

Accountability in governance not yet there, says Z'bar VP1

In the meeting, various points were discussed regarding the conduct of multiparty politics as the country heads towards the 2024 local government polls and the 2025 general election

By Guardian Reporter

ANZIBAR First Vice President Othman Masoud Othman has appealed for the denhancement of accountability systems at all levels to promote good governance.

Opening a meeting of the council of political parties discussing what to add to bills for political parties and electoral reforms tabled back in November, he said there are leadership gaps in

political activity, the legislature, the judiciary and within the general public.

Accountability can be achieved if there are reforms for a democratic electoral processes as currently envisaged, he said.

It is the general election that brings in leaders at all levels, thus getting candidates has to be wellmanaged as it is leaders who shape the country's image, he said, urging participants at the meet-TURN TO PAGE 2



Tanzania Wildlife Management Authority conservation commissioner Mabula Nyanda (R) and Magellan General Trading LLC director Ahmed Warsama pictured in Dar es Salaam yesterday signing special wildlife investment concession agreements in respect of the Mkungunero Game Reserve. The reserve, a natural corridor for wildlife migrating from Tarangire National Park into neighbouring reserves, straddles three administrative districts: Kondoa, Kiteto and Simanjiro. Photo: Correspondent Happy Shayo

Stunting: Njombe schools to farm vegetables, start poultry projects

One in six children aged two to three years is likely to be severely stunted, with stunting higher in the Mainland (35 percent) than in Zanzibar (24 percent) By Guardian Correspondent, Njombe

NJOMBE regional authorities have tasked primary and secondary schools to start engaging in vegetable cultivation, as part of measures to combat stunting and malnutrition among children.

Anthony Mtaka, the regional commissioner, issued this directive here yesterday at the launch of a five-year broad based nutrition project funded by the United States Agency for International Development (US-AID), disbursing over 800m/- annually.

He challenged schools to establish poultry farms for pupils to access balanced diets that especially include eggs, affirming that regional authorities will be asserting that the regional secretariat will seek information from schools on how they are imple-

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New whathe concessions to add 40bn/- in revenues

By Henry Mwangonde

THE Tanzania Wildlife Management Authority (TAWA) yesterday signed seven strategic investment contracts billed at \$278m (696bn/-) with five prospective investors for special wildlife investment concession areas

(SWICA), a new business model for sustainable utilisation of wildlife resources and raising revenues.

SWICA is a model that allows investors to provide trophy hunting and photographic tourism services within one concession area, targeting high end customers who prefer ex-

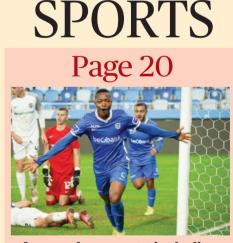
clusive and luxurious service.

Mabula Misungwi, the TAWA conservation commissioner, at a briefing that the government is expecting to generate upwards of \$314m during the 20 years of investments, which boils down to \$16m per year (40bn/-), a far cry from

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Former President Jakaya Kikwete fetes adolescent male members of his Kwere tribe at an initiation ceremony held at his native Msoga village in Chalinze constituency, Coast Region, on Sunday. Some were from the residences of close relatives of and were recently circumcised the traditional



Amrouche open to including John in upcoming Taifa Stars selection





Five talking points from the first half of the Premier League season





Can Amrouche's AFCON revolution rewrite Tanzania's soccer narrative?

NEWS

New wildlife concessions to add 40bn/- in revenues

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the trophy hunting business model, which was generating just above a tenth of those estimates annually.

The SWICA business model is a viable option toward attaining optimal and sustainable utilisation of wildlife resources, he said, noting that the procurement process for investors was conducted in line with the relevant provisions set out in SWICA regulations of 2021.

The regulations provide for solicited and unsolicited applications plus assessment procedures where solicited application procedures provide that the special concession areas are designated, advertised to solicit applications in a competitive manner, he stated.

He listed awarded investors as Bushman Safari Trackers Ltd that will operate Maswa Game Reserve to the north, Mkwawa Hunting Safaris Ltd billed for the Selous Game Reserve lot 1, Grumeti Reserves Ltd set for Grumeti Game Reserve and Ikorongo Game Reserve).

Mwiba Holdings Ltd set up Maswa Game Reserve at Mbono and Kimali lots, while Magellan General Trading has been handed the Mkungunero Game Reserve area.

TAWA is ready to ensure smooth implementation of all SWICA projects in the respective areas in collaboration with the concession winning firms, based on the monitoring and evaluation manual used as a tool to inform TAWA on the progress of SWICA projects, he emphasised.

Angellah Kairuki, the Natural Resources and Tourism minister, said that among other benefits in conservation and research, the investment drive is going to benefit local communities in the vicinity of those areas as an estimated \$50m (125bn/-) will be used to finance community development projects during the 20 years of investment.

Tanzania used to hear of trophy hunting and photographic tourism for a long time but now SWICA is being added as a business model and revenue strategy, she said, intimating that this is a great innovation in the quest to diversify tourism products and services.

Domestic and international stakeholders need to invest in the sector as there is a good number of attractive investment areas for would-be investors, she added.

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FROM PAGE 1

ing to make good use of the platform. They need to ensure that electoral laws coming from the bills are beneficial to the country, while veteran CCM cadre and former cabinet minister Stephen Wasira praised President Samia Suluhu Hassan for embracing the country's traditions.

She had introduced political dialogue and sought reconciliation, which is suitable for the promotion of peace, he said, underlining that it was wrong to oppose what President Samia has demonstrated in spearheading democratic reforms, improving the conduct and operations of multiparty politics.

Right after being sworn in, the president demonstrated what she wished the country to be like, he said, noting that media outlets, hitherto operating in fear, were now operating freely. The general public can now discuss and talk politics anywhere, he remarked.

Major steps have been taken in improving the economy and slowly the meriting priority, expressing concern that some politicians are prioritising their parties in the dialogues instead of the country.

In the meeting, various points were discussed regarding the conduct of multiparty politics as the country heads towards the 2024 local government polls and the 2025 general election.

Hamza Hassan Juma, the Policy, Coordination and House of Representatives state minister in the Zanzibar Second Vice-President's Office, said that efforts by the government to involve other stakeholders seek to enact good laws.

Judge Francis Mutungi, the registrar of political parties, said that the meeting takes up President Samia's instructions regarding recommendations from meetings of the council of political parties in changing various law provisions on elections and democracy.

The meeting participants need to prioritise patriotism for productive Stunting: Njombe schools to farm vegetables, raise chicks

menting that directive.

FROM PAGE 1

If land is available this should allow them to establish poultry farms, he said, noting that schools that are ready will be required to pay for 1,000 chicks to start producing eggs.

Such efforts will enable schools to uplift what pupils eat, thus help to curb stunting, he remarked, stating that school managements would decide on the distribution of eggs for pupils.

Dr Joyceline Kaganda, the nutrition project supervisor, said that the project will be providing chicks and nutritious seeds to the schools, as well

as teaching women and girls how to prepare nutritious foods.

They will also be educated on proper maize preservation methods as poorly stored maize can ignite aflatoxins, poisonous bacterial growth that contributes to stunting, she said.

Victoria Mwanziva, the Ludewa district commissioner, said the district authorities have been putting up strategies to end malnutrition and stunting, including educational campaigns directed at women and chil-

"We have running campaigns to promote school feeding whereas parents are educated on the impor-

balanced diets. We also encourage residents to establish home vegetable gardens," she said, while Claudia Kitta, the Wanging'ombe district commissioner, said that residents are being taught how to prepare nutritious porridge and auxiliary foods.

One in six children aged two to three years is likely to be severely stunted, with stunting higher in the Mainland (35 percent) than in Zanzibar (24 percent).

Reports have it that the rate of stunting among children under the age of five has decreased from 34 per cent in 2015/16 to 30 per cent in 2022, while

tance of feeding their children with child pregnancies dropped from 27 per cent in 2015/16 to 22 per cent in 2022, but there is a lot to be done by parents and guardians in keeping children and youth safe, experts affirm.

Launching the 2022 Tanzania Demographic and Health Survey and Malaria Indicator Survey (2022 TDHS-MIS), President Samia Suluhu Hassan said that 300 children out of 1,000

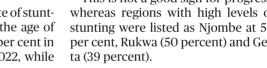
whereas regions with high levels of stunting were listed as Njombe at 50 per cent, Rukwa (50 percent) and Gei-



Participants of an event organised by the Zanzibar Information, Youth, Culture and Sports ministry follow a presentation by former Zanzibar Chief Secretary Dr Abdulhamid Yahya Mzee yesterday. It was held yesterday as part of the run-up to the 60th anniversary of the January 12 Zanzibar Revolution. Photo: Correspondent

dren.

children in the community have stunting. This is not a good sign for progress,



economy is becoming inclusive, while debate focusing on building national earlier a small section of society was holding the economy.

institutions, not for benefiting specific parties, where stakeholders ought to He said that for countries like Tan- give their own contributions in the zania, reconciliation was a vital issue broadest way possible, he added.

Earthquakes in Japan leave at least 62 dead, scores trapped τοκγο

A SERIES of powerful earthquakes that hit western Japan left at least 62 people dead as rescue workers fought Wednesday to save those feared trapped under the rubble of collapsed buildings.

Aftershocks continued to shake Ishikawa prefecture and nearby areas two days after a magnitude 7.6 temblor slammed the area. The first 72 hours are considered crucial to save lives after disasters

Water, power and cell phone service were still down in some areas. Residents expressed sorrow about their uncertain futures.

"It's not just that it's a mess. The wall has collapsed, and you can see through to the next room. I don't think we can live here anymore," Miki Kobayashi, an Ishikawa resident, said as she swept around her house.

The house was also damaged in a 2007 quake, she said.

Of the deaths, 29 were counted in Wajima city, while 22 people died in Suzu, according to Ishikawa Prefectural authorities. Dozens of people have been seriously injured, including in nearby prefectures.

Although casualty numbers continued to climb gradually, the prompt public warnings, relayed on broadcasts and phones, and the quick response from the general public and officials appeared to have limited some of the damage.

Toshitaka Katada, a University of Tokyo professor specializing in disasters, said people were prepared because the area had been hit by quakes

in recent years. They had evacuation plans and emergency supplies in stock.

"There are probably no people on Earth who are as disaster-ready as the Japanese," he said.

Japan is frequently hit by earthquakes because of its location along the "Ring of Fire," an arc of volcanoes and fault lines in the Pacific Basin.

Katada warned the situation remains precarious and unpredictable. The March 2011 quake and tsunami in northeastern Japan had been preceded by other quakes.

"This is far from over," Katada said. Predictions by scientists have repeatedly been proven wrong, such as with the 2016 quake in southwestern Kumamoto, an area previously seen as relatively quake-free.

"Having too much confidence in the power of science is very dangerous. We are dealing with nature," Katada said.

Japanese media's aerial footage showed widespread damage in the hardest-hit spots, with landslides burying roads, boats tossed in the waters and a fire that had turned an entire section of Wajima city to ashes.

Japan's military has dispatched 1,000 soldiers to the disaster zones to join rescue efforts. It was uncertain how many more victims might still be in the rubble.

Nuclear regulators said several nuclear plants in the region were operating normally. A major quake and tsunami in 2011 caused three reactors to melt and release large amounts of radiation at a nuclear plant in northeastern Japan.

land part of its territory, condemned tation and called on international insti- and bilateral relations. the agreement as an act of "aggression" and a violation of its sovereignty.

Mogadishu promises to oppose it by all legal means.

Somaliland is part of Somalia under the Somali constitution, and this agreement, signed without any legal basis, defies the rules of the UN, AU, and IGAD," said the Prime Minister.

Mogadishu immediately recalled its ambassador to Addis Ababa for consultutions to force Ethiopia to abandon its Red Sea access project.

In a telephone call with Somali President Hassan Sheikh Mohamud, Egyptian President Abdul Fattah al-Sisi assured that "Egypt will maintain a firm position alongside Somalia and support its security and stability".

Sissi's spokesman, Ahmed Famy, added that the two leaders had also discussed "regional developments"

President Mohamud also spoke by telephone with the Emir of Qatar, Tamim bin Hamad, about bilateral and regional relations of mutual interest, the Somali presidency said.

The European Union criticized the agreement, demanding respect for Somalia's "unity, sovereignty, and territorial integrity". "This is essential for the peace and stability of the Horn of Africa region," the EU said in a statement.



Siti Abbas Ali, a director in the Zanzibar Community Development, Gender and Children ministry, addresses women leaders from Sebulani in Unguja Urban District yesterday. She urged them to help in educating and sensitising the public on the importance of fighting anti-social practices and tendencies.

Egypt stands firm with Somalia in face-off against Ethiopia

CAIRO

EGYPTIAN President Abdul Fattah al-Sisi has pledged his support for Somalia, following a deep disagreement between Ethiopia and Somaliland over maritime access.

Ethiopia signed an agreement on Monday to use one of Somaliland's seaports, prompting criticism and annoyance from Somalia.

Somalia, which considers Somali-

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Guardian



Parliamentary Administration, Constitution and Law Standing Committee pictured yesterday on the first day of its routine sessions being held in Dodoma city ahead of the upcoming meeting of the National Assembly. Photo courtesy of National Assembly

Official: El-Niño rains will likely affect cotton production this farming season

Mwanza

THE on-going El-Niño rains are said to have affected cotton production this year, a senior official has said.

Prosper Kulaya, Tanzania Cotton Board (TCB) planning officer said yesterday that the target was to cultivate over 1.8 million acres, but

By Correspondent Wilhelm Mulinda, that projection may not be reached farmers tend to cultivate paddy that as most of the cotton growing areas is friendly to the situation instead of received more rains, a situation that

may negatively affect production. Kulaya noted that cotton mostly grows on plain land and when there is a lot of rain such areas are full of water and therefore crop's seeds fail to germinate well, consequently negatively affecting production. With a lot of water in the areas,

cotton, Kulaya pointed out.

