba Bingwa Companies have approximately employed 650 workers. "The government wishes to see within the next few years these employments are doubled as the state alone is not enough to employ all Tanzanians," Katambi emphasised: "The Company's success in operations leads to the growth of the Company and thus opens up employment opportunities for Tanzanians and directly reflects the government's interest in increasing employment opportunities in the country

for the development of the people and the nation as a whole."

Omary Kumbilamoto, Dar es Salaam City Mayor said: "On behalf of the City Council, we have to thank Simba Companies for continuing to support the development of the city of Dar es Salaam, including the construction of clinics, schools and many others."

Aly Dewji, one of the Simba Bingwa directors said: "For about three years now, Simba Bingwa has grown with a special unit called Simba Terminals. This unit aimed to conduct market research, invest in supply

chain software development, be involved in law making (advocacy and policy shaping), participate in special tours and trade shows (presidential tours and trade fairs).

He said: "Our research showed that there will be a major revolution in the economy of the Tanga Region, especially the entire value chain through the new corridor which is currently known as the Tanga Corridor. I am happy to inform that, in the month of February 2023, our investment in Simba Terminals changed from theory to action by receiving the first ship, MV Baltic Pearl carrying a cargo of Ammonium Ni-

trate in Tanga Port."

The director confirmed that in this month of April, 2024 they received the first ship of Sulfur with a volume of 23,000 tons. "The ship is known by the name of African Loon. The ship was received and unloaded efficiently with great creativity, with the enthusiasm of our young champions to ensure that we show high-level prudence to all members of this supply chain."

Dewji said that Tanga port statistics show that last year, the port received 19 ships, and out of those 19 ships, 5 ships were handled from start to finish by the Simba Terminals division. This is 26% of all ships served in Tanga Port.

He pointed out that by considering the values of their company which are Innovation, Efficiency, Prudence and Enthusiasm, they have been able to organize third ceremony to reward employees who have shown excellent service in the past year 2023.

"For creativity, this year these awards have touched many employees from various departments more than last year and the prizes have been improved in various ways. Even the environment of the venue for this event has been based on quality standards to motivate employees to continue to use discretion in providing efficient services to our customers," he said.

He concluded by saying: "Simba Bingwa is a champion employee who has the heart to become a champion every day when he wakes up, he knows his championship in every work place will bring him and his colleagues forward. Simba Bingwa comes from every functional area within the Company."

On their part, the employees who won the awards as champion employees have said that the presence of the event has been a springboard and has also brought a new spirit of dedication to the employees to achieve personal professional and developmental goals but also to help the Company achieve its goals for the well-being of the Nation.

By Correspondent James Lanka, Moshi.

A Celebrity Sharada Johnn alias 'Super Sharda' is among celebrities across the globe who will in May this year join a group of more than 50 Mount Kilimanjaro Pan Africanism activists, to climb the Mount Kilimanjaro with African Union (AU) flag to commemorate 61 years of the union.

Sharada who is from Suriname in South America will be joined with another celebrity Norena Ahamada Ali who is representing the Comoro in the special event to climb the highest mountain of Africa.

Speaking in an exclusive interview on the event, the organizer of the event Emmanuel Motta, the Managing Director of the Moshi-based tourism firm, ORIGIN Trails explained that, the special 7-days Mount Kilimanjaro climb will take place from May 20 to 26 this through Machame route to commemorate 61 years of AU.

"Sharada, an international Super Model who had graced the stages of London, Milan, Paris, and was involved in lots of brand work in New York, Germany, Amsterdam, more, also an activist and motivational speaker will participate in the annual 'Kilimanjaro Climb' Challenge representing the Africa Diaspora," Motta explained.

He added that, apart from commemorating 61 years of AU, the event which will attract climbers from various countries in Africa including Zimbabwe, Tanzania, Kenya, Comoro, Zambia, Uganda, Rwanda, Malawi, Ethiopia, and South Africa, among many others, aims at promoting Tanzania's tourism destinations across the globe.

Motta applauded the role played by the president of Tanzania, Dr. Samia Suluhu Hassan in her efforts to promote Tanzania's tourism destinations across the globe through the 'Royal Tour' Documentary.

For his part, one of the participants of the special event 'Africa Day Mount Kilimanjaro Challenge-the Africa We Want 2024,' Munyaradzi Muzenda from Zimbabwe appealed to Tanzania government to lower park fees for African nationals.

He further advised the government of the government to lower park fees for African citizens to attract more tourists from the AU member states.

According to previous programme by the Ministry of Natural Resources and Tourism, Tanzania is targeting visitors from the East African Community (EAC) member states to visit wildlife parks, historical sites, and adult EAC citizens will now pay Sh10,000 (\$ 4.2), the same fee adult Tanzanians will also be charged.

## Sharada leads tourism trekking to Mt Kilimanjaro with AU flag



A group of Pan Africanism activists on top of Mount Kilimanjaro, with the AU flag in last year's special climb.

The government will also focus on meetings and conference visitors through exhibitions, conferences and other tours.

"I know that the government of Tanzania has lowered park fees for East African citizens to attract more tourists from neighbouring countries, but myself, I have always been charged as a European or Americans though I mostly climbs Mount Kilimanjaro for the cause," Munyaradzi Muzenda who is also the Director for the African Great Art Banner (GAAB) lamented.

He further explained that, they have planned to attract more and more Africans from all AU member states countries to come in Tanzania and climb Mount Kilimanjaro-The Roof of Africa to promote the 2063 African Agenda of the 'Africa We Want'.

From 20 to 26 May, 2023, a group of 8-people from some EAC member states with AU flag as well as different of flags of

some African countries had a special 7-day Mount Kilimanjaro Expedition through Machame route as a part of their activities to mark 60 Years of AU which is observed on May 25, every year.

The group was leading by a professional Mountain guide, Emmanuel Motta who is also the Director of the tourism company called ORIGIN Trails who explained that the expedition is one of the series of activities to mark 60 years of AU.

"We used Mount Kilimanjaro, the highest mountain in Africa and one of the most tourist attractions in the country as a special platform to unite young Africans with different dreams and visions through the art of painting in spreading the special message of Africa that says 'The Africa We Want' by 2063 as part of the series of activities of the AU Day Celebration which is celebrated on May 25, every year, and we will bring the AU flag on top of the mountain," Motta ex-

plained.

He added that, on the day of the AU, they climbing Mount Kilimanjaro for seven days with some paintings and other artistic works with good messages on the 'Africa We Want' project for sustainable local and international tourism.

"During our descend from the top of Mount Kilimanjaro (May 25, this year to mark AU Day, we will use the art of painting through pictures because art expresses more than the words a person can say but in a language that everyone can interpret in their own way," he further enlightened.

He said that if he is a painter that day he will draw a picture about the Africa he wants, if he is a singer he will sing the song of the Africa he wants and the writer will also write the Africa he wants and that their ideas will be drawn through various experts who will participate that day.

"This program that we will use will help promote Mount Kilimanjaro as a mass tourism destination because I think there are not many Africans who climb Mount Kilimanjaro, they are few, and those who climb are from other continents," explained Motta. "We will announce this mountain to all African countries to young people and all those who have a vision about Africa. We want a platform that includes everyone. A person can contribute to explain the Africa he wants. If he is a painter, he will draw a picture about the Africa he wants. A singer will sing a song about the Africa he wants. A writer can write the Africa you want, but all these will be sent to painters to paint our ideas that we cannot paint like them."

He has said that after the pictures are drawn and placed on cloths, they will take them directly to the top of Mount Kilimanjaro, the goal being to promote Mount Kilimanjaro in Africa.

"In each station the painters will continue to draw the ideas of Africa they want, these ideas and these pictures will be sent directly to the top of Mount Kilimanjaro, we will use art and this art that will be placed on fabrics will be connected and each country will make a picture the size of one kilometer,"

"These pictures will be combined until

they reach each country one kilometer at a time, so we will have 55 kilometers of pictures along with one kilometer of Africans who live outside the continent of Africa, this is the dream and vision of every African that we want to bring together and use Mount Kilimanjaro as a platform for Africans to raise their voices about the Africa they want."

For her part, a Ugandan national, Faith Agumya who launched her book on the highest peak of Mount Kilimanjaro-UHURU Peak (5,895m ASL) explained that, she thought that climbing Mount Kilimanjaro was easy challenge, but later on she experienced that it was tough challenge, asked young Africans to use such opportunity to show the various talents they have as part of employment.

"This event is a good opportunity for painters because they can create many permanent jobs when we are heading towards this important day for Africans, this is a great job opportunity but people don't see that, most people have been just waiting to be told,"

For his part, Fred Barungi from Uganda who didn't reach the highest top of the mountain explained that he always like to challenge himself, so next time he will come back to Tanzania to climb Mount Kilimanjaro to make sure that he is reaching its highest peak.

"I experienced Mount Kilimanjaro as a good teacher as I really learnt many things including weather changing, rain forests, deserts and various friendly wild animals and birds, among many others, but it really needs determination to reach the top! he explained adding that, "I will very old to forget the mountain challenges."