"In November and December last year there was a lot of rain therefore farmers in areas suitable for cultivating the crop they should go on as farm inputs will continue to be supplied as usual to those who will cultivate," he noted.

He affirmed that there are enough

Shamte also reminded leaders of the rul-

"Speaking the truth is a key to Zanzibar's

ing CCM on the importance of honouring

development; leaders should be reminded

on what to do to improve the welfare of

people. We need to protect our country and

continue harnessing the good things done

the country's founding fathers.

seeds and farm inputs such as seeds, insecticides as well as sprayers to boost development of the crop in the country.

Currently cotton is grown in 17 regions in 56 districts across the country. The regions are Mwanza, Shinyanga, Mara, Simiyu, Geita, Kagera, Kigoma, Singida, Tabora, Dodoma, Manyara, Katavi, Morogoro, Iringa, Tanga, Kilimanjaro and Coast region. Cotton is one of the country's stra-

tegic crops, contributing substantially to export revenues and employment in the two crop's growing zones, namely western and eastern zones.

add value to all bills set for debate in the **National Assembly** By Guardian Reporter, Geita He said Tanzanians should remain united and discuss issues of national DEPUTY Prime Minister and Minisinterest such as improvement of water ter for Energy Doto Biteko has called services, electricity and infrastructure upon Tanzanians to massively particidevelopment. pate in the on-going exercise to collect

views for improvement of the recently

tabled bills aimed to support President

Samia Suluhu Hassan's reconciliation

The bills, which were tabled for first

reading in the National Assembly in

November last year are the National

Electoral Commission Bill 2023, the Political Parties Affairs Laws (Amend-

ment), Bill 2023, the Presidential, Par-

liamentary and Local Government

He made the call when addressing

residents in Mbogwe District, Geita Re-

gion during celebrations to welcome

the year 2024 which was organized

by Mbogwe District Commissioner,

Nicodemus Maganga. The event was

attended by different leaders led by

Geita Regional Commissioner, Martine

"The National Assembly has called

upon people to submit their views on

the bills from January 6th to 10th, 2024.

May I urge Tanzanians to actively par-

ticipate in the exercise," said the DPM.

He said President Samia is working

tirelessly to unite Tanzanians despite

their religious, tribal and political ide-

ology differences. He said the Presi-

dent has been listening and working

on views presented by various groups

as well as allowing political parties to

conduct rallies to explain their policies

On civic polls scheduled for later

this year, Biteko called upon citizens

to vote for leaders of their choice, in-

sisting polls should not be a reason to

Elections Bill, 2023.

efforts.

Shigella.

to the people.

divide.

DPM: Public should

Biteko noted that electricity services in Mbogwe District continued to be improved whereas new power transmission lines have been built. He said the power transmission line from Nyakanazi will also transmit electricity to Kahama District, Shinyanga Region.

Mbogwe will also have a power cooling sub-station, he added.

Geita Regional Commissioner, Martine Shigella expressed satisfaction with implementation of development projects in Mbogwe District. The project includes school construction, water, electricity, health and infrastructures

Shigella said that 90 percent of villages in Mbogwe District have been connected to power, insisting the remaining 50 villages will be connected in near future.

Mbogwe legislator, Nicodemus Maganga commended the DPM for visiting the area during New Year, insisting the District is determined to ensure all development projects including those in the mining sector are implemented accordingly.

Maganga lauded President Samia for allocating funds for development projects in Mbogwe District, insisting the district will have a new look by 2027.

"The National Assembly has called upon people to submit their views on the bills from January 6th to 10th, 2024. May *I urge Tanzanians to actively* participate in the exercise"

Come up with better strategies to boost agriculture sector, govt told

raigned.

added.

JDE OIL



By Guardian Reporter, Zan-

zibar

ZANZIBAR'S veteran politician, Baraka Muhamed Shamte has challenged the government to come up with strategies to improve the agriculture sector, thus reducing food dependency from other places.

Shamte made the remarks yesterday when speaking to journalists on the 60th anniversary of Zanzibar Revolution which is celebrated on January 12th every year.

He added that as Zanzibar celebrates the 60th anniversary of the revolution day, the government should conduct an evaluation of the agriculture sector since it has been performing poorer in recent years. He said the low productivity has led into the Isles depending on food from outside Zanzibar.

Shamte said that previously, the government invested much in agriculture, a situation which has now changed despite the presence of a good number of experts.

He however challenged the government decision to demolish and rebuild the Amani stadium, saying it was to be left the way it is because it is a symbol of the late Abeid Amani Karume who championed the Zanzibar revolution.

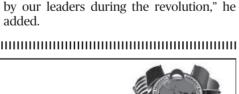
He said the late Karume will be remembered for his tireless efforts to improve the welfare of Zanzibar residents as well as construction of storey buildings in both Unguja and Pemba

which were freely given to citizens.

Shamte said that to ensure good governance, the government should take stern measures against corrupt government officials and dishonest public servants. He said the officials are those mentioned in the Controller and Auditor Generals' (CAG) annual reports.

He said there are people who have been implicated in different scandals including corruption but they have never been ar-





MSPH Tanzania LLC, 7th Floor, Alfa Plaza, Plot No. G6, Chaburuma Road (Off-Ali Hassan Mwinvi Road) P.O. Box 80214, Dar es Salaam Email : icap-tz-info@columbia.edu; phone: +255 (0) 22 270 0719 +255 (0) 22 270 0725

RE: EXTENSION OF TENDER SUBMISSION DEADLINE

This is in reference to the "Tender for Procurement of Professional Services for Financial Year 2023-2024" with Procurement Reference Number ICAP/TZ/03/2023-2024 published in The Guardian on Friday 22 December on Page 5. For only the applications for Category D(Lot 4) and Category E(Lot 5, 6, and 7), the submission deadline has been extended to 11:59pm on 11 January 2024. Please note all other lots follow the original deadline. For any questions, please contact TanzaniaProcurement@cumc.columbia.edu

> The Tender Committee, MSPH Tanzania LLC - ICAP, 7th Floor, Alfa Plaza, Plot No. G6, Chaburuma street P.O Box 80214, Dar es salaam, Tanzania

REQUEST FOR EXPRESSION OF INTEREST FOR **REFERENCE NO. MST-TZ-20231220**

Daqing Oilfield Construction Group Co., Ltd. (hereinafter as DOCG), as a CONTRACTOR for Storage & Terminal of EACOP Project, invites experienced and reputable contractors that have demonstrable capability, willingness, ability and availability to perform related works to express their interest in providing various services in the description to the East African Crude Oil Pipeline (EACOP) project.

The EACOP Project development involves the engineering, construction, operation and maintenance of a crude oil export pipeline crossing Uganda and Tanzania and an onshore Marine Terminal in Chongoleani, near Tanga Port in Tanzania.

There are Two (2) planned packages as follows:

Package-1: Provision of Precast Concrete product (Ref: MST-TZ-202231020-001)

The scope of the materials shall include Supplying Precast Concrete products, including:

No	Item	Specification	Unit	Quantity
1	Manhole	Width:1.2~1.5m, Length:1.2~1.5m, Height:1.4~4.975m	Set	90
2	Lighting pole	Width:11.5m, Length: 1.5m, Height: 1.875m	Set	450

Technical requirement

- Concrete grade shall be C37;
- · Calculated embedded lifting point for transportation shall be provided;
- · Raw Material test report from approved lab, such as concrete, rebars and etc., shall be provided

Package-2: Provision of Rental Services for Large Scale Crawler Crane (Ref: MST-TZ-202231020-002)

The scope of the Service shall include Rental Services of 150-ton Crawler Crane. The detailed technical requirement is show in Appendx1-Description of basic

Should you be interested in participating any or all of the packages, please provide below minimum requirements clearly specifying the package(s) of interest, including the reference number(s)

Minimum Requirements for Package 1 and Package 2.

Companies expressing their interest are invited to document their request with

- Company Profile:
- Proof of registration with the Tanzania Revenue Authority (TRA).
- Certificate of incorporation (BRELA), TIN Certificate, Valid Business license and permits.
- Tax Clearance Certificate for the latest year available. d.
- Copy of ISO 9001: 2015.ISO 14001:2015, OHSAS 18001(ISO45001:2015) or equivalent certificate.
- Proven track record experience list for similar services supplied in the last Three (3) years
- Evidence of organization HSE Management Systems & policy, procedure, and process in compliance with applicable Industry standards for similar works.
- Proof of registration/application to Local Supplier Service Provider (LSSP) database at the time of submission of the response to this expression of interest is strongly recommended.
- Compliance with Petroleum (Local Content) Regulations, 2017, and Local Company definition for Tanzania

Interested companies with the capacity to provide the services listed above should express their interest in English language by sending the above ng 20 MBs) on or before 17:00 hours East African Time (EAT), on 18th /Jan/2024. Subject of the email i en (not exceedi should be MST-TZ-20231220-[Package No.]- EOI- [COMPANY NAME].

The format of the required documents and relevant technical requirements which are mentioned in Minimum Requirements should be downloaded from EACOP's website (https://eacop.com/opportunities-by-main-construction-contractors/daqing-oilfield-construction-group-co-ltd/)

Companies satisfactorily meeting the above minimum requirements will receive, subject to the signature of a Non-Disclosure Agreement (NDA), a detailed pre-qualification questionnaire for further evaluation by Company

DOCG reserves the right not to consider companies that submit an incomplete dossier.

Note: Only pre qualified companies will receive invitation to submit bids in furtherance of the call for tender process.

NATIONAL.NEWS

Guardian

Fall armyworms hit Ludewa District, with food crisis worsening

By Guardian Correspondent, Ludewa

CROP-eating fall armyworms have attacked nearly 385 hectares of maize in Ludewa District, Njombe Region

In separate interviews yesterday, farmers said that they are afraid of a famine due to fall armyworms entering their fields and attacking the crops and thus asking the government to take immediate measures to control them so that they cannot cause more effects.

Castory Luoga, maize farmer in the district said that the insects are a problem because they destroy the crops despite the high cost they have spent cultivating.

"As farmers we've spent money in preparing farms, buying improved seeds, plating, but haphazardly you find the farm bare as all the maize have been eaten by the insects," said Luoga. Another farmer in the area, Ayub Haule said that the armyworms have attacked rapidly and if they are not controlled, there will be severe hunger.

"Now they have attacked a large part of the area and most of the farms remain bare, so we are asking the government based on these effects that will happen in 2024 to pay more attention because this is a very serious disaster," Haule lamented.

Nyamapinda sub-village chairman, Francis Mwinuka said the insects have attacked maize fields and farmers have already applied fertiliser.

"I'm asking the government to provide helicopter to spray the pesticides and address the problem," he suggested.

Ludewa District Agricultural Officer,

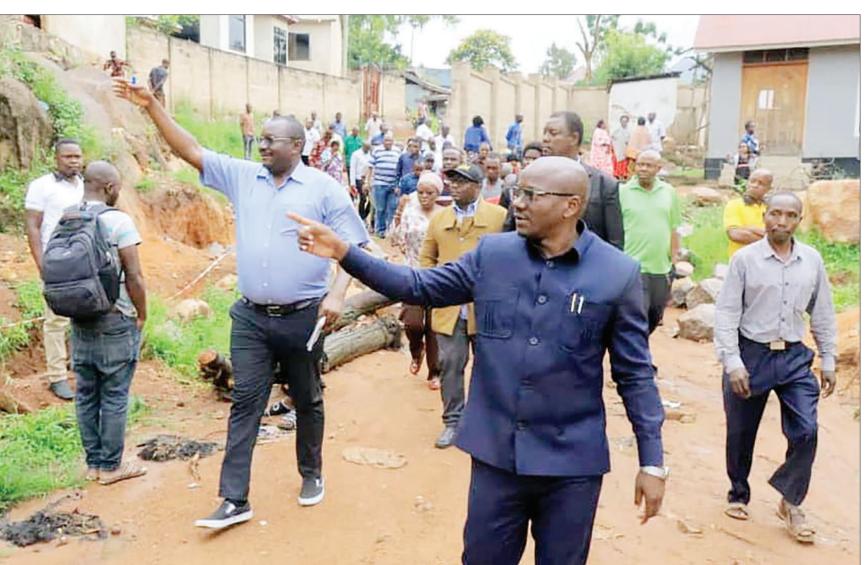
Godfrey Mlelwa said on December 23, 2023 there was a challenge of being invaded by fall armyworms in Ludewa ward.

"Fall armyworms started invading the areas of Nyamapinda and Mdonga at a very high speed. It's regarded as a pest and can damage and destroy a wide variety of crops, which causes large economic damage," said Mlelwa. He noted that in the Nyamapinda area; more than 380 acres of cultivated fields have been invaded by the insects, stressing that the government has already started to take action where the Ministry of Agriculture, the Tanzania Plant Health and Pesticides Authority (TPHPA) has been able to provide 1,000 liters of pesticides to fight the insects so far 185 liters have been used.

Fall armyworms started invading the areas of Nyamapinda and Mdonga at a very high speed. It's regarded as a pest and can damage and destroy a wide variety of crops, which causes large economic

damage





A delegation led by Ilemela district commissioner Hassan Masala (in blue) pictured on Tuesday visiting a site at the centre of a dispute over land ownership and use between the Evangelical Lutheran Church in Tanzania and residents of North Buzuruga Street. He ordered the Ilemela District Council to resolve the wrangle.

By Guardian Correspondent, Dodoma

SOME residents of Dodoma have lamented over the rise in prices of sugar, calling for government intervention on the value of the commodity as one kilogramme of the sweetener has risen up to 4,000/-.

The residents have also called for a quick solution to the situation which they said is causing other commodities to rise as it is an important ingredient. One of the residents, Saida Kessy, told this paper that they are surprised to see that sugar prices have risen from the usual price of 3.000/- to 4,000/- within a short period of time,

"We ask the government to intervene because sugar is a very important ingredient that is used a lot in our

which threatens to raise prices of other said she used to buy one kilogramme my business, which I rely on to run my of sugar for 3,000/- but today he was sold for 3,500/- which is a loss for his business.

"I am a food vendor, and sugar is an important ingredient which I must use daily, now the increase in the who rely on sugar for processing of price of this product is threatening

Dodoma city residents decry high sugar prices

family," she said.

Likewise, he said he is asking the government through the relevant authorities to address the matter in order to rescue small scale businesses their products for sale.



By Guardian Correspondent, Ludewa

THE government has started drilling deep wells in four wards in Ludewa District, Niombe Region.

will help the citizens overcome the challenge of following water in the lake.

"We say that in this exercise, President Samia has saved us a lot. She

commodities.

The idea is meant to address water woes facing thousands of people who have no access to the precious liquid in the district.

Eng. Jeremiah Maduhu, manager of the Rural Water Supply and Sanitation Agency (RUWASA) in Ludewa District made the remarks yesterday when speaking before the district security committee that visited and inspected implementation of the water projects in the district.

Maduhu said the idea of deciding to dig deep wells came immediately after realizing that there are some areas that have had challenges with access to water on the ground.

"Therefore, in this area, we've lacked sources of flow, that's why we came up with the idea of digging these deep wells, basically we did research in these four wells in each ward and the research report directed us that we should dig wells with a length of a certain meter," said Maduhu.

Ludewa District Commissioner, Victoria Mwanziva said to solve the challenge of access to clean and safe water, President Samia Suluhu Hassan bought 26 emergency vehicles for drilling wells across the country.

"In other words, there are longterm and short-term projects, and one vehicle from Njombe region is here, and it's working in Manda ward to ensure that we get good water service," said Mwanziva.

Manda ward councillor, Elfrida Kizota, said that drilling deep wells

has saved us from searching for water for a long distance," said Kizota.

One of the Manda ward residents, Maura Komba said previously they were fetching water from the lake which is not safe for their health. "But, we thank the government for coming up with this idea of drilling deep wells."



Therefore. in this area, we've lacked sources of flow, that's why we came up with the idea of digging these deep wells, basically we did research in these four wells in each ward and the research report directed us that we should dig wells with a length of a certain meter



Hashim Omari (L), secretary of the CSO Community Heroes of Development and Social Welfare Tanzania, pictured in Shinyanga municipality on Tuesday exchanging greetings with Little English Medium School director Lucy Mfwele. He was at the school to brief the management on campaigns conducted by his agency.

GO plants over 1,000 trees in public bodies to restore environs

By Correspondent James Lanka, Moshi

KILIMANJARO-based

government organisation (NGO) and other environmentalists planted over 1,000 trees in primary and secondary schools in Moshi municipality last year.

non

Daniel Mvungi, founder of Mongola

Environment and Conservation Group (MECG) unveiled this on Monday when launching the 'African Peace Garden in Majengo ward, Moshi municipality. He said the idea is meant to restore degraded lands to combat

desertification, promote sustainable biodiversity conservation and improve the livelihoods of local communities.

He said that the project also aims at already participated in our tree at Majengo ward to promote Cultural reduction, economic benefits and creating awareness on the importance of environmental conservation for sustainable development

According to him, trees were planted in public institutions in Moshi Municipality between June and December last year.

"As you have seen today, we have

planting project in some primary tourism. and secondary schools, for the sustainability of this project that will

also help to protect Mt. Kilimanjaro's buffer zone," he said.

The environmentalist also said tree planting is for carbon sequestration, biodiversity conservation, oil protection and restoration, water Mvungi said that apart from planting quality enhancement, and cycle more trees in the future, they will also regulation, climate regulation, air inaugurate a special traditional hut quality improvement, disaster risk combating climate impacts."

social and cultural benefits.

"By planting trees and restoring forests, we can effectively sequester carbon, reducing greenhouse gas emissions. As trees mature, they continue to store carbon, making reforestation an impactful strategy in NEWS

WMA conducts impromptu inspection of weighing scales at Buhongwa Market

By Correspondent Wilhelm Mulinda,

Mwanza

WEIGHTS and Measures Agency (WMA) in Mwanza Region has conducted an impromptu inspection of weighing scales used by rice traders at the city's Buhongwa evening market.

Addressing journalists shortly after the inspection, WMA Acting Manager in Mwanza Region, Hilolimus Mahundi said that traders who tampered with the weighing scales have been arrested.

The impromptu inspection, according to the manager, was conducted on December 24th, 2023 at around 8:30pm.

"Some traders tempered with the tampering with weighing scales. weighing scales for purposes of stealing from customers during the festive season," said Mahundi.

He noted that stern measures will be taken against those arrested, a move which will discourage other traders from tampering with the weighing scales.

Mahundi said the inspections are sustainable and that they will be conducted all over the country to ensure traders do not exploit people when they do their purchases.

commended WMA in the region for conducting the inspection, saying it will stop untrustworthy traders from

They appealed to WMA to conduct regular inspections at various evening markets and other business areas. The residents were concerned that it is only through the WMA that their rights would be protected. In another development, Mahundi

noted that a good number of technicians from companies dealing with repairing weighing scales have shown up to verify their working tools. He insisted that technicians are required to submit their working tools Interviewed, some Mwanza residents to WMA for verification for them to continue operating. He said there are 10 companies dealing with adjustment of weighing scales in the Mwanza Region.



Residents of Loiborsiret village in Simanjiro District, Manyara Region, follow a speech district commissioner Dr Suleiman Serera made at a rally on Tuesday. Pl

US removes Uganda from Agoa trade deal

WASHINGTON

THE United States also removed three other African countries, the Central African Republic, Gabon, and Niger, from Agoa, effective from January 1.

The decree by US President Joe Biden on December 29 will effectively end Kampala's ability to export certain

has significantly benefited from the between the United States and the 2000

The decision was made after Uganda passed its controversial Anti-Homosexuality Act last year, a law which could impose life imprisonment said in a letter to the speaker of the US or even the death penalty for same sex House of Representatives. conduct.

In October, Biden said that Uganda's African countries duty-free access to

programme since its establishment in Central African Republic, Gabon, Niger, and Uganda, these countries have failed to address United States concerns about their non-compliance with the Agoa eligibility criteria," Biden

Agoa gives eligible sub-Saharan

It is set to expire in December

2025, although the US has signalled

the US for more than 1,800 products.



TERMS OF REFERENCE

Development and Piloting of Housing Microfinance Product in Tanzania with Tanzania Mortgage Refinance Company Ltd and Habitat for Humanity International

About Tanzania Mortgage Refinance Company Ltd Tanzania Mortgage Refinance Company Ltd (TMRC) is a specialised private-sector financial institution that provides long-term funding to financial institutions for mortgage lending purposes. Since its inception, TMRC has helped to extend the mortgage tenures available in the market from 5-7 years in 2011 to up to 25 years today. TMRC has the objective of supporting financial institutions with mortgage lending by refinancing PMLs mortgage portfolios. This type of lending is also known as wholesale or secondary market lending. TMRC is neither taking deposits nor lending directly to individuals. It refinances Primary Mortgage Lenders' (PMLs) ortgage loan portfolios rather than individual mortgage loans and caters to banks rather than individual borrowers. (For more information, please visit www.tmrc.co.tz.)

About Habitat for Humanity International - - Terwilliger Center for Innovation

Driven by the vision that everyone needs a decent place to live, Habitat for Humanity began in 1976 as a grassroots effort and has since grown to become a leading global non-profit housing organisation working in more than 70 countries, nine of them in Africa. Through financia upport, volunteering or adding a voice to support affordable housing, everyone can help families achieve the strength, stability and self-reliance they need to build better lives for

The Terwilliger Center for Innovation in Shelter (TCIS), a unit of Habitat for Humanity International (HFHI), works with housing market systems by supporting local firms and expanding innovative and client-responsive services, products, and financing so that households can improve their shelter more effectively and efficiently. The ultimate goal of the Terwilliger Center's market systems program is to make housing markets work more effectively for people in need of decent, affordable shelter, thereby improving the quality of life for

About the Partnership between TMRC and HFHI

In August 2022, the -TMRC signed a memorandum of understanding (MoU) with HFHI as a first step in the organisations' joint efforts to expand and strengthen the low-income housing finance sector in Tanzania.

Focusing on Housing Microfinance (HMF), the partnership aims to support lower-income Tanzanians and those working in the informal sector to more easily purchase, build or upgrade their homes, a segment of the population that has traditionally been underserved by the housing sector. Under the new partnership, Habitat for Humanity's Terwilliger Center for Innovation in Shelter will provide Technical Assistance to TMRC to build a case for Housing Microfinance in Tanzania and diversification of its offering to target the potential outside the traditional mortgage market.

Based on the recent report from this study TMRC plans to develop new mechanisms and structures to invest capital in banks and other financial institutions, for the purpose of n-lending to low-income families through new housing microfinance products. Habitat's Terwilliger Center will continue to provide technical assistance to TMRC in the deve these mechanisms, as well as the financial institutions selected to pilot new housing loan products supported by TMRC.

Background

Housing Supply in Tanzania

Tanzania needs 3 million additional housing units, with an estimated 200,000 units delivered annually. The urban areas and towns have a housing deficit of 1.2 million units, of which 36% are in the eastern city of Dar es Salaam. According to estimates, rural households will grow by 255,000 households a year by 2022, while urban households will grow by 130,000, as a result of which more affordable housing units will have to be constructed In the rental market, approximately 80% of tenant households live in shared houses with one or

two rooms. Typically, the landlord lives on the same plot as the tenants. According to the Measuring Living Standards in Cities survey, 32% of the 811 owner- occupiers interviewed, rent out part of their property for residential use. On average, these live-in landlords rent out four rooms within their property. This type of tenancy has been dominant in Dar es Salaam since the 1920s. Despite the informality of this market, the majority often have a lease agreement with their landlord. In recent years, written contracts have become increasingly co

Housing Quality

In the Population and Housing Census (PHC) 2012, the housing condition was assessed by looking at materials used for roofing, flooring, and construction of walls. Results show that 65.4% of all private households in Tanzania used iron sheets for the main building as the mair roofing material, 25.4% used grass or leaves and 7.9% used mud and leaves. In urban areas, 93% of households used roofing materials such as (iron sheets, tiles, concrete and asbestos) and 7% used grass/leaves, mud and leaves, plastics/box and tents. However, in rural areas 53% of households used modern roofing materials and 46.9% of households used other roofing

materials namely grass/leaves, mud and leaves, plastic, box paper or canvas. With respect to flooring, 60% of private households had their houses built with earth or sand as the main flooring material and 37.2% used cement. This is similar to that of mainland Mainland, but in Zanzibar the situation is different, whereby 68.6% of private households used cement for flooring the houses and 28.6% used earth or sand as main material for flooring. Regarding walling materials, 26.3% of private households used sun dried bricks and baked bricks respectively to build walls for their houses. Cement bricks were used by 20.3% of households and 23.3% used poles and mud to build walls for their houses. While the proportion of households which used wall materials in Tanzania are similar to those found in mainland Tanzania, Zanzibar 55.3% of households used cement bricks to build their houses, 24.5% used poles and mud and 16.5 % of households used stones to build walls. Our experience from previous HMF projects in Tanzania indicate that most HMF loans are in fact

being used for improving flooring and walls to more modern and emerging materials and designs, indicating the need for loans specialised for this construction.

Land Titles and Ownership

There are three types of land in Tanzania: general land, village land, and reserved land. The Land Act of 1999 regulates general and reserved land and the Village Land Act of 1991 regulates village land. People in Tanzania do not recorpoise absolute ownership of land, but do have the right to use and occupy it as approved, whether for residential, commercial, mixed or for pastoral or farming purposes. In accordance with this, an individual may be granted right of occupancy for a period of 33, 66 or 99 years.

In 2019, 26,408 residential properties had obtained title deeds, because of a project run by the no-governmental organisation ADP-Mbozi. The project issued 1,117 occupancy certificates, of which 765 were issued to men and 42 to women. The remaining 310 were distributed to male and te the Village Land Act of 1999 a registered landowners and forbidding any customary discrimination against women, very few customary certificates were registered by women in Mbozi. Significant cultural resistance to men's land ownership According to Centre d Éstudis Immobiliaris de Catalunya data, it took 67 days to register a property in Tanzania in 2017. There are eight procedures to be followed to register pro the cost amounts to 0.25% of the total property value, often payable by the buyer. As another recent development in improving access to land rights, through the National Regularization ogram (2015-2023), 1,444,586 properties have been regularised in unplanned settler 148,000 land parcels identified, and 50,000 residential licences issued.

than microenterprise credit. They also should consider the sources and seasonality of incomes of those repaying the loan.

Guardian

- Revolving loans can allow for progressive home improvements. Loans can be extended to small neighborhood groups or cooperative housing schemes
- for simple infrastructure projects such as collective water and sanitation systems of other shared resources
- The loan value should cover the full costs of offering the financial service.

Business case for HMF in Tanzania

In May 2023, Habitat for Humanity International (HFHI) and Tanzania Mortgage Refinance Company Ltd (TMRC) engaged Altair Consultancy and Advisory Services Ltd (Altair to conduct focused market research with consumers and relevant stakeholders in the housing microfinance (HMF) industry in Tanzania and develop a business case for HMF in Tanzania. The research assessed the current state of the HMF market, and to explore demand for new HMF products providing HFHI and TMRC with a clearer idea regarding how local financial institutions (FIs) car both develop and participate in Tanzania's fledgling HMF market. The study has worked on the assumption that the most suitable target borrowers for HMF products in Tanzania are low- and middle-income households who earn between TZS 80,000 (\$34) to 1,500,000 TZS (\$630) per month. Research methods combined desktop review of existing secondary data, and primary research methods including interviews with stakeholders, focus group discussions with potential users, and a quantitative household survey. The research was launch in October 2023.