A senior television journalist and Film maker from Kenya Yassin Juma explained that, they are going to produce a special documentary during 7-days Mount Kilimanjaro which will be used to unite all African particularly on some 'burning' issues like free visas, and borderless Africa.

"I believe in Pan-Africanism, and as TV journalist I planned to participate in this special Mount Kilimanjaro many years ago, and I'm to document everything in this expedition and use them to promote the 'Africa We want' campaigns," explained Yassin.

He added that, "We will make sure that this program goes well from the beginning because it is an agenda that will exist for 40 years now and it will help Africans and the whole world to know Mount Kilimanjaro and others to be attracted to come and climb our mountain."



## WORLD

# UN chief calls for Israel-Hamas accord, probe of mass graves in Gaza



UN Secretary-General Antonio Guterres speaks to the press outside the Security Council Chamber at the UN headquarters in New York, on Tuesday.

More than 1.2 million people are now seeking shelter in Rafah governorate, most of them fleeing the Israeli bombardment that has reportedly killed over 34,000 people. They have very little to eat, hardly any access to medical care, little shelter, and nowhere safe to go, he noted.

Guterres called for an international investigation of the newly found mass graves in Gaza.

"I am deeply alarmed by reports that mass graves have been discovered in several locations in Gaza, including Al Shifa Medical Complex and Nasser Medical Complex. In Nasser alone, over 390 bodies have reportedly been exhumed," he said.

There are competing narratives around several of these mass graves, including serious allegations that some of those buried had been unlawfully killed, he told reporters. "It is imperative that independent international investiga-

tors, with forensic expertise, are allowed immediate access to the sites of these mass graves, to establish the precise circumstances under which hundreds of Palestinians lost their lives and were buried, or reburied."

The families of the dead and missing have a right to know what happened. And the world has a right to accountability for any violations of international law that may have taken place, he said.

Hospitals, health workers, patients and all civilians must be protected. The human rights of all must be respected, said Guterres.

Guterres also called for more humanitarian assistance in Gaza.

"In northern Gaza, the most vulnerable - from sick children to people with disabilities - are already dying of hunger and disease. We must do everything possible to avert an entirely preventable, human-made famine," he said. "We have seen incremental progress

Without such an agreement, the war, with all its consequences both in Gaza and across the region, will worsen exponentially, he warned.

He raised the alarm at a possible Israeli offensive on Rafah.

Recent weeks have seen airstrikes in the Rafah area. A military assault on Rafah would be an unbearable escalation, killing thousands more civilians and forcing hundreds of thousands to flee. It would have a devastating impact on Palestinians in Gaza, with serious repercussions on the occupied West Bank, and across the wider region, warned Guterres.

"All members of the Security Council, and many other governments, have clearly expressed their opposition to such an operation. I appeal for all those with influence over Israel to do everything in their power to prevent it," he said.

## UNITED NATIONS

UN Secretary-General Antonio Guterres on Tuesday called for a cease-fire agreement between Israel and Hamas, and for an international investigation of the newly found mass graves in Gaza.

"I have called consistently for a humanitarian cease-fire, the immediate and unconditional release of all hostages, and a massive surge in humanitarian aid. Unfortunately, that has not happened -- yet. But negotiations are once again underway," said Guterres.

"For the sake of the people of Gaza, for the sake of the hostages and their families in Israel, and for the sake of the region and the wider world, I strongly encourage the government of Israel and the Hamas leadership to reach now an agreement," he told reporters.

# Serbian president: Xi's visit to bring new hope to Serbia's development

## BELGRADE

SERBIAN President Aleksandar Vucic said on Tuesday that Chinese President Xi Jinping's upcoming state visit is not only a major diplomatic event for Serbia, but also a major event that is worthy of the joy of all Serbian people.

While expressing his belief that Xi's visit will bring new hope to Serbia's development, the president said: "I am very much looking forward to President Xi's visit."

Vucic made the remarks when meeting with the visiting President of Xinhua News Agency Fu Hua in Belgrade.

Noting that China is Serbia's "iron-clad friend" and the exchanges between the two countries are fully candid and open, Vucic said Serbia will never forget the assistance from the Chinese people, adding that he believes Xi will feel the warmth and friendliness of the Serbian people during his visit.

The Serbian president spoke highly of the contributions made by the HBIS Serbia steelworks in Smederevo to Serbia's economic develop-



This handout photograph taken on April 22, 2024, and released by Pakistan's Press Information Department (PID) shows Iran's President Ebrahim Raisi (left) shakes hands with Pakistan's Prime Minister Shehbaz Sharif upon his arrival at the Prime Minister House in Islamabad. AFP

ment, China's assistance to Serbia in the fields of medicine and healthcare during the COVID-19 pandemic and China's support for Serbia on international multilateral occasions.

Serbia firmly supports China's position on safeguarding its core interests and major concerns, Vucic stressed.

On the Taiwan question, Vucic said Serbia firmly upholds the one-China principle and supports China in safeguarding its sovereignty and territorial integrity.

Regarding media exchanges, Vucic highly valued the cooperation between Xinhua News Agency and Serbia's Tanjug News Agency and other me-

dia outlets, saying that such exchanges enable the Serbian media to learn from the experience of their Chinese counterparts and allow the Serbian people to better understand China, so as to promote mutual learning and experience sharing between the two countries.

Fu said that under the strategic guidance of President

Xi and President Vucic, China-Serbia relations have witnessed vigorous development despite changes in the international landscape, setting a good example of friendly relations between China and European countries.

He also said he expects the meeting between the two heads of state to draw a new blueprint for China-Serbia exchanges and cooperation and to add new luster to the "iron-clad friendship" between the two countries in the new era.

Moreover, Fu said Xinhua stands ready to work with its Serbian counterparts to further deepen exchanges and cooperation, tell well the stories of China-Serbia friendship and comprehensively showcase the bright prospects of bilateral relations in the new era through high-quality and multidimensional news reports and think tank research.

Xinhua will also firmly act as an envoy of China-Serbia friendship and create a positive public opinion atmosphere for deepening bilateral cooperation in various fields to better benefit the peoples of the two countries, Fu added.

# Lavrov informs Tajik counterpart about terrorism-prevention measures in Russia

## MOSCOW

RUSSIAN Foreign Minister Sergey Lavrov has informed his Tajik counterpart, Sirojuddin Mukhriddin, about anti-terrorism measures carried out by Russian security service, the Russian foreign ministry said after their phone call.

"The Tajik side was given additional detailed explanations about terrorism

prevention measures conducted by Russian security services in line with Russia's laws," it said.

"It was especially stressed that these measures have temporary character and are not geared against any particular nation or religion but are aimed at normalizing the situation at checkpoints," the ministry said. Apart from that, according to the ministry, the two top diplomats

agreed that it is necessary to continue developing the time-tested Russian-Tajik allied relations of strategic partnership and strengthen their positive dynamics.

The ministry recalled that the tragic developments at Moscow's Crocus City Hall concert venue had forced Russia to tighten control over foreign nationals arriving in Russia.

The call was initiated by the Tajik side.

The terror attack on the Crocus City Hall concert venue in the city of Krasnogorsk just a stone's throw from Moscow's city limits was staged on the evening of March 22. According to the latest data, the terror attack claimed 144 lives. As many as 551 people were hurt. Russia's Investigative Committee said it traced links between those who had committed the attack and Ukrainian nationalists.

# Dubai set to host Arab

## Tourism Media Awards 2024

### DUBAI

DUBAI is set to host the Arab Tourism Media Awards for the year 2024, organised by the Arab Union for Tourist Media, on the sidelines of the Arabian Travel Market from May 6th to 9th at the Dubai International Convention and Exhibition Centre.

Sabah Allal, President of the Arab Union of Tourist Media, who will honour the winners, said that the awards aim to promote tourism across Arab countries and spotlight prominent tourist destinations and those that have made significant advancements in tourism services, as well as to attract tourists and support the hotel sector in Arab countries by encouraging them to provide the best level of service.

He noted that this year's competition witnessed significant participation throughout the 30-day nomination period that began on December 1, 2023. Many Arab tourism entities were nominated for the awards whose judging committee was chaired by Dr Lamiaa Mahmoud from Egypt.

The Arab Union of Tourist Media announced the winners of the Arab Tourism Media Awards for 2024 during a press conference at the International Tourism Exchange in Berlin (ITB) held last March, where 34 Arab personalities, tourism institutions, and cities were honoured.

The Union revealed that Egypt, Saudi Arabia, the UAE, Morocco, Kuwait, and Iraq secured the highest number of awards in the Arab Tourist Media Awards for 2024, with participants from all Arab countries.

The Arab Tourism Media Awards is one of the most prestigious ceremonies in the Arab world, honouring individuals, institutions, and media outlets that contribute significantly to the tourism, hotel, and tourist destination sectors, and support Arab tourism.

This year's competition witnessed significant participation throughout the 30-day nomination period that began on December 1, 2023. Many Arab tourism entities were nominated for the awards.