Overall research finding showed that:

- o Low- and middle-income Tanzanian households face a number of housing challenges including: insufficient housing supply, overreliance on insecure, inadequate self-built informal housing, rising building materials costs, irregular income making it harder to plar for housing-related spending and/or access housing finance, and difficulties servicin outstanding loans.
- o Generally, financial institutions in Tanzania lacked prior awareness of HMF. However, tw had had experience in providing a HMF product, both of which could be used for the purposes of incremental housing construction and were capped at TZS10,000,000 (\$4,267). One of the products could also be used for renovation of improvement of an existing home. The loans differed in their duration, interest rate, application fees (or lack thereof) and some other characteristics. Overall, both institutions were satisfied with the performance of the loans but were unable to meet demand due to lack of long-ter affordable funding.
- o Despite these, most respondents were enthusiastic about the future potential of HMF in the Tanzanian market, noting the high demand for housing solutions and the compatibility of HMF with the prevailing culture of incremental self-build.

Further, to the research, the Business Case for HMF in Tanzania prove why there is and will continue to be a strong demand for HMF in Tanzania:

- Our research clearly indicated that informal, incremental self-construction households building their own homes slowly and incrementally over time continues to be the predominant means of housing stock creation and improvement amongst low- and middle-income segments of the oppulation. 2. Lenders also agreed that other loan facilities (Personal and Microfinance loans) are being
- diverted for housing purposes already, even though this is not being separately recognised as a housing loan.
- 3. Stakeholders also unanimously agreed that households in the lower-middle incomsegment (defined loosely) are unserved or under-served by supply side actors. Most formal housing which is either developer-led or built by the government cater to the needs of higher income segments only. Past efforts including the Housing Microfinance Fund (HMFF which were meant to fill this gap while succeeded in creating a previously non-existing portfolio of mortgages (a win in itself), it however did not succeed in reaching out to lower income households in particular, for whom the fund was originally intende
- Over 60% of our survey sample identified as owner-occupiers and another 29% also claimed to own a home in another location. The 2012 Census put this number even higher at 74.8% of all private households owned the home in which they were staying at the time This shows a high perceived level of home ownership in this segment, which indicates that it is very likely that households have the incentive to improve and invest in their home.
- Our survey team visually assessed whether respondents' homes were currently in need or repair. By their assessment, over a third (34%) had minor repair needs, while another 13% had major repairs needs. In addition, almost 1/5 (18%) of households self-reported as having made a home improvement in the past two years alone, and more than a quarte (28%) are planning to make a home improvement in the next two years.
- The National Panel Survey (Wave 5, 2020-21) has noted improvements in a number or Water, Sanitation and Hygiene (WASH) indicators since the previous survey in 2014-15 Even so, 17.5% of homes continue to use unwashable pit latrines, while 9.5% of homes nout any type of toilet. 10.3% of households continue to lack basic sanitation facilities. This could indicate potential demand for WASH loans.

he Business case will be shared to successful selected partners

Objective of the Partnership

In conjunction with its partner HFHI-TCIS, TMRC is seeking to engage t two (2) Financial Institutions to unlock the potential of housing microfinance in Tanzania. Through this partnership, HFHI and TMRC are seeking to engage the two financial institutions through co-creation, to develop HMF products, pilot, and scale HMF product with financing from TMRC This will help TMRC learn and officially open up HMF window to support other Financia Institutions in Tanzania to access financing from them

Scope of Worl

The selected Financial Institutions together with HFHI - TCIS will go through the below process s part of Technical Assistance (to be provided and covered by HFHI-TCIS) in develop finement of the affordable housing finance products;

7.1 Institution Partner Selection

o Through a transparent process, TMRC will select two (2) financial institutions partners based on criteria mentioned in section 8 below.

7.2 Institutional Assessment

commodities to the US without added tax.

It could have a serious impact on the Ugandan economy, which

removal from Agoa was due to "gross violations of internationally recognised human rights."

"Despite intensive engagement intentions to extend it.

African youth turn water hyacinth menace into asset

By Dil Bar Irshad

LAKE Victoria, the world's largest tropical lake, nestled in the heartland of western Kenya, has long been a lifeline for the local communities. It has not only provided a substantial source of fish and income but also played a pivotal role in recreation and education for young learners. However, the lake's ecosystem and surrounding economic activities have experienced a significant setback due to an unintended consequence of climate change: the rampant proliferation of water hyacinth since the early 1990s.

An invasive aquatic weed, the water hyacinth lacks natural predators and thrives in the conditions of the lake. It has obstructed fishing routes and

diseases, impacting the livelihoods of those dependent on the lake. Initial attempts by the Kenvan government to control this menace, using chemical herbicides and physical removal, proved unsustainable due to environmental risks and cost inefficiency.

Against this backdrop, young Kenyans have emerged as a beacon of hope, responding to the challenge with innovative and sustainable solutions. Rahmina Paulette, a young entrepreneur, has launched a business that transforms water hyacinth into fiber for various products. Biogas International, an innovative energy technology firm, has engineered a weed into biogas. Students at Maasai innovation.

fostered the growth of mosquito-borne Mara University have delved into the plant's potential to purify wastewater, leading to the development of an effective water recycling system.

These efforts underscore a paradigm shift in the perception of the water hyacinth, from an ecological menace to a valuable resource. They exemplify how African youth are leveraging their ingenuity and technological prowess to counter environmental and climaterelated challenges. The transformation of water hyacinth into a potential economic asset is more than a solution to a local problem; it's an inspiration for regions facing similar ecological threats. As the world grapples with the effects of climate change, the story of Lake Victoria serves as a testament machine that converts this aquatic to human resilience and the power of

KINSHASA

A STATE of humanitarian emergency has been announced in the Republic of Congo, following flooding caused by heavy rains that have been pouring for over a month.

The government also announced the release of an emergency fund estimated at 4 million dollars to provide aid to disaster victims and overcome the damage caused by flooding in several departments. The decision has been welcomed by civil society, but on the ground people want action.

"This year, to illustrate, the erosions were barely where you see the pipes so from November, here we are on January 02, so barely 2 months of rain, the erosions are already at 150 meters" says a flood victim. "The wish of the population is that now that

Congo declares state of emergency after devastating floods, landslides

Many parents have lost their lives here because of this erosion" he added.

More than 360 villages and 36 districts were flooded throughout the country, affecting more than 320,000 people. At least 17 people have died and 6 remain missing. Urban planners are concerned by the scale of the disaster, and have called for collective responsibility.

Jean Felis Demba-Ntelo architect, urban planner and former Minister of Public Works said the current situation is not surprising. "We encountered these problems when we drew up the master plan for the cities of Brazzaville and Pointe Noire. Let me remind you that in the 80s, we had foreseen all The situation is more urgent than ever.

they have the means that they arrive. these problems and had said that if we maintained anarchy, we would witness this phenomenon."

> "At the time, we recommended that this area be preserved as a natural zone, and today we've spent 2 billion to help the local population, yes, but the phenomenon itself has reached a scale that requires 10 times 20 times more, and not just billions, but also an awareness of the people who are putting themselves at risk" Demba-Ntelo warned.

> Reports have it that people are doing what they can to limit the risk of landslides, especially as the rains are not expected to stop for the next few months, according to meteorologists.

able housing finance situation in Tanzania

n 2020, Tanzania formally graduated from low income to lower-middle income country status anzania's urban population increased from 34% in 2018 to 37% in 2021, and is expected to reach 49% by 2040, with the fastest growth in secondary and tertiary cities. Several upcoming programs are aimed at improving city infrastructure and public services, which bodes well for the housing market as well. For example, the Tanzania Cities Transforming Infrastructure and Competitiveness initiative will assist participating cities in addressing gaps in urban nanagement, including municipal finance, urban planning, resilience, and greer as well as improving service delivery and local economic development. In addition, as a result of the approval of a TZS 648.218 billion (US\$278 million) World Bank credit in June 2022, more than 7 million residents of Tanzania's secondary cities will benefit from improved urban management and better infrastructure and services.

Overview of housing microfinance

ing microfinance is a subset of microfinance designed to meet the housing needs, preferences, and capacities of low-income groups, especially those without access to the banking sector or formal mortgage loans. The target population of housing microfinance products is low-income households who wish to expand or improve their dwellings or to build a home progressively.

Housing microfinance takes the same principles applied to other microfinance products and combines them with the progressive, or incremental, housing process that most of the developing world uses to build, expand, and repair their houses, as shown in Figure 1.

FIGURE 1: Conceptualizing housing microfinance



Housing microfinance refers to a type of microfinance product that consists of small non-mortgage-backed loans offered in succession to support the existing incremental building practices of low-income populations. It can include a range of financial services that support informal shelter improvements such as home repair and expansions, the addition of water and sanitation services, and energy efficiency upgrades. Housing microfinance can often work where lien-based mortgages do not, and where the improvements are undertaken in a series of small, incremental steps. Within the category of housing microfinance loans there exists a range of potentially differentiated and diversified offerings, such as loans tailored for common improvements (flooring, roofing) or distinct products (water cistern purchases, septic tank installations) examples, including loans for home improvements and community loans whereby a group of people borrow together to complete larger-scale projects, such as utility work, that will benefit the community

enerally, housing microfinance lending methodologies follow the principles listed below:

- Progressive building, expansion, renovation, and repair of housing are more appropriate ctivities to finance than the purchase of land or existing or new houses
- Loan amounts should remain small, generally less than micro-mortgages but larger than roenterprise credit
- Financing is determined based on clients' repayment capacities, which can include other household members' contribution to the loan repayment, pre-established loan rms, and the costs of an improvement "step."
- Mortgages are generally not suitable instruments for housing microfinance. In many developing countries, mortgage laws are either non-existent or weak, the fees associated with taking mortgages are often prohibitive for clients, and liens do not offer added security to the loan because foreclosure procedures are lengthy and difficult Standard approaches based on the principles of microfinance for soft collateral and guarantees suffice in most cases. Guarantees are tied to alternatives that are within Clients' reach (e.g., co-guarantors and promissory notes). Land title issues require a flexible approach. Land title is unclear or non-existent in many
- countries, but this should not be a barrier to accessing housing finance as long as the ient has sufficient land security (e.g., he or she has resided on the land for several years) and is not living on high-value land that may be seized by governments of developers. Tenure security is confirmed via informal documentation (e.g., purchase agreements or utility bills), as opposed to legal title.
- 6. Loan terms should remain shorter than mortgage or micro-mortgage loans but longer

- - Desk review of key documents of FI's and Market Analyse portfolio data
 - In-depth discussions with the key managers of FI's to understand product operations, procedures, systems, target groups, strategy, business plan, etc
 - Visit 1-2 branches and 1-2 clients to understand operations in the field, branc structure, client needs, etc.
 - o Market Research Analysis and Customer segmentation of for FI's
 - Review of institutional segmentatio
 - Based on the already conducted research, analyse the potential customer profiling

7.3 Product Design Phase

- Discussion workshops objectives and research findings with FI's management.
- Develop the plan, materials, and tools for the workshop o Facilitate the product design workshop.
- Assist the local team and FI's in preparations and product validation. Asist the local team and FI's in redesigning/improvement of systems and processes
- Monitor the implementation of recommendations for the improvement of system and processes

7.4 Pilot Testing Phase

- o Develop a pilot plan, dashboard, and report templates.
- Pilot commences in selected branches
- Offsite monitoring, bi-weekly meetings within 3 6 months
- Training of Trainers
- Discuss training objectives and outlines with FI's management. Develop the training outlines and agenda, Getting MFI approval.
- Develop the training materials.
- Deliver the training to FI's selected staff
- Advising FI's trainers in preparations of the training of field staf
- 7.5 Pilot test evaluation
 - o Preparations for the evaluation exercise (review reports, develop agenda, modif tools, etc.)
- o Conduct the pilot evaluation
- o Prepare and present the preliminary findings and recommendations to the F management
- o Analyze the data and prepare the draft evaluation report.
- Collect feedback on the draft and update the report
- o Finalize the evaluation report

7.6 Product Scale

- Support FI's in developing a product rollout strategy
- Financial projections for the rollout phase
- o Provide guidelines and recommendations for product monitoring

Eligibility Criteria 8.

The Financial Institution applying should ensure they at the minimum qualify based on th

- 8.1 Performance
 - Proportion of portfolio allocated to housing activities >5%;
- o NPL not exceeding market standard of 5%; Preferably a profitable entity.
- Geographical coverage at a minimum of 5 Region
- 8.2 Strategic and Social Criteria
- o Ability of FI's to fund HMF portfolio including funding during the pilot phase
- o Offering of product/client portfolio focusing on Underserved demand for HM

8.3 Scalability

- o The MFI will capitalize on its partnership with and will grow the HMF portfolio by a least 2 times of the TMRC loan amount.
- 8.4 Innovation, new products, and services or refinements to existing products
 - The FTS will offer a new HMF product or make a substantial improvement to its existing products (e.g. by introducing Housing Support Services, property services, or with a focus on water or energy), which may create an example of innovation in the HMF space
- 8.5 Visibility
 - o The FI's has a visible market position and has a strategy to make HMF a material par of its portfolio (at least 20%)
- o Senior Management and Board are committed to making housing an organizationa priority and part of the business plan.

9. Proposal Submission

nterested candidates are requested to submit their written proposal to TMRC. The deadline fo submission is at 5:00pm EAT on 19th January 2024. Once the selection process has been completed TMRC will issue a formal letter as a confirmation of the selection

Any queries should be directed to Oswald Urassa, who can be contacted at Oswald.urassa@tmrc.co.ta

UVCCM calls on MPs to find ways of addressing unemployment hiccups

By Guardian Reporter, Zanzibar

CCM Youth Wing (UVCCM) secretary general Fakii Rafael Lulandala has asked Members of Parliament and those of the House of Representatives originating from the wing to use their leadership skills to find solutions to unemployment challenges.

He was speaking after receiving five motorbikes, 10 sewing machines and 12 bicycles donated by Special Seats Representative from UVCCM-South Unguja Region, Salha Mwijuma and Member of Parliament for Uzini Constituency, Khamis Hamza Chilo.

He said UVCCM's priority is to find solutions to unemployment challenges facing youth in the community by creating a friendly environment for them to use the available opportunities to employ themselves.

Lulandala applauded the two leaders for donating the various items, noting the sewing machines will be given to youth in South Unguja Region to enable them generate income. He said the motorbikes will also help youth to start income generating activities.

"The items I have received including bicycles and motorcycles are meant for the young people in South Unguja Region. This is a sign of how you care about the interests of the youth," said the SG.

He called on the officials entrusted with the equipment to take care of them and make sure they are used for the set targets. He said some motorbikes will be given to UVCCM officials to facilitate transportation services as they work for the people.

He added that the 60 years of the Zanzibar revolution should be used to evaluate development progress reached in the Isles.

He said residents should celebrate the anniversary by knowing that it is their responsibility to protect their country and the party.

Uzini Constituency Member of Parliament, Khamis Hamza said his office has also provided loans to young people to enable them to establish small businesses.

Meanwhile, Salhia Mwijuma, Special Seats Representative said the donated bicvcles and motorcvcles will facilitate transportation services for UVCCM officials especially when coordinating registration of voters in the permanent voter's registration book.

She also handed over 100 iron sheets and 20 cement bags to support construction of a residential house for the UVCCM Secretary in South Unguja Region.

World Bank forecasts a 2.5pct increase in remittances in SSA

By Special Correspondent

FOLLOWING a year of increased remittance flow in sub-Saharan Africa, the World Bank anticipates further growth this year. Nevertheless, challenges and issues requiring attention accompany this projection. In its latest Migration and Development Brief titled Remittances Brave Global Headwinds with a Special Focus on Climate Migration, the World Bank projects a 2.5 percent growth in remittance flows to Nigeria, Ghana, and other sub-Saharan African countries this year. Remittance flows to the region are anticipated to have risen by approximately 1.9 percent in 2023, reaching \$54 billion. Notably, remitting \$200 to sub-Saharan Africa incurred an average cost of 7.9 percent in the second quarter. Nigeria, as the largest remittance recipient in the region, is expected to receive over \$20 billion in official remittances by the end of 2023, marking a slight increase compared to the previous year. Remittances to Nigeria, constituting 38 percent of the region's total, grew by about 2 percent, while Ghana experienced estimated gains of 5.6 percent. The growth trend extended to other nations, including Mozambique (48.5 percent), Rwanda (16.8 percent), Ethiopia (16 percent), and Kenya (3.8 percent). Despite the 3.8 percent growth in remittances to low- and middleincome countries (LMICs) in 2023, a moderation from previous years, the World Bank expresses concern about the potential decline in real income for migrants due to global inflation and low growth prospects. Remittance flows to LMICs, estimated at \$669 billion, have been resilient, supported by stable labour markets in advanced economies and Gulf Cooperation Council (GCC) countries. However, the World Bank forecasts a further softening in the growth of remittances to LMICs to 3.1 percent, driven by slowing economic growth and weaker job markets in high-income countries. Additional risks include volatile oil prices, currency exchange rate fluctuations, and the possibility of a deeper-than-expected economic downturn in high-income nations. Iffath Sharif, Global Director of the Social Protection and Jobs Global Practice at the World Bank, emphasizes in a statement the importance of inclusive labor markets and social protection policies for migrants, whose remittances act as a vital lifeline for developing countries. "During crises, migrants have weathered risks and shown resilience to support families back home. But high inflation and subdued global growth is affecting how much money they can send," notes Sharif. The Remittances Prices Worldwide

Database reveals persistently high remittance costs, averaging 6.2 percent to send \$200 in the second quarter. Banks remain the costliest channel for remittances (12.1 percent), followed by post offices (7 percent), money transfer operators (5.3 percent), and mobile operators (4.1 percent).

Dilip Ratha, lead economist and lead author of the report, advocates leveraging remittances for private capital mobilization to support development finance, particularly through diaspora bonds. Ratha explains that "remittance flows to developing countries have surpassed the sum of foreign direct investment and official development assistance in recent years, and the gap is increasing". Moses

Nigerian investor

Dodoma city's strategic CDA Road near Nyerere Square all but rendered impassable yesterday afternoon, with commuter buses scattered all over in a hunt for

By Carlos Banda

ENVIRONMENTAL expert and conservationist Frank Abel, has underscored the need to address challenges of solid wastes disposal which have been detrimental to the environment, citing that most of the environmental conservation initiatives are limited to reforestation.

Speaking during an interview, Abel said although trees have been perceived to be the most affected during environmental degradation, initiators of environmental conservation have been missing out on other vital factors that are dangerous to the environment. "Why do so many people talk

about planting trees when it comes to environmental conservation? It is because trees have been the most affected for many years. Many people especially in developing countries lack the focus on other forms of wastes like solid wastes and electronic wastes. Those who advocate planting trees are correct but it is not the only solution

Expert: Environ protection is more than planting trees

environment," said Abel.

He added: "When dealing with environmental conservation, there are a lot of issues. This is why it is paramount to have more awareness building programmes, publications and studies for people to read and understand the scope of environmental protection. For instance, in Dar es Salaam and other regions, solid waste management is a big problem, hence, there is a need to clearly educate the public on what it takes to conserve the environment."

environmental conservation should be carried out using domestic resources, utilizing various platforms such as school lessons, lectures, professional

workshops, religious and political gatherings

According to Abel, it is important to make people proactive in controlling environmental degradation, mitigating its impacts and building resilience to extreme weather events.

Abel advised the government to look at possibilities to ensure clean cooking energy sources are made available at affordable prices for low-income earners in rural vicinities to access them.

He said allowing rural dwellers He suggested that measures to ensure to access and use clean energy for cooking, support's the government's "The government's change commitment to enable Tanzanians

when it comes to protecting the meetings, training sessions, seminars, to transform dirty to clean energy sources is a commendable step toward addressing climate change. The transformation must be approached with a holistic perspective that considers the livelihoods of those depending on charcoal while making clean cooking energy accessible to low-income families," he said.

In her end of the year remarks, President Sami Suluhu Hassan highlighted the government's commitment and focus to mitigate climate change effects by stopping the use of charcoal and wood and advancing the absolute use of clean cooking energy solutions where she efforts in fighting against climate cited that the goal is to ensure 80 percent of Tanzanian households use clean cooking energy in 2024.





NEWS

Adeolubodun views this development as a positive signal for investment opportunities within the region.

"I believe that this upward trajectory is a testament to the resilience and potential of these economies. The growth further signifies a positive economic outlook, and as an investor, see promising opportunities for strategic investments," said Adeolubodun.

Although acknowledging the challenges highlighted by the World Bank, Adeolubodun remains confident in the long-term potential of sub-Saharan Africa, emphasizing the importance of diversified investment portfolios to navigate economic uncertainties.

"Fostering an environment conducive to remittance growth is essential for sustainable economic development. This is an opportunity for governments and businesses in sub-Saharan Africa to explore innovative solutions that attract foreign investments and support economic growth," says Adeolubodun.



I believe that this upward trajectory is a testament to the resilience and potential of these economies. The growth further signifies a positive economic outlook, and as an investor, l see promising opportunities for strategic investments



EYESORE: A view of Dar es Salaam's all-important Temeke Stereo mixed-goods market, for decades a confirmed crowd-puller, as captured yesterday shortly after a light rain in parts of the city. Photo: Correspondent Miraji

African farmers must stop relying on maize, climate researchers warn

By Mark Holloway

MAIZE is a staple crop across the region where it is grown and consumed in vast quantities.

Led by Dr Stewart Jennings from the University of Leeds, the study argues that diversification towards fruits, vegetables and crops such as cassava, millet and sorghum will improve nutrition security in the region, with people getting sufficient micronutrients essential for good health.

of food produced must increase and unless yields are boosted to an unprecedented level, more land will have to be brought into agricultural production.

Sub-Saharan Africa is home to around 1.2 billion people, and according to figures from the World Bank, the population will grow by an additional 740 million people by 2050. Farmers will have to boost the amount of food grown at a time Rowett Institute at the University of

increasingly extreme conditions, affecting what crops can be grown.

The researchers say the population is at risk of "food and nutrition insecurity" unless effective ways of adapting to climate change are identified. Integral to any decisions is a requirement that crops need to be nutritious and provide sufficient energy for the population.

Prof Jennie Macdiarmid, from the

The study also says the quantity when climate change will result in Aberdeen and one of the authors of the paper, said: "The study has highlighted the need to place nutrition at the heart of agricultural policy to avoid the longterm unintended consequence of failing to produce food that can deliver the nutritional needs of the population.

"If policy solutions focus only on increasing production of calories and adapting to be climate smart, it is likely there will be negative consequences for health through nutritionally poor diets.

NEWS

Refugees turn trash into treasure at the Dukwi Camp in Botswana

GABORONE

AT Dukwi Refugee Camp, located about 550 km northeast of Gaborone, the capital of Botswana, some women have transformed discarded materials into exquisite items.

Evert Mabela, a 44-year-old from North Kivu, a province in the eastern Democratic Republic of the Congo (DRC), rises before dawn with her colleagues to begin their daily routine of scavenging discarded materials. The materials, including old newspapers, plastics and cardboard boxes retrieved from the garbage dumps at Dukwi Refugee Camp, were transformed into various items and sold to generate incomes.

the estimated 430 Among Congolese refugees residing at the camp, Mabela has endured immense hardships, losing her home, relatives and livelihood due to the war in her native country. However, she remains resolute in her determination to make a positive impact on her community and environment.

"I refuse to lose hope and am determined to create a positive impact on my community and the environment," she said. Mabela is confident that with Botswana's commitment to refugee protection, she will succeed.

"We craft a variety of decorative items from old newspapers, discarded plastics and cardboard boxes," Mabela explained, emphasizing that their initiative not only generates income but also contributes to keeping the environs of Dukwi Refugee Camp clean.

Their crafted artifacts, ranging from photo frames and flower pots to table decorations and pen holders, often bear a price tag between 5 and 20 U.S. dollars. Mabela acknowledges that their products may lack perfection cause.

as they are still mastering the craft but emphasizes their commitment to environmental cleanliness and income generation.

Since its inception in April 2023, the project has attracted around 30 female refugees from diverse nationalities at Dukwi Refugee Camp, all devoted to turning trash into treasure.

"Our project has gradually gained attention in the area, surprising many who couldn't believe that discarded materials could be transformed into something beautiful," said Namco Bool, a 30-year-old refugee from Somalia.

Bool said the women not only sell their creations in Francistown, Botswana's second-largest city situated 80 km west of the refugee camp, but also participate in various exhibition shows and markets.

According to Bool and Mabela, the sales yield about 1,000 dollars per month for the refugee camp.

The revenue generated by these women helps fill the financial gap resulting from dwindling monetary support from the international community, said Machana Ronald Shamukuni, Botswana's minister of iustice.

Noting the significance of this project, Shamukuni said, "Firstly, it breathes new life into discarded materials, particularly old newspapers and plastic items. Secondly, it provides a means of income for suffering refugees who may have limited employment options and rely solely on food rations.

Established in 1978, Dukwi Refugee Camp is now home to at least 725 refugees, according to the latest figures from Botswana's Ministry of Justice. Shamukuni affirmed Botswana's commitment to ensuring refugee protection and sanctuary, vowing to employ all available resources for this

Land governance critical to the AfCTA realization, say experts

By Special Correspondent, Addis Ababa

LAND governance regulating access, use and ownership of land is critical to the successful implementation of the African Continental Free Trade Area (AfCTA) and is needed to promote inclusive and sustainable development, experts at an African land policy conference heard.

However, inadequate governance of land and land-based natural resources has suppressed growth and negatively impacted industrialization and job creation and increased inequalities, Kanziemo said.

She called on governments to continue to invest in supporting women farmers in line with the 2016 Africa Union campaign to allocate 30



A MILITARY helicopter gunship met a devastating end as it crashed into a residential house western Ntoroko district of Uganda.

KAMPALA

The event, which occurred near the border with the Democratic Republic of Congo on Tuesday, claimed the lives of the entire helicopter crew and an individual who happened to be in the house at the time of the crash, according to Brigadier General Felix Kulayigye, the spokesperson for the Ugandan army.

Ugandan helicopter gunship crashes into house in Ntoroko

has left the community in shock, prompting urgent investigations into the circumstances surrounding this tragic accident.

The implications of this unforeseen disaster are likely to resonate beyond conducting airstrikes against the army in fighting the militants.

The abrupt and fatal collision the immediate vicinity, raising Islamic State-linked Allied Democratic questions about the safety protocols and operational factors that may have carried out several attacks in Ntoroko. contributed to the untimely demise of the military aircraft.

Forces (ADF) militants, who have

President Yoweri Museveni has called for the activation of paramilitary The Ugandan army has been local defence units to support the



Guardian

Leontine Kanziemo, the Africa Development Bank's advisor on Natural Resources Management, told the opening session of the recent conference on Land Policy in Africa in Addis Ababa.

She said that improved land governance was essential to protect vulnerable groups, including women, as agricultural trade expands in a pan-African market.