ANI

# African Union extends condolences over devastating floods in Kenya

## ADDIS ABABA

THE African Union (AU) on Tuesday extended condolences over the tragic loss of life in Kenya due to devastating floods.

Heavy rains have pounded several parts of Kenya and devastating flash floods have left 169 people dead so far, according to Kenyan authorities.

"My sincere condolences to and in solidarity with the affected families, the government and people of Kenya amid the devastating floods across the country that have claimed more than 100 lives, displaced many more and destroyed homes and key infrastructure," Moussa Faki Mahamat, chairperson of the African Union (AU) Commission, said on X, formerly Twitter.

The East African nation is currently experiencing El Nino-induced above-average rainfall. The Kenya Meteorological Department has said that heavy rainfall will continue this week, with potential for flooding and landslides in some areas.

The recent heavy rainfall has resulted in major flash floods in Nairobi, Makueni, West Pokot, and Machakos counties, with loss of life and property.

The heavy rains have also cut off main roads, disrupted business across the country, and forced the postponement of the reopening of schools by a week from Monday.

A newly set-up national multi-agency flood emergency team is implementing a series of measures to assist Kenyans in coping with the effects of the floods, including food and safe drinking water provision, health supplies, and rescue efforts.



**My sincere condolences to and in solidarity with the affected families, the government and people of Kenya amid the devastating floods across the country that have claimed more than 100 lives, displaced many more and destroyed homes and key infrastructure**

# US yet to see Israel's 'credible plan' for entering Rafah

## WASHINGTON

THE United States has not seen Israel's "credible plan" to enter Rafah that is set to address the "varying areas of concerns", said a US State Department official on Tuesday.

As tensions persist in the ongoing conflict, the United States has reiterated its stance regarding the situation in Rafah, emphasising the need for a credible plan from Israel before any potential military operation.

Principal Deputy Spokesperson for the US Department of State, Vedant Patel reaffirmed this posi-

tion, stating, "That is correct, it continues to be the case that we have not seen a credible plan that would address the varying areas of concerns."

Rafah, a region with over 1 million displaced individuals, remains a critical area for humanitarian aid distribution and a safe passage for foreign nationals.

Patel underscored the significance of addressing the serious humanitarian concerns surrounding Rafah, highlighting the necessity for any operation to prioritise the well-being of the population in the region.

"Primarily the ability to address

the serious humanitarian concerns surrounding again, Rafah is a region with more than 1 million people seeking refuge. It's an area that continues to be an important conduit for humanitarian aid, as well as safe departure for foreign nationals," he said.

While refraining from speculation on potential scenarios, Patel noted the ongoing engagement with Israeli counterparts to seek clarity on their plans concerning Rafah.

"So any kind of operation that does not address some of these key concerns would certainly be opposed by us," he also said.

He stressed that any operation lacking measures to address humanitarian needs and ensure the safe departure of civilians would face opposition from the United States.

"I'm not going to get into any hypotheticals, but this is something we're continuing to engage with our partners in Israel.

Conversations continue to be happening at all levels, and we'll continue to press forward on those conversations and ask what their plans may or may not be as it pertains to Rafah," Patel added.

Patel's remarks come the same day Israeli Prime Minister Ben-

jamin Netanyahu reiterated his military plans to enter Rafah city of Gaza and said that his military will undertake the operations regardless of a breakthrough in truce talks with Hamas.

"The idea that we will stop the war before achieving all its aims is not an option," Netanyahu told the hawkish Gvura and Tikva forums, who represent families of slain soldiers and families of hostages held in Gaza, respectively, The Times of Israel reported.

"We will enter Rafah and we will eliminate the Hamas battalions there -- whether or not there is a deal -- in order to achieve total vic-

tor," Netanyahu added.

According to a statement released by the Prime Minister's Office, the groups urged Netanyahu and National Security Adviser Tzachi Hanegbi to continue the war and to resist international pressures, The Times of Israel reported.

ANI



**I'm not going to get into any hypotheticals, but this is something we're continuing to engage with our partners in Israel.**



## Why do major US ratings agencies manipulate Global South's sovereign credit ratings?

BEIJING

CREDIT ratings agency Fitch recently downgraded the outlooks on China's sovereign credit rating along with those of six major state-owned banks, drawing criticism from economic analysts who deem it unfair and unjust. They argue that such actions fail to accurately reflect China's economic growth prospects.

Analysts believe Fitch's downgrading is an overestimation of the risks China faces and an under-estimation of its growth potential. In the realm of economics, confidence is more precious than gold.

And the recent decision by Fitch Ratings appears to be a deliberate attempt to undermine that confidence. So why would Fitch, a world-renowned international rating agency, come to such a conclusion? Is it possible that Fitch and other U.S. international rating agencies have become "political tools" of the United States to maintain its global hegemony and suppress the development of other developing economies?

In the report, Fitch alleges that the Chinese government's debt risk is high, but the data do not support this conclusion. Data from the Center for National Balance Sheet of the Chinese Academy of Social Sciences show that the debt ratio of the Chinese government sector was 55.9 percent by the end of last year, while data from the Bank for International Settlements show that the government debt ratio of G20 countries averages around 94 percent.

In other words, the Chinese government debt ratio is at a low to medium level internationally. However, Fitch's forecast for China's economic growth rate in 2024 is significantly lower than that of other agencies, making people question the reliability of its sovereign credit rating results.

Dagong Global Credit Rating Co., Ltd. said that international rating agencies have a comparatively limited understanding of China's national conditions and policies, making it difficult for them to accurately recognize the comprehensiveness, scientific aspects and reasonableness of China's macro-policies. In addition, their credit rating methodology is not applicable to developing economies, thus the rating can't reflect the real situation of China's sovereign credit.

Marcos Cordeiro Pires, a professor at Brazil's Sao Paulo State University, said that the downgrade of China's sovereign credit rating is an attempt to shake the market's confidence in the Chinese economy. China's Ministry of Finance said that the index system of Fitch's sovereign credit rating methodology fails to effectively and accurately reflect the positive effect of fiscal policy in promoting economic growth.

"In the long run, maintaining a moderate deficit and making good use of precious debt funds will help expand domestic demand, support economic growth, and ultimately help maintain good sovereign credit," the ministry said.

Currently, the global credit rating industry is highly concentrated, with Moody's, Standard & Poor's and Fitch almost completely controlling the global ratings market. In the process of the United States establishing global hegemony, the "Big Three" U.S. ratings agencies have gradually obtained a "rating hegemony" and set a "ceiling" for their objects' ability to raise funds accord-

ing to their preferences. When evaluating sovereign credit ratings, the "Big Three" often start from ideology and self-interest, denying the characteristics and advantages of other political and economic systems, as they are a tool for promoting the ideology and political stance of the United States. Furthermore, the close relationship between the agencies and the capital market makes it hard for them to objectively and scientifically evaluate credit risks, and in some cases, their misjudgments have even sparked crises.

After some research, economist Carmen Reinhardt from Harvard Kennedy School concluded that "Contrary to logic, recent anecdotal evidence suggests that downgrades in credit ratings have not preceded financial crises. Downgrades appear to have followed, not preceded, the crises in Asia in 1997...

Ratings would not have predicted the nearly certain defaults that would have occurred in several recent crises had the international community not provided large-scale bailouts.

"For example, at the beginning of the 1997 Asian financial crisis, the three major rating agencies failed to detect the severity of the crises surrounding the Thai baht and South Korean won.

As the crisis spread, they abruptly downgraded the ratings of some Southeast Asian countries, exacerbating the crisis. In the years prior to the subprime mortgage crisis of the United States in 2007, the Big Three had overrated many junk bonds during the economic boom, leading to an increasing proportion of high-risk subprime mortgages. When the crisis broke out, they were too slow to downgrade the relevant companies, leading the market to underestimate the risks.

According to Germany's Africa Policy Research Institute, in recent years, sovereign credit ratings of the Big Three for African countries have been "more frequent, unsolicited and deteriorating."

As a result of low ratings, African governments are forced to pay more interest on their debt, leading to tight macroeconomic policies which are detrimental to the countries' long-term investment and economic growth.

African countries are not the only ones to suffer. In the past decade, developing economies and emerging markets have been actively participating in the Belt and Road cooperation, while the international credit rating system dominated by the Big Three has long been treating them with a double standard, for example, by rating the international financing products issued by Chinese leading enterprises at the "junk" level.

In essence, the current rating system was set up by the United States and other developed economies in favor of their own.

By giving themselves high credit ratings and depressing those of the developing economies, they plunder the interests of the emerging markets.

The maneuver had a direct impact on the financing cost for developing economies such as China and its enterprises in the international market, and also raised barrier to deter the economic take-off of the Global South. The result is obvious: All too often, Western enterprises can obtain a large amount of capital with little cost in the financial market, while the Global South enterprises have to pay a lot of interest and financing cost to get the same, all thanks to this unfair and unreasonable rating system.