"Expansion of intra-African trade and the resulting demand for goods such as agricultural goods will affect land systems including land value and sustainability, increasing large-scale land acquisitions by public and private actors, and insecurity of land tenure for women, youth, pastoralists, and other vulnerable groups," she told the conference.

Therefore, the issue of good land governance is critical for the successful implementation of AfCTA and to support the promotion of gender equality, the development of resilient infrastructure and communities, and ensuring even development within countries, she said.

"A successful continent-wide market for goods and services, business and investment, represents a major opportunity for African countries to boost growth, reduce poverty, and broaden economic inclusion," Kanziemo said, speaking on behalf of Dr Vanessa Ushie, Acting Director of the Bank's Africa Natural Resources Management and Investment Center.

Under the theme "Promoting Sustainable Land Governance in Africa for Accelerating Implementation of the AfCFTA", the conference brought together technical experts from across the continent to explore the land governance issue in relation to its impact on AfCFTA.

The implementation of AfCTA has already started to smooth intracontinental trade through the harmonization of customs management, transport facilitation, trade and project finance, and institutional development, delegates heard.

percent documented allocation of land to African women by 2025 for Africa's economic transformation.

She told the meeting that the African Development Bank will continue to ensure that all its regional member countries prioritize land policies in their national development and policy frameworks and continue building the capacity of national land institutions and supporting inclusive land tenure rights in order to deliver country poverty reduction programs.

Dr Robert Lisinge, Acting Director of the Private Sector Development and Finance Division at the UN Economic Commission for Africa (ECA) said African citizens need to maximize benefits from their land and its resources by taking advantage of enhanced trade under AfCFTA to boost sustainable development and environmental stewardship.

"AfCFTA holds the potential to lift 30 million people out of extreme poverty and boost Africa's income by USD 450 billion while connecting 1.3 billion people," Lisinge said.

Sound land governance systems are essential to ensuring youth, women, communities, and the private sector can benefit from the free trade area, he said. "Good land governance promotes secure access to land and creates an enabling environment for investments that are key to unlocking the productive capacities of Africa. Good land governance will support agro-industrial parks, infrastructure and renewable

energy, all needed ingredients for industrialization and trade," Lisinge told the conference.

Josefa Sacko, AU Commissioner for Agriculture, Rural Development, Blue Economy and Sustainable Environment also highlighted the link between land policies and regional economic integration.

"AfCFTA presents a transformative opportunity for intra-African trade, industrialization, and economic growth, and coherent land governance is fundamental to realizing its full potential," Sacko said.

Rwanda's mountain gorillas: A conservation success story

By Afolake Oyinloye

RWANDA'S mountain gorilla population is making a remarkable recovery after decades of facing threats from humans. Once endangered due to poaching, armed conflicts, and diseases, the primates are now flourishing thanks to dedicated conservation efforts.

In the heart of the Virunga Mountain range, rangers guide a group through the rainforest, seeking one of the world's most endangered species:

the mountain gorilla. Despite the decades, expresses his astonishment challenging weather, the group presses on, guided by Patience Dusabimana, an experienced gorilla guide.

Dusabimana shares valuable insights on interacting with these majestic creatures. He warns, "If you hear any silverback doing the 'ah'... you have to pay attention. If he coughs, he doesn't want you to approach; he wants you to move back."

Deep into the forest, the group spots the gorillas, and Dusabimana, who has been working with this family for two

at their close relation to humans. Despite being genetically similar, these gorillas faced threats from poachers and conflicts in the Democratic Republic of Congo.

In 2008, the IUCN estimated only 680 individual mountain gorillas left in the wild. However, recent efforts have seen a positive turn. "For the census we did in 2018, there were 1,063 mountain gorillas. The population is growing, it's coming up," notes Dusabimana. Conservation initiatives, including conservation.

anti-poaching patrols and the removal of snares, have contributed to the thriving gorilla population. The last gorilla poaching incident in Rwanda occurred in 2002, marking a significant milestone in conservation success.

As the gorilla family enjoys a peaceful meal, Dusabimana explains their need for breaks and socializing. He emphasizes the importance of these conservation efforts in ensuring the survival of these creatures, who inhabit areas surrounded by heavily cultivated land, presenting ongoing risks.

While challenges persist, there's hope that these majestic mountain gorillas will continue to thrive in the forests for generations to come, showcasing the success story of Rwanda's commitment to

In marking the advent of Year 2024, Shinyanga Water Supply and Sanitation Authority employees (in T-shirts) gift needy residents of Shinyanga municipality foodstuffs, washing soap and various other items. Photo: Correspondent Marco Maduhu

THURSDAY 4 JANUARY, 2024 Taking A New Look At The News ESTABLISHED IN 1995

Climate-smart drive boosts mining sector

RGANISATIONS are being formed to conduct climate adaptation at a micro level, with artisanal mining a vital latching point.

The move involves the cutting of trees for various purposes and using chemicals to wash the ore to obtain gold - in turn, seeing the miners poisoning their own bodies, polluting rivers, etc.

Whether indeed the issue in artisanal mining is to be climate-smart or simply smart is a different matter, as climate smart will require a few tools or techniques - for instance, the use of auxiliary materials instead of firewood as applies in tobacco 'curing'.

Smart mining is a technological and credit issue, an uplift of the scale and mode of using labour or techniques most efficiently and effectively.

Artisanal miners definitely need to be better equipped with understanding on how to conduct climate-smart mining.

This is the kind that minimises the environmental and climate footprint and helps to ensure that miners manage natural resources in a sustainable manner.

Partners in the project range from climate-specific organisations to gender activist networks, and this spells some difficulties in actually devising workable strategies and setting out ways of achieving it. It is a debate involving variable parameters, with the project likely to bring about experiences to clarify on the issues.

The movers of the particular project talked of research conducted by the Women Action Towards Economic Development (WATED) in Geita District.

They indicated that deforestation is a major challenge facing small-scale mining, which implies that the need to rely on the method is quite a challenge.

Yet, if other energy sources are too

It is also an indication that activist groups are branching into more practical issues than merely gender equality or domestic violence, and are thus working to change realities in artisanal mining where women lie in peculiar situation and form a specific agenda, meanwhile as the wider environmental or climatic issues figure in as well.

It is not clear if the lessons offered by a range of civil society organisations (CSOs) and even colleges on appropriate ways of mining that protect the environment can actually alter the situation as they aren't envisaging a technical uplift since most don't have modern mining equipment. Other than the focus on

other than the focus off environment, the project designers examined the barriers small miners commonly encounter in seeking loans, without an explicit objective of changing the capital mode or land ownership context that opens bank doors. Instead the focus was to set out "potential strategies for a just and sustainable transformation".

What is pursued here has to do less with mining technology than with mining conditions, especially for women, with studies having shown that women in small-scale mining are among the most vulnerable groups to climate change.

This is more so in relation to rising extreme weather events like floods and droughts, which call for specific adaptation measures bringing about issues of links between artisanal mining and agriculture.

It is to suggest that the women are artisanal miners on the one hand and producers of food in their households on the other.

Small-scale mining is commonly seen in terms of justice or equity, in gender terms, compelling comparison with male artisanal miners.

It often considers the higher

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Hints for journalists assessing a past year and planning for the one ahead

By Elna Schütz

The Mar Circ

Before I transitioned to freelancing, I used to love end-of-the-year strategy sessions. Sure, most people in a typical workplace may be bored by the icebreaker. I, however, found clarity in assessing the past year and encouragement in planning for the future.

When I began my freelancing career, I held solo planning meetings and found that they set the tone for my whole year. Since not everyone makes



EDITORIALS.OPINION

expensive or there is no infrastructure for a smooth enough shift, no change will take place - and hence the need for NGOs to form an operational alliance and work to change things. resilience of men to climatic or environmental threats for the simple reason that men may have a typically "lighter" time handling household chores.

Harvesting the hyacinth weed for manufacturing is bright prospect

ATCHERS of how youth innovation is being deployed in countering climatic and employment pressures will take heart from reports that some novel formulas are being tried in Kisumu, a city on the Kenyan side of the Lake Victoria shoreline.

A recent write-up quoted in the regional media says that the world's largest tropical and second-largest freshwater lake offered fish aplenty for consumption and, in recent decades, a fish fillet processing industry has developed as a new export item - chiefly to Europe.

The narrative was noticeably set in the past tense, suggesting that most of the 'wealth' is gone.

The lake is still a major source of income for local fishers even if climate change may have eaten up much of the amateur fishing of old that even schoolboys could do with some amusement.

This explanation has to do with the start and spreading out of an intrusive weed, the water hyacinth plant, which casts a suffocating green cloak across much of the edges of the lake.

While the weed clothes the basically blue lake into a field of green on a breadth of its surface, the beauty of that immense green carpet is deceptive.

One thing about the plant's survival rate is that it has no consumers gobbling it up the way swarms of insects often come into green grasses or crops.

Sturdy plant species being noticed in conservation areas, or on the edges or drainage canals of well-built city roads, are resilient to negative conditions and are avoided by plant-eating species as they have little or no trace of sugar. They absorb compounds which edible plants can't use, and the product is fibre-like, which youths in Kisumu are reportedly beginning to harvest as an industrial raw material for the making of baskets, bags and printing paper.

It is reported that thanks to the absence of natural predators for the weed, supportive temperature levels and thermal variations inside the water, the weed has thrived - and is spreading - by gorging on open space.

The result is the cutting-off of fishing routes and the creation of an environment facilitating the survival and spread for mosquitoes.

For years governments in the region have been at a loss as to how to tackle the pervasive floating weed, worried about the threat it posed to the sustainability of economic activities and welfare generally, but a window is being opened. Physical methods deployed to remove the weeds, including employing harvesters, faced challenges, especially when herbicides were part of that arsenal.

An inventive biological method fronted by energy technology firm Biogas International seems more reliable, especially in that it can absorb almost as much water weed as could be produced - on the shores of Lake Victoria or Lake Jipe along the Kenyan border on the southward reaches of Mount Kilimanjaro.

With the invention of a machine that converts waste like the water hyacinth into biogas, as a cleaner alternative for cooking fuel, the sky is the limit. This is closely aligned with the women's network for clean fuel - and is worth supporting. spreadsheets and worksheets for fun, I began inviting my freelancer friends to my annual sessions, which is now known as the "Annual General Meeting of Freelancers (AGM)" and is proudly in its third year.

Here are some lessons I learned from these AGMs that journalists can benefit from, regardless of their position:

One: Put on your management hat. One of the crucial lessons you tend to learn as a freelancer is that, unlike in a typical corporate role, you are in charge of everything. That means that you get to do all the wonderful work on the ground, but also that you carry the responsibility of strategising and managing.

One of the tricks is not just recognizing that you are both the worker and the manager but finding appropriate times to take on each role to function effectively.

For instance, deciding in the middle of a busy, tiring workday whether you should pivot your entire work skillset or diversify your income mix is not particularly fruitful.

Year-end strategies are a chance for the worker in you to sit back and put on the management hat. That means dreaming big and tapping into what you want to do next.

However, it also means being honest and strategic about your weaknesses and things that hold you back. So, take this seriously.

Personally, I like to do my AGM on a quiet afternoon at a coffee shop, away from any deadlines, to make myself focus on it fully.

Two: Face the feedback facts. The kind of strategy you use to review your year doesn't matter, as long as you do it honestly and vulnerably. Very often we try to build what we should do next based on deep but slightly vague feelings, like "another job would make everything better" or "I don't make enough money as a freelancer".

Though it can be painful, it is necessary to take time and genuinely work through what happened in the last year. You could advisedly make a

monthly breakdown or a list of stories or clients.

Try to consider what kind of work you did, both in medium and in content. If you have a variable income, it can be helpful to use your finances as a tracker to give some idea of how the year flowed.

I also recommend looking at your work environment as a key area to review. Did you like how much you worked, where you worked and in what rhythm? How are your networks and support structures? Are changes possible?

All of this can come together to give you a much better understanding of what actually happened during the year.

Three: It is okay to be intimidated by your dreams. I remember looking around the table after my first group AGM. Once everyone was done strategising alone, there was a sense of heaviness and anxiety. Eventually, someone admitted: "Now that I know what my goals are, I feel like I have something to lose." Everyone agreed, even though their dreams were quite different.

I happen to think that the fear of failing can mean that you have touched on the exact nerve of where you should be heading. One of the strategies I have found to work well in this regard is a three-step exercise inspired by freelance reporter Rebecca L Weber. First, focus on just your desires,

needs and wants. Sit with them before jumping ahead. Do you need to make

more money so that you can afford to support your family? Do you deeply crave more creative or artistic work? Or, is your big desire to leave a toxic workspace?

Once you've let yourself sit with these feelings for a moment, turn your desires into goals. Try to identify these goals as something you could recognize if they happen.

For instance, if you are a freelancer wanting to do more of a specific type of work, the metric may look like onboarding a new client in that medium or having two projects of a certain type in a quarter.

Now that you've quantified it, make it practical. Think of actionable items, like contacting someone who could guide you on your next step, putting a new system into place or enrolling in a training that could get you started towards that goal. Be as particular and detailed with your list as is helpful to you.

Four: Leave next year's you with something. The secret to new-year planning is that it's just half the story. Whenever I do this kind of facilitation for clients, I emphasize that having a great discussion is not enough. It's the subsequent one or two-page summary of plans and action steps that make a difference.

I personally like writing these down as a set of resolutions or standards – rather than as prescriptive instructions. For instance, I once had the goal of cutting down on the kind of work that took a large amount of time but that brought me neither much pleasure nor significant income.

The best practice I decided on was to not accept any writing under a certain rate, trusting that better work would come along.

This came into play on a random, stress-filled day when I was low on selfesteem, and I had to stick to my guns and turn down work. Without that simple idea in my head, I would likely have been bogged down in a tedious and unfulfilling project. I didn't regret my decision.

Whatever it looks like for you, leave yourself with something like this to start the year on. This also does wonders in terms of putting the previous year to rest, if you are taking a holiday break.

Five: Say hurray! Lastly, no matter what kind of year you have had or what may come in the following one, I very seriously urge you to **celebrate**. Say 'cheers' to something that you are proud of, whether it is a story you loved, a risk you took, or that you held strong under pressure.

End your personal feedback by reminding yourself that you, as a worker and a strategist, are doing a very decent job and will hopefully have a great year ahead.

* A dispatch by the International Journalists' Network (IJNet), a project of the Washington-based International Centre for Journalists. Elna Schütz is a South African freelance journalist working in podcasting, writing, radio and more.

FEATURES

Guardian

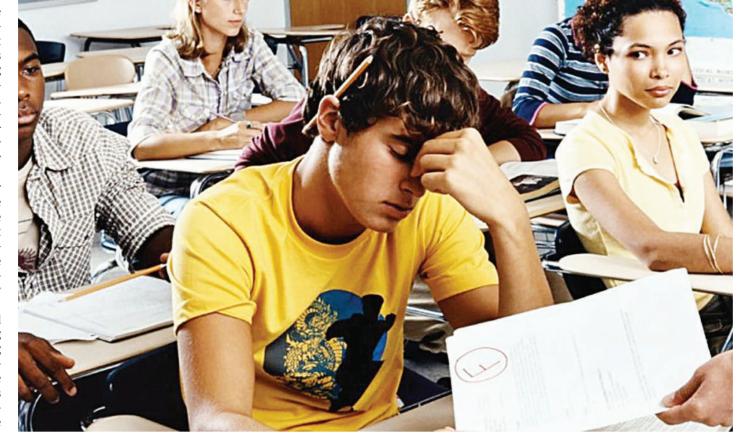
The case for good grades and not positions held in class after exams

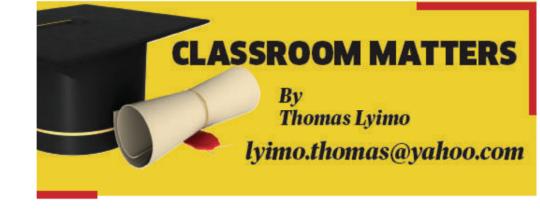
fter leaners have written their examinations, what people wait for is results. This is like harvesting season which can have motivating or discouraging effect. For decades, it has been a custom for parents to consider positions held in class as a way of judging the progress of their children.

It is not wrong to consider position held I class as it is the easiest way to determine the best learner but in a class not one learner is expected to excel. There is a possibility of the whole class passing the examination but if we want to know the first one we can find them.

Parents are normally divided into two groups: those looking for positions and those looking for grades. Teachers find themselves in hard times to convince those who consider positions that their children have performed well. The recourse here is using grades. A learner can post a good position but poor grade. This cannot mean success in education. Also, a leaner can have a discouraging position but good grades and this cannot mean failure.

It is parents' understanding and objectives that can help teachers in explaining the results. There are parents who really look for progress and not just positions. They point out some areas where they wish to see progress. Even if the positions are good, they are not satisfied unless they are much convinced that their children have mastered certain skills. These are the parents who know that success in life does





not depend on certificates but ing grades to be successful, skills.

teachers need to prepare well For the transition from before meeting parents when valuing positions to embrac- the agenda is examination re-

sults. The change in perspective begins with the ability of teachers to show the real progress in education by using

evidence. Normally, an ideology is erased by using another ideology. Teachers should consider

meetings for provision of result as crucial ones which may or may not change the perspectives of parents towards position. The task of changing the perspectives that someone has held for many years is probably the hardest one. Statistics help in convincing parents that their children are doing well. Teachers should allow statistics to speak for themselves. Too much explanation without data may be boring. An emphasis on considering grades and not position is important in the following ways:

Firstly, the use of grades enables self-competition .There are some thinkers who believe and hold that before an individual competes with others, they need first to compete with themselves. They should set targets to improve their previous performance.

Teachers and parents need to recognize any kind of improvement in academics so as to encourage learners to keep on studying. Learning is a tussle which needs motivation for someone to keep on working hard. What is important is progress and not position because failure of others may cause someone to possess a good position even if their marks are below the standards. Therefore, a kind of evaluation which can show real progress is that of using grades and not positions.

Secondly, learners are of different abilities and hence administering justice can easily be done using grades rather than positions. It is not compulsory for someone to be the first in class for them to be successful. Teachers are not paid to teach a single learner but many. This means that many learners are expected to excel in.

The issue of position is only for identification but not for qualification. If someone uses positions in justifying excellence in studies, they may discourage other learners. Evaluation using grades show the reality than position. It is very important for teachers and parents to put much focus on grades as it leads to academic improvement. Positions are hidden unless you can see the grades but grades are realistic and hence possible to evaluate.

Thirdly, the use of grades helps to show success and failure in education. It is not easy to determine success or failure in education by using positions without grades. In education system there are standards which have been set by using grades. Therefore, if learners are used to grades rather than positions, they may be in a good position to prepare for final examinations which may take them from one level to another.

Fourthly, grades are used to show or determine divisions or GPAs in education system. What learners are exposed to in the beginning should be similar to what they will meet in the final evaluation. A learner won't pass the final examination because of the position which they used to hold in the past but due to final grades which they score. For any positive and focused parent, the emphasis should be on grades and not position. The learner may drop in terms of position but rise in terms of grades.

For any examination there must be the first and the last but all can post a pass. We better consider grader than positions. Positions may discourage parents and some learners. We need to produce individuals who are capable of doing what is needed. Positions are used for categorization but grades show us the real performance. Teachers should embrace grades and parents should value the same.

By Correspondent Daniel Semberya

and sexual reproductive health is one of the health challenges facing developing countries including Tanzania. Experts define it as a state of complete physical, mental and social well-being in all matters relating

Reproductive health education billed to end unsafe abortions

John noted that some of college students get unwanted pregnancies over lack of proper knowledge of reproductive health. And as a result, some of these girls have reportedly died after resorting to backstreet unsafe abortion.

Dotto Yotham who works with Binti Makini Foundation said that stigma is a complex process that often leads to social and economic exclusion of young people in accessing information and services. "Higher learning institutions are settings where young people live freely during their transition into adulthood," she said.

to the reproductive system. This implies that people are able to have a satisfying and safe sex life, the capability to reproduce, and the freedom to decide if, when and how often to do so.

But to maintain one's sexual and reproductive health, people need access to accurate information and the safe, effective, affordable and acceptable contraception method of their choice. People of reproductive age must be informed and empowered to protect themselves from sexually transmitted infections and when they decide to have children, women must have access to services that can help them have safe pregnancy, safe delivery and healthy baby.

Binti Makini Foundation and Binti Salha Foundation have joined hands to raise awareness and movement building through safe reproductive health (SRH) to 500 higher learning institution students against stigma around access to Comprehensive Sexual Education (CSE) and contraception services.

Speaking during a safe reproductive health session to students of the National Institute of Transport (NIT) in Dar es Salaam recently, Binti Makini Foundation Founder and Executive Director Janeth John said that through the project entitled 'You can' the organization uses 'University Caravan' to educate on friendly campus environment for students and access to SRH information.

She said that through their project, they have been able to increase knowledge and stigma reduction around CSE and contraception among participants. "Movement building among university students provided friendly SRH services to youth without stigma,' she said. John noted that so far, they have succeeded to reach around 500 students from five higher learning institutions, namely Water Institute, Social Welfare Institute, NIT, Dar es Salaam University College of Education (DUCE) and the Muhimbili University of Health and Allied Sciences (MUHAS).

"In each institution we managed to reach around 100 students, meaning for the five high learning institutions, we



have reached 500 students," she said.

John further noted that through the project which is being funded by WGNRR -Africa, they are looking forward to reducing the impacts of HIV/AIDS and other sexually transmitted infections as well as reducing unexpected pregnancies at colleges.

"So, we encourage the youth to access the right information about safe reproductive practices from health centres present in their colleges without stigma" she said.

"Many youth stopped going to seek the right information about SRH over bad language and stigmatisation from some health providers."

The project further targeted to reach decision-makers, students' organizations and offices of dean of students so as to urge them to put more emphasis on this issue.

However, she said that one of the major challenges is that many parents do not tell their adolescent children the truth about reproductive health, especially

when they go to higher learning institutions.

However, without a miss, parents and guardians always insist that such students should study hard while knowing the environment in college gives them the freedom to do whatever they want and at the end they find themselves messing up.

"They are settings where young people are supposed to get necessary information regarding their sexuality and reproduction."

But due to stigma constructed by social norms, traditional and religious beliefs, young people are being denied comprehensive sexuality education, contraceptives and services in school and higher learning institutions, she said.

Stigmatizing attitudes of teachers and healthcare providers lead young people to seek information and services from unreliable sources which expose them to so many issues affecting their health such as STIs and STDs, unwanted pregnancy hence unsafe abortion.

Countering stigma by deconstructing negative narrative, myths and misinformation around safe reproductive health right of young people is critical to creating an enabling environment where young people fulfill their sexual and reproductive rights while on campus.

Dorice Achadi, NIT Students Organization vice president commended Binti Makini Foundation and Binti Salha Foundation for education students on safe reproductive health.

She said that awareness students received will be of great help to students, especially girls who used to resort to unsafe abortion to stop because they are endangering their lives.

Mary Joachim, a student at NIT also concurred with fellow students by commending Binti Makini and co-foundation, saying that their awareness on safe reproductive health has been an eye opener.

FEATURE

By Alice Gorman

N 1963, six years after the first satellite was launched, editors from the Encyclopaedia Britannica posed a question to five eminent thinkers of the day: "Has man's conquest of space increased or diminished his stature?" The respondents were philosopher Hannah Arendt, writer Aldous Huxley, theologian Paul Tillich, nuclear scientist Harrison Brown and historian Herbert J. Muller.

Guardian

Sixty years later, as the rush to space accelerates, what can we learn from these 20th-century luminaries writing at the dawn of the space age?

The state of space 60 years on

Much has happened since. Spacecraft have landed on planets, moons, comets and asteroids across the Solar System. The two Voyager deep space probes, launched in 1977, are in interstellar space.

A handful of people are living in two Earth-orbiting space stations. Humans are getting ready to return to the Moon after more than 50 years, this time to establish a permanent base and mine the deep ice lakes at the south pole.

There were only 57 satellites in Earth orbit in 1963. Now there are around 10,000, with tens of thousands more planned. Satellite services are part of everyday life; weather prediction, farming, transport, banking, disaster management, and much more, all rely on satellite data. Despite these tremendous changes, Arendt, Huxley and Tillich, in particular, have some illuminating insights.

A brave new world

Huxley is famous for his 1932 dystopian science fiction novel Brave New World, and his experimental use of psychedelic drugs.

In his essay, he questioned who this "man" who had conquered space was, noting it was not humans as a species but Western urban-industrial society that had sent emissaries into space. This has not changed. The 1967 Outer Space Treaty says space is the province of all humanity, but in reality, it's dominated by a few wealthy nations and individuals.

Huxley said the notion of "stature" assumed humans had a special and different status to other living beings. Given the immensity of space, talking of conquest was, in his opinion, "a trifle silly".

Tillich was a theologian who fled Nazi Germany before the second world war. In his essay, he wrote about how seeing Earth from outside allowed us to "demythologise" our planet.

In contrast to the much-discussed

Was going to space a good idea?



der the shadow of Nazism in 1933. She's best remembered for her studies of totalitarian states and for coining the term "the banality of evil". Her essay explored the relationship between science and the human senses. It's a dense and complex

impossibility of moving faster than the speed of light mean humans are unlikely to travel beyond the Solar System. There is a limit to our current expansion into space.

When that limit is reached, said Arendt,

larger cosmos.

The far future

But what if it were technologically possible for humans to expand into the galaxv?

standards we know of, but have been destroyed."

Sixty years on, nations are competing to exploit lunar and asteroid mineral resources. Private corporations and space billionaires are increasingly being touted

"overview effect" which inspires astronauts with a feeling of almost mystical awe, Tillich argued that the view from space made Earth a "large material body to be looked at and considered as totally calculable".

When spacecraft began imaging the lunar surface in the 1960s, the process of calculation started for the Moon. Now, its minerals are being evaluated as commodities for human use.

Have humans changed, or is it how we view earth?

Like Tillich, Arendt left Germany un-

the space shuttle **Challenger on Feb** 7, 1984. Image: NASA

Astronaut Bruce

mission specialist, participates in

few meters away

from the cabin of

McCandless II,

a spacewalk a

piece; almost every time I read it, I come away with something different.

In the early 20th century, Einstein's theory of special relativity and quantum mechanics showed us a reality far beyond the ability of our senses to comprehend. Arendt said it was absurd to think such a cosmos could be "conquered". Instead, "we have come to our present capacity to 'conquer space' through our new ability to handle nature from a point in the universe outside the earth".

The new geocentrism

"the new world view that may conceivably grow out of it is likely to be once more geocentric and anthropomorphic, although not in the old sense of the earth being the center of the universe and of man being the highest being there is". Humans would turn back to Earth to make meaning of their existence, and cease to dream of the stars.

This new geocentrism may be exacerbated by an environmental problem already emerging from the rapid growth of satellite megaconstellations. The light they reflect is obscuring the view of the The short human lifespan and the night sky, cutting our senses off from the

Arendt said assessing humanity from a position outside Earth would reduce the scale of human culture to the point at which humans would become like laboratory rats, studied as statistical patterns. From far enough away, all human culture would appear as nothing more than a "large scale biological process". Arendt did not see this as an increase in stature:

"The conquest of space and the science that made it possible have come perilously close to this point [of seeing human culture as a biological process]. If they ever should reach it in earnest, the stature of man would not simply be lowered by all

as the way forward. After the Moon, Mars is the next world in line for "conquest". The contemporary movement known as longtermism promotes living on other planets as insurance against existential risk, in a far future where humans (or some form of them) spread to fill the galaxies. But the question remains.