## Zimbabwe's new gold-backed currency enters circulation amid high inflation

HARARE

ZIMBABWE'S new ZiG notes and coins began circulating on Tuesday, marking a significant step in the country's monetary reform to curb inflation just three weeks after the electronic form of the currency started trading.

The Reserve Bank of Zimbabwe (RBZ), the country's central bank, introduced the new gold-backed currency, known as Zimbabwe Gold or ZiG, on April 5, replacing the inflation-ravaged Zimbabwean dollar. ZiG joins a basket of currencies accepted as legal tender in Zimbabwe, with the U.S. dollar currently dominating over 80 percent of all domestic transactions.

In the capital, Harare, residents queued at banks to withdraw the new currency, with many expressing optimism about the change. Mutsa Muteve, a local resident, hailed the introduction of ZiG, noting its backing by gold as a unique feature that could positively impact the economy.

"If everyone has a positive attitude toward it and embraces it, I think it will make our economy better," Muteve told Xinhua. The physical notes and coins of ZiG come in various denominations, including 1 ZiG to 200 ZiG, as well as half ZiG and quarter ZiG.

The availability of smaller denominations has brought relief to Zimbabweans, who previously had to make unnecessary purchases to round off figures to a dollar due to the unavailability of small change.

"People are eager to have our own currency because we were using the U.S. dollar. As for transportation, some short distances cost 50 (U.S.) cents, but we were forced to pay a dollar because there were no smaller denominations. Now, with this new currency, we are now able to pay reasonable fares," said Letwin Chimanga, another local resident.

Cash transactions were exclusively conducted in U.S. dollars as businesses rejected the inflation-ravaged Zimbabwean dollar notes, said Kunasa Musakura, a Harare resident.

"The availability of ZiG now has made life easier for people to transact in different ways, so I think it's a good thing," he said. ZiG, which initially traded at an exchange rate of 13.56 to the U.S. dollar on April 8, is currently exchanging at 13.43 per dollar, according to RBZ exchange rate updates.

The new currency is backed by precious minerals, mainly gold, as well as foreign cur-



A woman shows a new currency Zimbabwe Gold banknote outside a bank in Harare, Zimbabwe, on April 30, 2024. Zimbabwe's new ZiG notes and coins began circulating on Tuesday, marking a significant step in the country's monetary reform to curb inflation just three weeks after the electronic form of the currency started trading. Xinhua

rency reserves, according to RBZ Governor John Mushayavanhu.

Despite the positive reception, economic analyst Prosper Chitambaro cautioned that the fundamentals for a strong currency are not yet in place.

"But of course, ZiG is trying to address those fundamentals, especially around unsustainable growth in money supply which then causes our inflation to remain high," he said.

"So ZiG, by tying the reserve money supply to the reserves that we actually have, is trying to tighten the monetary policy and ensure that there is no unsustainable growth in the money supply that is actually not supported by reserves.

So it should help ensure that there is a monetary discipline that is critical in terms of ensuring overall macroeconomic or price stability within the economy, because ultimately price stability is the biggest fundamental in any currency equation," Chitambaro told Xinhua.

He noted that the black market had already emerged following the introduction of the new currency.

"I am sure that's expected given the strong demand and the strong prefer-

ence for the U.S. dollar that is actually still there, but I think once we begin to see inflation actually coming down, I think that's going to help in terms of restoration of confidence in the ZiG, and ultimately confidence in the economy," said Chitambaro.

Zimbabwe's annual inflation rose to a seven-month peak of 55.3 percent in March from 47.6 percent in the previous month, according to data released by the National Statistics Agency.

Chitambaro noted the emergence of a black market following the introduction of ZiG but expressed optimism that as inflation decreases, confidence in the new currency and the economy will increase. Zimbabwe has experienced currency instability in recent years, with ZiG marking the sixth relaunch of a new currency.

The country adopted a multi-currency regime in 2009 to stabilize the economy after hyperinflation.

The government briefly outlawed the use of multiple currencies in 2019, only to reintroduce the multi-currency system in 2020, with the U.S. dollar gaining prominence in transactions since then.

Xinhua

## Unmanned 'plant factory': Production line of vegetables

CAN plants grow without soil and sunshine? The answer might be found in a "plant factory" at the Chengdu National Modern Agricultural Industry Science and Technology Innovation Center in Chengdu, southwest China's Sichuan province.

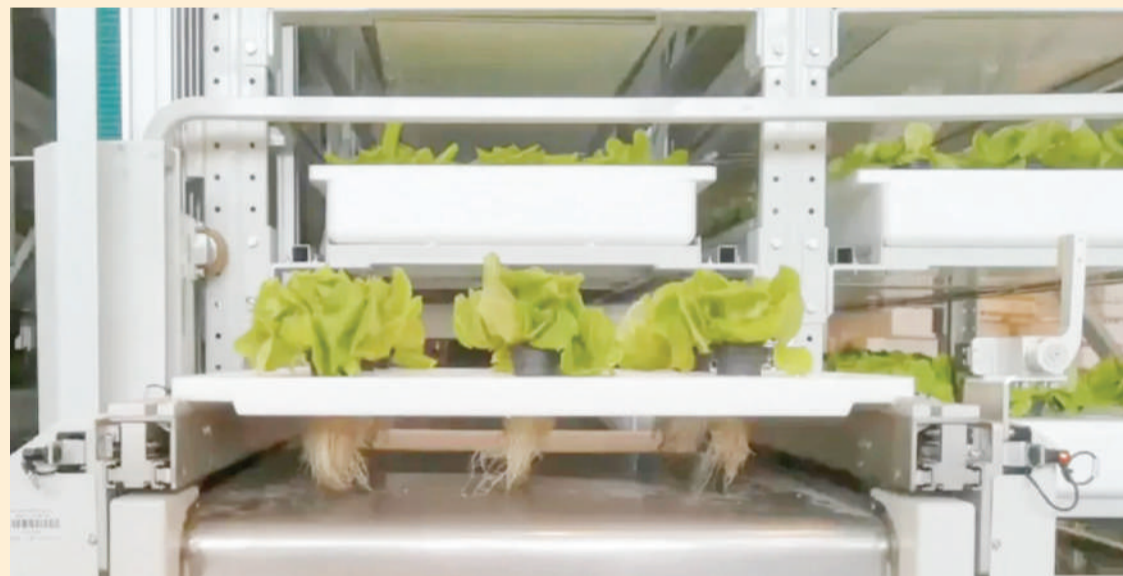
In the plant factory, lettuce plants grow on multi-tier steel racks, bathing the red and blue rays emitted from LED lights fitted at the top of the racks. The factory, with a pinkish glow coming out of its glass walls, exactly resembles a scene in a sci-fi movie.

"Vegetable growing has its 'production line,' too. A lettuce can mature in just 35 days after the seed is sown if it's provided with proper nutrients, lighting and temperature. It would take at least twice as long in an open field," said Yang Qichang, pointing to the 20-tier facility.

As the chief scientist of the Institute of Urban Agriculture, Chinese Academy of Agricultural Sciences, Yang and his team have been dedicated to the plant factory for nearly 20 years.

The plant factory runs this way. A computer commands robotic arms to plant lettuce seedlings onto plates, and then the plates are sent to designated tiers of the racks, where the seedlings receive lighting and nutrient solutions. When the lettuce plants mature, they are withdrawn from the racks and packed after their roots are cut off. Thanks to intelligent management and assistive robots, the plant factory is completely unattended, from seeding to harvesting, and to packing.

Traditional agriculture often faces reduced yields due to meteorological disasters, pests and plant diseases. It's always difficult to maintain a sound environment for crops. Greenhouse cultivation is an exploration that allows for the cultivation of off-season vegetables, but it is still susceptible to



The plant factory is completely unattended, from seeding to harvesting, and to packing. (Photo provided by Chengdu Media Group)

adverse weather conditions such as high temperatures and snow.

Plant factories have shattered the constraints of natural conditions. As an efficient agricultural system that achieves year-round continuous crop production through precise control in a closed environment, a plant factory can adjust environmental factors such as light, temperature, humidity, and nutrients in real-time according to the specific requirements of different crops. This precise supply enables high-efficiency production.

Additionally, plant factories can induce flowering and promote rapid growth, significantly shortening crops' growth cycle.

Plant factories feature accelerated growth of crops, said Wang Sen, a researcher with the Institute of Urban Agriculture. This type of facility, which is free from the limitations by land, space, and climate conditions, accelerates the growth of crops through a light-nutrient coupling technique. It can shorten the growth period of crops such as rice, wheat, corn, soybeans, cotton, and rapeseed by more than half, providing effective support for accelerating crop breeding. It's important to improve lighting efficiency and lower energy

consumption when building a plant factory. Wang told People's Daily that his team has established a database containing 1,238 "lighting solutions" for 72 crop varieties in five major categories, which helps adjust lighting plans based on crop varieties and stages of growth. Besides, with the application of the light-temperature coupling technology, the plant factory's overall energy consumption has been lowered by over 56 percent.

To address the issues of low land utilization and spatial efficiency in traditional flat planting, the team adopted vertical cultivation techniques. "This 20-tier vertical farm can increase land utilization by over 120 times," Yang disclosed.

Today, the 200-square-meter plant factory produces over 60 tons of vegetables each year. By adopting self-developed new crop varieties, vertical cultivation systems, automatic nutrient solution supply systems, energy-saving artificial light sources, and AI-based intelligent management systems, the vertical farm has achieved year-round stable food production. The team is currently exploring profitable business models for the plant factory. It is learned that the high-end leafy vegetables grown

in the plant factory target densely populated urban areas such as the Beijing-Tianjin-Hebei region and the Yangtze River Delta, as well as regions with a local vegetable self-sufficiency rate below 10 percent. Furthermore, the plant factory can also be used for intensive seedling cultivation, which not only reduces production costs but also ensures seedling quality.

China's plant factories are going international. During an international plant factory technology training program hosted by China, students from over 20 countries received systematic training on plant factories. LED "lighting solutions" have been promoted in more than 100 countries and regions. China has also reached agreements with the United Kingdom, Saudi Arabia, Chile and Qatar to build vertical plant factories.

People's Daily

## Russia's UN envoy calls on UNSC to prevent conflict in Bosnia-Herzegovina

UNITED NATIONS

THE UN Security Council should help prevent a conflict in Bosnia-Herzegovina where the situation is deteriorating quickly, Russia's envoy to the UN Vasily Nebenzya said.

"The reason why the Russian Federation has requested today's meeting is the sharp deterioration of the situation in Bosnia and Herzegovina.

The already fragile situation in that country risks deteriorating further in the near future," he said. "We often hear in this chamber that the Security Council must prevent conflicts.

Many countries declare this issues to be at the top of their agenda, and the UN secretary general often speaks about it.

The situation in Bosnia and Herzegovina, in our view, is exactly the case where the Council can show its worth in terms of prevention."

The Security Council "needs to react to the situation," the diplomat said.

Nebenzya said Security Council members, including Russia, had received a letter requesting an urgent meeting of the Security Council from the Serbian member of the BiH Presidency, Zeljka Cvijanovic.

The letter said that "critical developments are taking place in her country, a part of which she represents, that could undermine the functionality and stability of Bosnia and Herzegovina," according to the Russian diplomat.





## Zouzoua denies transfer violation amidst Yanga's FIFA ban

By Correspondent Seth Mapoli

TANZANIA's football fans are demanding that the Tanzanian Football Federation (TFF) should identify Young Africans SC's player responsible for the club's recent FIFA ban.

The ban prohibits Young Africans SC, alias Yanga, from registering new players due to a violation of Annexe 3 of FIFA's Transfer Regulations (RSTP).

On April 12, the TFF announced the FIFA ban without naming the player in question. This lack of transparency has frustrated football stakeholders in the country, who have taken to social media to express their outrage.

Many believe the culprit is Ivorian midfielder Pacome Zouzoua, a Yanga player who has been sidelined with an injury.

Social media speculation suggests that Yanga might be exaggerating the severity of Zouzoua's injury to avoid potential penalties from FIFA. Some argue that if Zouzoua was truly injured, he wouldn't have been included on the Ivory Coast national team's bench for their recent friendly matches.

However, Zouzoua has refuted these claims. He insists he is fully fit and has requested playing time from head coach Miguel Gamondi, even if it is just 10-15 minutes in their CRDB Bank Federation Cup quarterfinal game against Tabora United.

"I'm perfectly fine, I have been following special exercise programs designed by my fitness coach. I've also been undergoing treatment and doing gym exercises for several weeks, along with other programs to maintain my fitness," Zouzoua declared in Dar es Salaam recently.

Zouzoua expressed his frustration at being unable to contribute on the field while his teammates fight for victories, stating: "Honestly, I wouldn't mind even 10 or 15 minutes of playing time."

The midfielder said: "I believe I can get back to form and continue supporting my teammates in achieving victory in every match. Our goal is to defend our titles, including the federation championship and the NBC Premier League title."

Zouzoua acknowledged the challenges the team faces but empha-



Yanga's midfielder, Pacome Zouzoua. PHOTO: COURTESY OF YANGA

sized their commitment to success, affirming: "We know there are difficulties, but we're doing everything we can to perform well and achieve our goals, ultimately bringing joy to our fans."

In comparing the football culture between Tanzania and his home country, Ivory Coast, Zouzoua highlighted the passionate Tanzanian fanbase, pointing out: "In Tanzania, fans genuinely love their teams and come to the stadium to support them."

He revealed: "This is something I truly appreciate. Back home, it's not as common for fans to attend matches. The presence of fans adds so much value to the Tanzanian league."

Zouzoua went on to describe the motivating effect of the fans, adding: "I went to the stadium to watch a match twice while I was injured, people called out to me, offered prayers for my recovery, and motivated me."

He insisted: "This gives me strength. I understand that I mean a lot to these people, and I want to do something that will make them happy when I return to the field."

While the controversy surrounding the FIFA ban continues, Zouzoua's statement suggests he is ready to contribute to Yanga's success once again. The passionate Tanzanian fanbase will undoubtedly be waiting to see him back on the pitch.

Meanwhile, the Jangwani Street side has also faced another registration freeze due to a dispute with former player Lazarus Kambole.

The International Football Federation (FIFA) imposed the ban after Kambole successfully sued the club for unpaid wages and a breach of contract.

Kambole filed a case against Yanga demanding compensation and salary arrears. Despite a 45-day window to settle the debt after the ruling, the club failed to comply.

This decision by FIFA goes beyond international transfers. The Tanzania Football Federation (TFF) has also banned Yanga from making domestic player acquisitions.

The TFF action serves as a reminder to all clubs to honor contracts signed with players and coaches. Failure to do so can result in significant penalties, including registration bans.

## Africa needs to set sight on World Cup glory

By Correspondent Lloyd Elipokea

IT is no secret that the displays of African teams at the venerated FIFA World Cup have been like a roller-coaster ride.

Indeed, right from the maiden edition of the World Cup in 1930, African teams struggled to leave their mark on the greatly esteemed football championship.

However, at the 1990 World Cup in Italy, African teams broke new ground in the competition to open up an unprecedented and exciting, new chapter in the continent's football history.

Right from the get-go, Cameroon played an absolute blinder in their opening encounter against then reigning world champions, Argentina, who was at the time wonderfully led by their inspirational skipper Diego Maradona.

With the odds stacked high against Cameroon, the 'Indomitable Lions' were nevertheless undaunted as they turned in an assured and superb display that saw them claim a famous albeit slim 1-0 win over the stunned South Americans.

That unforgettable victory was a real corker but there was more heady football glory to come.

Playing with a distinct swagger in their stride, Cameroon qualified for the second round, where inspired by their ever-green seasoned striker Roger Milla they dispatched Colombia to reach the quarterfinals of the World Cup, which was a remarkable first for continental football at the time.

Distressingly though, England booted the 'Indomitable Lions' out of the 1990 World



Tanzania's senior national football team players are pictured training in Ivory Coast, shaping up for the 2023 Africa Cup of Nations played from January 13-February 11, 2024. PHOTO: COURTESY OF TANZANIA FOOTBALL FEDERATION

Cup in the quarterfinals but the Lions had made their point, which was that African teams could no longer be regarded as mere pushovers.

In the wake of that memorable World Cup in Italy, many of the game's true greats predicted that African teams would one day dominate the grandest stage in global football.

Nonetheless, that prediction proved to be off the mark as African sides failed to even equal Cameroon's feat at both the 1994 and 1998 World Cups, much to the dismay of keen football enthusiasts.

Four years later at the 2002 World Cup, the 'Lions of Teranga' (Senegal's nickname) reminded all observers about the prowess of African teams when they went on a storybook run through the thrilling football spectacle right up to the quarterfinals, where they unfortunately exited the championship.

Indeed, multiple pundits expected that African teams

would now ascend to undreamt heights following Senegal's laudable exertions at the 2002 World Cup.

But, as in the past, African teams failed to improve their displays at the 2006 World Cup in Germany, where they botched up their overall performance.

At the 2010 World Cup in South Africa, though, the 'Black Stars' of Ghana produced glittering showings en route to advancing to the quarterfinals, where they heartbreakingly cruelly lost to Uruguay.

With hopes high among African football devotees heading into the 2014 and 2018 World Cups, the continent's representatives sadly came a cropper at both prestigious football championships.

Despite that, though, at the 2022 World Cup in Qatar, one African team nearly made it all the way through to the championship's finale and that side was Morocco.

Indeed, Morocco's stellar feat

marked the first time in history that an African side had qualified for the semi-finals, which was an accomplishment that was greeted with widespread jubilation on the continent.

In light of that, it is crystal clear then that African sides possess the requisite ability to even win the whole shebang at forthcoming world cups.

Thus, it is hoped that the Confederation of African Football (CAF) can launch a new program to ensure that an African team can one day hoist aloft the coveted trophy.

After all, if Morocco could reach the semi-finals in fabulous style two years ago, then an African team could surely emerge as triumphant victors from the quadrennial football showpiece event.

All we need are the following sine qua non attributes of confidence, fearlessness as well as hard-work, and the World Cup can most certainly be ours one day.

## Coach optimistic about swimmers' qualification for 2024 Olympics



National Sports Council's Sports Officer Charles Maguzu (L) hands over the national flag to Tanzania's national swimming team captain Sophia Latiff ahead of their flight to Angola to battle it out in the African Swimming and Open Water Championships. The occasion was held in Dar es Salaam on Sunday. PHOTO: GUARDIAN CORRESPONDENT

By Guardian Correspondent

TANZANIA's national swimming team's coach Yusuph Siki has expressed optimism in his

swimmers' chances of making it to the 2024 Olympics.

Siki disclosed in Dar es Salaam early this week when the team was preparing for its par-

ticipation in this year's African Swimming and Open Water Championships held in Angola from Tuesday to May 2.

Three swimmers- namely Col-

lins Saliboko, Hilal Hemed, and Sophia Latiff have represented Tanzania in the championships.

He revealed that his swimmer's stint in the continental showdown aims at pursuing a ticket to the 2024 Olympics that will be held in Paris.

"I have prepared my swimmers to ensure that we are going to fly Tanzania's national flag well," Siki noted. The team's captain Sophia promised to do well so that she could improve her Personal Best Time.

"I have prepared well through various tournaments I have done to break the record and reduce the time," Sophia remarked.

National Sports Council's Sports Officer Charles Maguzu asked the national swimmers to successfully fly the national flag so they could return with medals.

"I'm handing this national flag so that you can represent our country. Based on your experience, I believe you will bring us victory," Maguzu revealed.

By Correspondent Nassir Nchimbi

A major overhaul is underway at Simba SC ahead of next season, with many key players and the ones that have not lived up to expectations expected to part mutually with the club.

The club's footballers who are to be out of contract will further have no extension of their contracts.

The decision was reached after the club had failed to meet its goal this season, which witnessed the team crash out of the CAF Champions League quarterfinals with a 3-0 aggregate defeat at the hands of Egypt's Al Ahly.

There was further an unexpected CRDB Federation Cup Round of 16 exit for the Msimbazi Street side, having fallen 6-5 to the modest opponent in the 10-man Kigoma's Mashujaa FC via penalties, after having been locked to a 1-1 draw in regular time.

With the Msimbazi Street outfit having missed out on the NBC Premier League silverware for two seasons in a row, it is bracing for what is expected to be a failure to clinch the domestic top-tier title

## Simba SC set for major overhaul

for the third season, because of the points gap and the current form of the long-time rival, Yanga.

Finishing second to secure participation in next season's CAF Champions League is Simba SC's current focus, as far as the squad's participation in this season's NBC Premier League is concerned. The achievement will ensure the outfit attracts players to reinforce it ahead of next season.

Winning the Community Shield and 2024 Muungano Cup showdown title had hardly been the club's main objectives this season and, for that matter, triumphing in the domestic mini-tournaments is described as an underachievement for the ambitious side.

Simba SC aims to begin next season with a new squad to install the winning mentality that has been lost, majority of the players- who helped the outfit lift four Premier League titles- will be released.

With Moroccan goalie Ayoub Lakred now turning out to be the number one shot-stopper at Simba SC, the club is expected to part ways with Tanzanian keeper Aishi Manula- who will leave the club as a free agent.

The Tanzanian goalie has faced multiple injuries and lack of availability and, with his position now secured, Simba is confident of moving on without the goalie.

Manula is set to attract offers from his former outfit, Azam FC, which expressed interest in the shot-stopper during the previous season's major transfer window.

Azam FC is, despite roping in three experienced foreign goalies, still struggling in the goalkeeping department.

Comoros keeper of French nationality, Ali Ahmada, and Ghanaian keeper Abdulai Iddrisu picked injuries that will keep them out of action until the end of the season.

The Chamazi Street outfit also signed Sudanese goalkeeper Mohamed Mustafa on loan from Sudan soccer big gun, Al Merikh, until the end of the season.

Simba SC's Gambia international Pa Omar Jobe, who joined the club during the January mini-transfer window as a free agent, is not a popular figure in the side after failing to live up to expectations.

The attacker has so far netted one goal in the ongoing NBC Premier League since his arrival and has yet to settle at the Msimbazi Street squad as it is looking for a goal-getter who will quickly adapt and score many goals.

After defender Henock Inonga had shown stellar performance for Simba SC- the club will listen to offers from other clubs including Morocco's FAR Rabat FC for the Congolese center-back as the Tanzanian outfit aims to move on without the player.

Simba SC feels Inonga is of late lacking commitment, given he is seeking to part ways with the side.

Burundian winger Saidi Ntibazonkiza is set to be a free agent at the end of the season, despite scoring seven goals in the NBC Premier League, as well as netting two goals and executing two assists for the club in the CAF Champions League.

The Msimbazi Street squad is expected to part ways with the 36-year-old winger and register young players that have higher caliber per the club's standards.

Club captain John Bocco is expected to focus on coaching the team's U-17 squad, with his playing career set to come to an end this season. The changes are said to be witnessing the veteran striker leaving his role as a coach and returning to playing football elsewhere next season.

Zambian midfielder Clatous Chama will mutually leave the club at the end of the season. Chama joined Simba SC for the first time in the 2017/2018 season.

Simba SC wants to do away with relying on the midfielder, who has always been unsettled when the season draws to a close.



## In-form Aubameyang aiming to fire Marseille to Europa League final

PARIS

PIERRE-EMERICK Aubameyang is enjoying a stunning late-career revival at Marseille, whose unlikely run to the semi-finals of the Europa League has been made possible largely thanks to the goals of the former Arsenal striker.

There was plenty of scepticism when Marseille signed the 34-year-old on a three-year deal after a poor last campaign at Chelsea.

The Gabon international had struggled to settle at Stamford Bridge at a turbulent time for the London club, and scored just one goal in only five starts in the Premier League.

However, the return to the country of his birth after a decade abroad has worked a treat, even in a Marseille side who have lurched through numerous crises over the course of the season.

Aubameyang has rediscovered the prolific form of his heady days at Borussia Dortmund and Arsenal, netting 27 goals in 46 games in all competitions.

His goals have not been enough to propel Marseille into the upper reaches of the Ligue 1 table, given that they currently sit seventh with only three games left.

That means there is a danger they won't qualify for Europe at all next season.

Aubameyang and Marseille are on their third coach of the campaign, with Spaniard Marcelino Garcia Toral quitting in September after only seven games at the helm.

His decision to walk came after a fiery meeting between club management and unhappy supporters groups.

Marcelino was replaced with former Italy star Gennaro Gattuso, but he didn't fare much better, lasting five months before being dismissed in February. The current man in charge is Jean-Louis Gasset, the veteran 70-year-old who was available after leaving the Ivory Coast job during the Africa Cup of Nations.

Gasset has not been able to make Marseille more consistent domestically, but he has led them to victories in the Europa League against Shakhtar Donetsk, Villarreal -- two former winners of the competition -- and Benfica.

That run, including beating former European Cup winners Benfica on penalties in the quarter-finals, has led OM to a last-four showdown with Atalanta.

"We dream of evenings like these. This is a competition that suits us," Gasset said after beating Benfica. "We have got to the semi-finals of a European competition having beaten three clubs who have won (European) trophies.

"It is an epic tale. A season can only be judged at the end, but we want to go as far as possible."

That would mean getting to the final in Dublin on May 22 against either Roma or German champions Bayer Leverkusen.

Marseille, who lost the Europa League final in 2018 and the UEFA Cup finals of 1999 and 2004, would not be favourites in the final and are also probably the underdogs against Atalanta, conquerors of Liverpool in the last round.

AFP

## Emery's transformation allows Aston Villa to dream in Europe again

LONDON

ASTON Villa head into a first European semi-final for 42 years against Olympiakos today but have the experience of a proven winner at this stage of continental competition in manager Unai Emery.

The Spaniard is a four-time Europa League champion from his spells at Sevilla and Villarreal and is now targeting a first Europa Conference League success to cap his transformation of a sleeping giant. Villa sat just outside the Premier League relegation zone with just 12 points from their opening 12 games under the sacked Steven Gerrard when Emery took charge for the first time in November 2022.

Despite that handicap, he still managed to qualify Villa for Europe for the first time since 2010 thanks to a seventh-placed finish.

"He does not miss a trick. He's obsessed with football and he wants us to be obsessed with football," said the club's captain John McGinn. "He's completely transformed this place and it's a pleasure to work under him."

Even more glamorous nights for Villa Park await next season with the side from Birmingham closing in on a first ever taste of the Champions League since it was rebranded from the European Cup.

Villa are fourth in the Premier League, seven points clear of Tottenham, who have just five more games to overhaul that gap.

Champions of Europe in 1982, Villa have not been back at that elite level since the season they defended the trophy 41 years ago.

Yet, Emery has still referenced the images of the club's European Cup triumph on the walls of the training ground as a source of inspiration for a new era of success that he is building.

"Everyday when I go to the training ground there is the '82 European Cup (picture). It's good to have that memory," said Emery at the start of Villa's European adventure this season.

AFP

# Vinicius hits two as Real Madrid eye final after snatching draw at Bayern

MUNICH

REAL Madrid forward Vinicius Junior scored a double, including an 83rd-minute equalising penalty, to snatch a 2-2 draw at Bayern Munich on Tuesday that puts the Spanish side in the driving seat for the return leg of the Champions League semi-final.

Vinicius gave Real the lead after 24 minutes of the first leg but Bayern scored twice in four second-half minutes to wrestle back control, Leroy Sane with a stunning opener and Harry Kane converting a penalty.

Kim Min-jae fouled Rodrygo in the box with eight minutes remaining and Vinicius stepped up, drowning out a chorus of boos and whistles to blast home.

"In this competition it's important not to lose, and we're here because we haven't lost yet," said Vinicius.

"I'm very happy that I was able to score two goals, and now we need to have a magical night at home," he added.

The draw makes Madrid favourites to progress in next week's return leg at the Santiago Bernabeu but Bayern, who dominated large parts of the match, will still have hope of making it to the final at Wembley in June.

"It's a good result for the second leg," Madrid coach Carlo Ancelotti said. "But nothing has been decided yet."

"Bayern have high quality. They have players like Musiala or Sane who can hurt us."

"It feels a bit strange," said Bayern manager Thomas Tuchel.

"But the situation is very clear. Win in Madrid, then off to Wembley. The winner takes it all."

"We will be ready and we accept the fight. We will go to Madrid with self-confidence."



Real Madrid's Brazilian forward Vinicius Junior scores the second goal from the penalty spot past Bayern Munich's German goalkeeper Manuel Neuer during the UEFA Champions League semi-final first leg football match between FC Bayern Munich and Real Madrid CF on April 30, 2024 in Munich, southern Germany. (Photo: AFP)

We have to be brave."

Before the match, the Bayern fans unveiled a giant banner depicting Franz Beckenbauer which spanned from the grass to the rafters. It was a fitting tribute on a night featuring the most-played fixture in European Cup history.

Famed for their composure on the biggest of stages in this competition, 14-time winners Real struggled early on as Bayern dominated possession while spurred on by a ferocious home crowd.

Sane had a chance after just 40 seconds and another minutes later, while Kane chipped a shot from halfway just over the bar as the visitors struggled to cope.

Madrid's success in this competition this season, including in their quarter-final win over Manchester City, has been built on absorbing pressure before striking.

The visitors repeated the trick for the opener, breaking Bayern's dominance in ruthlessly simple fashion while showing the hosts how easy scoring goals can be.

Toni Kroos collected the ball from a corner and drilled a defence-splitting pass along the ground which found Vinicius galloping in acres of space on the edge of the area.

Without a Bayern player in range, Vinicius calmly slotted the opener past a helpless Manuel Neuer, changing the complexion of the match

completely.

Bayern, who have six European Cups of their own, were not awed and continued to push but could not break through; their best chance of the remainder of the half came through a free kick, with Kane finding a huge gap in the wall but blasting wide.

With Real seemingly in cruise control, Bayern grabbed hold of the match early in the second-half, scoring twice in four minutes.

Eric Dier found Sane down the right flank. The Germany winger, who had missed several chances in the first half, dribbled into the box before unleashing an unstoppable shot. It was his first goal for Bayern in any competition

since October.

The hosts' next attack came down the left, with the ever-dangerous Jamal Musiala felled by Lucas Vazquez in the box. Referee Clement Turpin pointed straight to the spot and Kane duly sent Andriy Lunin the wrong way to take the lead.

With Bayern in control, Real went on the counter-attack and it was Kim's turn to give away a clumsy penalty, with Vinicius confidently slotting in the equaliser.

"We have to continue with cool heads, rest until next week, and we will give everything to leave the Bernabeu qualified for London," Vinicius said.

AFP

# Vinicius delivers on key night in Munich to give Madrid belief

MUNICH

VINICIUS Junior has struggled to consistently hit top form this season but snatched Real Madrid a vital 2-2 draw at Bayern Munich on Tuesday with a brace to give his side every chance of reaching the Champions League final.

The 23-year-old forward's strikes bookended a pulsating semi-final first leg battle at the Allianz Arena, leaving all to play for in the Spanish capital next week.

England international Jude Bellingham's explosion on to the scene has taken some focus from Vinicius, but the Brazilian was decisive on the big stage for the record 14-time winners.

Harry Kane and Kylian Mbappe lead the scoring charts in the Champions League with eight goals each, but Vinicius climbed to five on a heady spring evening in Munich.

his qualities came to the fore.

Vinicius spotted Toni Kroos' cunning intentions after 24 minutes, running on to the German midfielder's low through ball and stroked past Manuel Neuer to put Madrid ahead.

After Leroy Sane and Kane turned the game on its head, it was Vinicius again who pulled Madrid level.

The striker broke into the box with a slalom run and released compatriot Rodrygo, who was clumsily hauled down by Bayern defender Kim Min-jae.

Vinicius stayed calm to slot home the resulting penalty and ensure Madrid start off on even footing back at the Santiago Bernabeu.

"We have to continue with cool heads, rest until next week, and we will give everything to leave the Bernabeu qualified for London," Vinicius told Movistar, setting his sights on the Wembley final.

"I'm very happy that I could score two goals, and now we need to have a magical night at home."

Despite breaking through at Real Madrid as a left winger, this season Vinicius has been deployed centrally on occasion by coach Carlo Ancelotti, particularly in big matches.

In both legs of the quarter-final against Manchester City he played in the middle, and although he did not score he created two goals in the 3-3 home draw against Pep Guardiola's side.

Ancelotti said he believed goals would come for Vinicius in the position and as is so often

the case, the wise Italian was proved right.

"He's learned to move well without the ball... and his finish was ice-cool," noted Ancelotti.

Vinicius and Rodrygo also swapped positions frequently to keep Bayern's defence on their toes.

"I think it's good for the team, I hope the coach continues with it because it's working out," said Rodrygo.

Vinicius was frequently involved, helping to create a chance for Kroos early in the second half that Neuer

saved superbly.

He was also sent through on goal himself for the second time in the match but from a wide angle the German stopper had the advantage and beat away his effort.

However Vinicius would have the final say, for now at least, with his penalty that earned Madrid a draw from a game where they might have lost, given the volume of chances Bayern created.

"In this competition it's important not to lose, and we're here because we haven't lost yet," add-

ed Vinicius.

"So we have to continue, to do big things, and take Madrid where it deserves to be -- the final."

Vinicius' double at a vital time opens debate over whom Madrid's finest talent is, although not for elder statesman Kroos.

"A week ago everyone said the best was Jude... now it's Vini," said the 34-year-old, who impressed on his return to the Allianz Arena.

"It's just that we have had a lot of good players."

AFP

Gwiji by David Chikoko





# SPORT

Vinicius hits two as Real Madrid eye final after snatching draw at Bayern

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## Simba SC back to the drawing board, says Juma Mgunda



Simba SC's winger Willy Essomba Onana (R) negotiates his way past Namungo FC's defender, Derrick Mukombazi, when the teams met in a 2023/24 NBC Premier League duel in Lindi on Tuesday and were locked to a 2-2 draw. PHOTO: COURTESY OF SIMBASC

By correspondents Michael Mwebé & Seth Mapoli

**S**IMBA SC interim head coach Juma Mgunda has said 'it is back to the drawing board' for his side after they were forced to settle for a damaging draw with Namungo FC in the NBC Premier League tie which took place in Lindi on Tuesday.

A late own goal by center-back Kennedy Juma saw Simba SC blow a 2-1 lead to draw 2-2 with Namungo FC at Majaliwa Stadium in Ruangwa.

Miscommunication between goalkeeper Ayub Lakred and defender Juma resulted in a howler own-goal in the 90th minute.

Cameroonian striker Willy Onana had given Simba SC the lead in the 33rd minute but the well-travelled and ever-green Kelvin Sabato Kongwe levelled the scoreboard for Namungo FC six minutes later.

In the second half, winger Edwin Balua—who was starting in a competitive game for the first time since his January arrival—restored Simba SC's lead, courtesy of his well-taken free kick 20 minutes to normal stoppage time.

The results leave Simba SC sitting third on the table with 47 points collected from 22 games played. They are 15 points behind league leaders Young Africans SC.

Simba SC also finds itself

eight points behind second-placed Azam FC, further dwindling the former's hopes of clinching the coveted CAF Champions League spot.

Afterward, Mgunda spoke to the press saying they have to get back to the drawing board to address their shortcomings to get positive results in the remaining eight games.

"I should thank my players for fighting to get one point. It wasn't easy, it was a difficult match and you know the league is going toward the finishing line, everyone is fighting hard to achieve their targets," the interim head coach noted.

He pointed out: "With the results that have happened, I believe that in the remaining eight games we are going back to the training grounds to make sure that the good things that have come out in today's game can be improved."

Mgunda disclosed: "And

the shortcomings that appeared and led to this draw, we are going to work on them to ensure that, in the next match, we try to finish well and get a good result."

Simba SC will quickly regroup for their next league assignment on Friday against relegation-battling Mtibwa Sugar at Azam Complex Stadium in Dar es Salaam.

Inheriting the team following Simba SC's recent split with Algerian coach Abdelhak Benchikha, Mgunda witnessed his side take an early lead in the 34th minute. Willy Onana, capitalizing on a pass from Mohamed Hussein, put Simba SC ahead.

Five minutes after Simba SC went ahead, Sabato equalized for Namungo FC, scoring his first goal of the season in the league.

The goal, scored by Sabato from a pass by midfielder Ayoub Semtawa, woke Simba SC up again, but

their efforts were fruitless and they found themselves at half-time with the score reading 1-1.

In the first half, Simba SC's forward, Kibu Denis, was unable to continue the game due to a tackle by Namungo FC center-back Hamis Khalifa in the 25th minute. Denis was substituted in the 27th minute and his place was taken by Pa Omar Jobe.

Early in the second half, Mgunda made a substitution, taking off midfielder Babacar Sarr and replacing him with Abdallah Hamisi who, to some extent, went to fight to ensure the team was solid in midfield.

From the first minute of the game until the 61st minute, Simba SC was seen taking five corner kicks while Namungo FC had not managed any. Despite Simba SC taking many corner kicks, the outfit failed to make good use of them.

To ensure that either

of the sides was looking for a win after a long time with the score tied at 1-1, several substitutions were made, with Namungo FC head coach Mwinyi Zahera bringing on forwards Hassan Kabunda and Meddie Kagere in the 67th minute to replace Semtawa and Sabato.

Shortly after the introduction of the duo, Simba SC went 2-1 up in the 69th minute from a direct free kick by Edwin Balua, who tormented Namungo FC goalkeeper Jonathan Nahimana.

Balua's appearance in the game was his first time starting for Simba SC since joining the team in the last transfer window this season from Tanzania Prisons FC.

Zahera continued to fight to ensure his club did not lose at home and made more substitutions in the 78th minute, bringing off midfielder Frank Domayo and Khalifa and bringing on Hashim Manyanya and James Mwashinga.

The substitutions largely contributed to Namungo FC's increasing attacking power and, in the 89th minute, the team's players exchanged quick passes before Kagere put Simba SC goalkeeper Lakred and his defender Juma under pressure with a looping shot, resulting in an own goal by Juma which made the scoreline read 2-2.

The draw takes Simba SC to 47 points after 22 games, leaving the club positioned third in the table, while Namungo FC, who have played 24 games, are occupying ninth place with 27 points.

The two goals conceded by Simba SC in the game have left the team conceding 23 goals in 22 games, continuing the side's poor defensive record.

**5 EATV THURSDAY**

**TO NIGHT @ 9:00**

**SALAMA NA**  
Meet Salama with her renown friends who share their relatable stories on her one on one interviews to inspire fellow Tanzanians

11:00 DADAZ  
12:00 KIPENGA XTRA  
13:00 Mpera Mpera  
13:30 Kali Za Wana  
14:00 Kilimo Plus  
14:30 Ujenzi (r)  
15:00 Funguka  
15:30 Dondoo Za Michezo  
15:30 Ubongo Kids  
15:58 Dokezo Za Michezo  
16:00 Zote Kuntu  
16:15 Dondoo Za Michezo  
16:17 Zote Kuntu  
16:45 Dondoo Za Michezo  
16:47 Zote Kuntu  
17:00 SFELEKT  
17:55 Kurasa  
18:30 Kali za Wana  
18:15 Dondoo Za Michezo  
18:17 Kali Za Wana  
18:30 Bongo Hits

18:58 Dokezo Afya  
19:00 EATV SAA 1  
20:00 DADAZ (r)  
20:58 Dokezo Mambo Ya Pesa  
21:00 SALAMA NA  
21:30 Zote Kuntu  
21:45 Dondoo Za Michezo  
21:47 Zote Kuntu  
22:00 Bongo Hits  
22:15 Dondoo Za Michezo  
22:17 Bongo Hits  
22:45 Dondoo Za Michezo  
22:47 Bongo Hits  
23:00 Kurasa  
23:05 EATV SAA 1 (r)

**eastafrica RADIO**

05:00 Supa Breakfast  
09:00 MAMAMIA  
12:00 Kipenga Xtra  
13:00 Planet Bongo  
16:00 EA Drive  
19:00 Kipenga  
21:00 The Cruise

**88.1FM DAR ES SALAAM**

## Azam FC announces second signing in early transfer business

By Correspondent Michael Mwebé

AZAM FC faces a massive transfer window as the side aims to become more competitive in the 2024/25 season.

The Chamazi Street-based side has traditionally preferred to wait until later in the transfer window to do key deals.

A change of approach has been ushered in by head coach Yousouph Dabo. He believes it is important that new signings have a full pre-season under him.

With less than a month of the campaign remaining, a lot of the focus is already switching to the transfer window, and, true to word, Azam FC is already doing early business.

On Tuesday evening, the club announced the signing of Ivorian attacking midfielder Franck Tiesse on a two-year deal.

The 26-year-old has joined Azam FC from Malian top-flight side Stade Malien to bolster the Tanzanian outfit's attack.

Tiesse is already in Tanzania and was immediately confirmed by Azam FC after passing his medical at the Aga Khan Hospital in Dar es Salaam.

Azam FC noted in a statement: "We have reached an agreement with Stade Malien club (Mali) to sign their striker, Franck Tiesse. The Ivory Coast star has agreed to sign a two-year contract starting next season 2024/25."

"Tiesse, who is known for his great attacking ability, helped Stade Malien reach the quarterfinals of the CAF Confederation Cup this season," the club said.

Tiesse becomes the second signing ahead of the 2024/25 season after defender Yoro Mamadou Diaby who joined the club from Stade Malien last month.

He joins fellow West Africans Kipre Junior, Gibril Sillah, Allasane Dia, James Akaminko, Daniel Amoh, and Cheick Sidibe, at Azam FC.

Azam FC is almost guaranteed of continental football next season. They are second in the Premier League table, eight points behind leaders Young Africans SC.

While the title may be a bit far-fetched given the gap with Young Africans SC, Azam FC holds an advantage over third-placed Simba SC in the race for the final CAF Champions League spot.

Azam FC has a seven-point cushion over Simba SC who have two games in hand. The two sides are also set to meet this month.

## Zahera delighted with Namungo FC's draw with Simba SC, eyes top-four finish

By Correspondent Nassir Nchimbi

NAMUNGO FC head coach Mwinyi Zahera has lauded his players for keeping up pace with the outfit's ambitions for a top-four finish in the NBC Premier League as they held Simba SC to a 2-2 in the league's match which took place at Majaliwa Stadium in Lindi on Tuesday.

The Lindi side, popularly known as 'Southern Killers', came into the tie on the back of a crucial 1-0 victory over Coastal Union to open up the top-four race to the rest of the teams below the fourth place.

Zahera said Simba SC struggled to score a team goal, adding they failed to break Na-

mungo FC's defense that was set on the mid-block.

Simba SC, as a result, dropped two points and jeopardized their quest for a top-two finish—which will help the club grab qualification for the CAF Champions League football next season.

The Congolese noted: "In the last six games, anything can happen—all teams below Simba SC have a shot at finishing in the top four on the last day of the league, I am elated with the performance of my players, I told them to be efficient on both ends of the pitch."

"And whatever happens, I will look at them straight in their eyes and say that they



Namungo FC head coach, Mwinyi Zahera.

did a great job, Simba SC had momentum heading into this match, they defeated Azam FC to win the Muungano Cup—which was a huge boost

to their confidence," Zahera said.

"The goals Simba SC scored were individual plays, capitalizing on our minimal errors, they did not score any goal that was a team build-up, a positive that I take into these last games as we build up for our top-four finish," Zahera remarked.

Despite Simba SC's struggles, Zahera asserted that his players had to be tactically disciplined until the final whistle because Simba SC has footballers with brilliance.

Zahera noted: "I told my players to defend deep, we should not allow either Willy Onana or Kibu Denis—who is a very fast player—to run 30 me-

ters, 20 meters towards our goal because these players are fast and very skillful, one mistake can cost us the whole game, I am delighted they understood, for us, one point is enough."

Namungo FC is now sitting ninth in the league log with 27 points—six points behind fourth-placed Coastal Union, having won six ties, lost nine, and notched a draw in nine.

With 47 points in the kit, Simba SC has remained clinging on to the third place, seven points adrift of Azam FC which has 57 points. In eight games the Msimbazi Street side is left with, it has one game against Azam FC.

## Flexibles by David Chikoko