Is space travel enhancing what we value about humanity? Arendt and her fellow essayists were not convinced. For me, the answer will depend on what values we choose to prioritise in this new era of interplanetary expansion.

DM

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Guardian Guar

FEATURE

Know Félix Tshisekedi, DR Congo's re-elected president

By Basillioh Rukanga

T the beginning of his first term in office in 2019, Congolese President Félix Tshisekedi vowed to make his country "the Germany of Africa".

He promised to grow the economy and create jobs for the people, in a country with massive resources but whose population was living in poverty.

In his first four years in power, he did not achieve his ambitious goal of transforming such a vast country, but now he has a second chance after he was declared the winner of a chaotic election. He is due to be sworn in for a second term on 20 January.

Mr Tshisekedi first came into power in unusual circumstances.

He was declared the surprise winner of a disputed presidential election, which some, including the influential Catholic Church, had challenged.

His main rival Martin Fayulu alleged that outgoing President Joseph Kabila had engineered a secret deal for Mr Tshisekedi to succeed him - charges that were strongly denied.

Mr Fayulu and other opposition candidates have also said the 2023 election was marred by fraud and demanded a rerun. The electoral commission has dismissed such claims as sour grapes.

Until a few years before the 2018 election, Mr Tshisekedi was largely untested in highlevel DR Congo politics.

He was more known for who he was related to - he is the son of the veteran late opposition



leader Étienne Tshisekedi. He however did not simply cash in on his father's name and was immersed in politics from a very young age, and worked his way up through the party ranks.

He also had to suffer the consequences of his father's political activism. When Tshisekedi senior

and children to leave. founded the Union for De-Félix Tshisekedi then mocracy and Social Progress moved to the Belgian capi-

party (known by its French

initials UDPS) in 1982, the

family was forced into inter-

nal exile in their home town

in the central Kasai province.

1985, when Étienne Tsh-

isekedi's long-time rival, au-

tocratic leader Mobutu Sese

Seko, allowed the mother

They stayed there until

tal, Brussels. After completing his studies there he took up politics, working his way through his father's party to become national secretary for external affairs for the UDPS

His father's former chief of staff, Albert Moleka, told the BBC in 2019 that Mr Tshisekedi "made powerful friends and allies among the diaspora there, but he was

sometimes overlooked - and so it wasn't easy for him".

Mr Tshisekedi's inauguration in 2019 inspired some hope, as it was the first peaceful transition of power in the country since independence in 1960.

At his swearing-in ceremony, he told the crowds that he wanted to "build a strong Congo, turned toward development in peace and security - a Congo for all in which everyone has a place".

make the fight against poverty a "great national cause", reduce unemployment and tackle cor-

In his first term, President Tshisekedi introduced free primary schooling, with enrolment increasing by more than

grown nearly three-fold from \$6bn (£4.7bn) at the beginning of his tenure to \$16bn this year. "We have come a remarkable

way since 2020, overcoming the challenges posed by the pandemic to achieve rates of economic growth that inspire confidence in the future," he said

In spite of the growth, many Congolese have been complaining about the depreciation of the Congolese franc which is having a serious impact on their daily lives.

Despite its vast mineral wealth and huge population, life has not improved for most people, with conflict, corruption and poor governance persisting.



Mr Tshisekedi said he would ruption.

five million students.

worked out as planned and Mr Tshisekedi has ordered them to leave, saving they had been ineffective. He has said he wants to replace them with troops from a different trade bloc of which DR Congo is also a member - the Southern African Development Community (Sadc). But there is little sign of them

coming any time soon.

Mr Tshisekedi has also demanded the end of the UN peacekeeping mission in DR Congo. After more than two decades, it will take some time for the thousands of troops to leave, but it has raised fears of a security vacuum as the army is in no position to take on the numerous rebel groups which operate across eastern DR Congo on its own.

DR Congo's membership of the EAC is complicated by the fact that Mr Tshisekedi, as well as UN experts, say fellow member Rwanda is backing one of the most active rebel groups in eastern DR Congo, the M23.

Rwanda's government has strongly denied this but it has led to a souring of relations between Mr Tshisekedi and his Rwandan counterpart, Paul Kagame, that has defined the end of his first term.

It was not always that way. At the beginning of his term, Mr Tshisekedi initially tried to mend relations with neighbouring countries including Rwanda.

In a surprise gesture, he invited President Kagame to the funeral of his father in May 2019.

In the latter years of his presidency, however, the relationship has become so frosty that Mr Tshisekedi recently compared Mr Kagame to Germany's World War Two dictator.

While addressing a campaign rally in Bukavu, close to the Rwandan border, Mr Tshisekedi last week said of Mr Kagame: "I promise he will end up like Adolf Hitler."

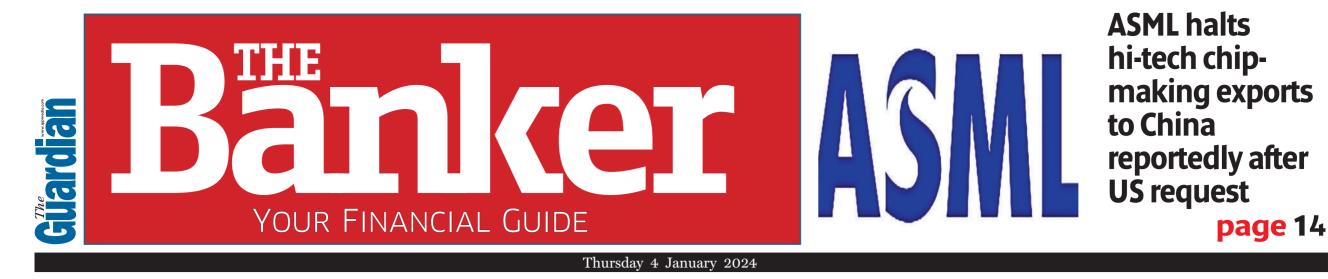
Hitler, responsible for the deaths of millions, including In his re-election campaign, six million Jewish people in the he made some of the same Holocaust, ended up taking his er in the Ger-

	desirable 21. Togo's Capital				The programme has how-	promises he made five years	own life in a bunker in the Ger-
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					overcrowding of classrooms in	making the economy more re-	The Rwanda's government
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RADIO . . TUESDAY WEDNESDAY THURSDAY FRIDAY SATURDAY MONDAY SUNDAY TIME PROGRAMME 05.00 AM HALI YA HEWA / KUMEPAMBAZUKA I 06.00 AM AMKA NA BBC 06.30 AM NIPASHE 06.50 AM NIPASHE 07.00 AM NIPASHE 07.00 AM NEWSPAPERS REVIEW 07.30 AM NEWSPAPERS REVIEW 07.30 AM KUMEPAMBAZUKA -FAMILIA 10.00 AM NEWSPAPERS 05.00 AM HALI YA HEWA / KUMEPAMBAZUKA I 06.00 AM <u>AMKA N</u>A BBC

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Tembelea mitandao ya kijamii ya Radio One **O**



CBK lowers interbank forex trading limit to USD100,000

NAIROBI

he Central Bank of Kenva (CBK) has lowered the minimum amount that banks can trade in the formal interbank forex market to \$100,000 (Sh15.7 million) from \$250,000 (Sh39.3 million) following the launch of an electronic trading platform that is expected to improve supply and price discovery in the forex market.

A CBK circular on the new platform, which is known as Electronic Matching Systems (EMS), has also abolished the spread of 20 cents between bids and asks, effectively freeing market participants to negotiate rates depending on supply and demand.

The minimum trade limit on the interbank market had been put at \$500,000 (Sh78.7 million) in a 2015 CBK circular to banks, which also introduced the 20 cent spread.

The trading limit was subsequently halved in an August 2023 circular, which also set the stage for the introduction of the electronic platform.

"Minimum tradable amount in EMS will be \$100,000 with additional lot sizes of \$50,000. System Participants may transact amounts outside the minimum tradable amount via Request for Quote [a direct trading line]," say the CBK rules.

"Firm, tradeable prices will now be available via the EMS. Market participants should buy and sell foreign exchange with their clients and among themselves at freely negotiated rates and should adjust their quotes as necessary for prudent management of their forex risk within prudential limits.'

The introduction of the electronic platform was one of the key reforms the

CBK identified last year in response to the near collapse of the interbank forex market, whose problems caused a dollar supply hitch that resulted in the emergence of a parallel foreign exchange market rate.

Banks had taken issue with tough policing by the regulator over trades that fell outside allowable spread limits and the official exchange rate.

All the licensed commercial banks in Kenya have been admitted as system participants in the EMS, which is also open to non-banking players on application to the CBK.

Participants will be utilising the EMS to place their purchase or sell orders, but the quotes will remain anonymous until the trades are matched for settlement.

In order to guarantee liquidity and fair prices in the market, the CBK has earmarked the 10 leading commercial banks in terms of foreign exchange trading to act as market makers for the platform.

"The market makers will be expected to continuously provide twoway quotes in the EMS, good for the minimum tradable amount. All other banks can provide two-way quotes in the EMS, good for the minimum tradable amount, at their discretion," said the CBK

The earmarked lenders include Absa Bank Kenya, Citibank Kenya, DTB, Equity Group and I&M Bank. Others are KCB, NCBA, Stanbic Bank Kenya, Standard Chartered Bank Kenya and Co-operative Bank of Kenya.

The official exchange rate of the shilling against the dollar on Monday crossed the 150-unit mark following a



The Central Bank of Kenya in Nairobi.

period of sustained and consistent depreciation that has narrowed the gap between the official and retail selling rates of the US currency.

Since the beginning of the year, the shilling has depreciated by 17.7 percent against the dollar, which is more than double the 8.3 percent it shed against the unit in the whole of 2022.

The Central Bank of Kenya (CBK) indicative rate published Monday morning showed the dollar's buy price at Sh149.84 and a selling rate of Sh150.04 units, hence an average of 149.94.

The spot or average trading rate had climbed to Sh150.03 in the afternoon.

The indicative rate is the closing price of the previous day's trading session, which is taken as the opening price of the following day.

A check in banking halls of 12 commercial lenders-including all nine tier one banks- showed that they were selling the dollar at between Sh154.95 and Sh157, and buying at a range of Sh141 and Sh149.95.

Forex bureaus, meanwhile, quoted dollar selling prices of between from what he termed as historical Sh156.50 and Sh157 while buying at between Sh152 and Sh153.

Banks have been selling dollars above the Sh150 level from late August. A forex dealer the local outlet on Monday that the lenders are seeing resistance on the sell side at around Sh156, signalling the currency might be finding its true rate after months of consistent depreciation.

The reopening of the interbank dollar market in April and the removal of a Central Bank of Kenya (CBK) rule that capped daily deviation from the indicative rate at 20 cents has helped the exchange rate find its own level through demand and supply.

"The interbank market is better than where we were in March, even though there are still a few structural issues to sort out. Overall, we have seen the spread between retail and official selling price of the dollar come down to between Sh4 and Sh6, from double digits in the first quarter," said a dealer.

During the period, the interbank market was not functioning, banks quoted the rate at which they were buying the dollar in line with that of the CBK rate to avoid regulatory reprimand, but on the sell side they were charging each other - and customers– a margin of up to Sh13 above the official rate.

Treasury Cabinet secretary Njuguna Ndung'u, when appearing before the National Assembly on September 27, said that the shilling's recent slide was not a free fall, but rather a "process of adjustment" policy mistakes in the management of the shilling.

Prof Ndung'u said Kenya had largely held its currency constant in the previous five to seven years even as the country's price structure changed, leaving it misaligned with the real economy.

The comments by the CS indicated that the consistent pace of

depreciation against the dollar is a result of CBK allowing the shilling to ease to its correct level without intervention unless there is volatil-

"We are actually paying the price of misalignment which happened in the previous five to seven years," said the CS when he appeared before Parliament to answer questions from MPs.

"As soon as we allowed the nominal exchange rate to move - because there was a requirement that it can't fluctuate more than 20 cents either way – then we restarted the interbank market, there was [a] steep depreciation which was also being pushed by scarcity of dollars.'

In comparison to other regional currencies, the shilling loss against the dollar this year stands out.

The Uganda shilling, for instance, has depreciated by 0.96 percent to the greenback since January, while the Tanzania unit has shed 6.8 percent while the Rwandan Franc has appreciated by 14 percent to the US currency since the turn of the year. This year, the Uganda shilling has gained 20.2 percent to exchange at 25.04 units versus the Kenyan unit while the Tanzania shilling gained by 13.4 percent to 16.67 units as the Rwandan Franc rose 6.1 percent to 8.15 units.

The weaker shilling against the dollar has meant costlier purchases for importers and merchant traders while the external debt load has grown on a local currency perspective.

Hong Kong's top 50 insurers experience about 7.7 pct YoY premium contraction



Zanzibar minister commends PBZ

HONG KONG

The premiums of Hong Kong's top 50 insurers contracted by 7.7 percent yearon-year (YoY) in 2022, on the back of lower demand for linked products, decreased population size, and market uncertainty, the Hong Kong Business Insurance Rankings revealed. In total, the top 50 companies saw their premiums reach HK\$511.7b, smaller than the HK\$5554.2b in 2021.

"In 2022, the linked products business decreased by over 50 percent, in terms of premiums industry-wide. This reflects this lower demand because the financial markets didn't do well.

And so people don't want to buy insurance-linked products Assistant Professor Ben Charoenwong, from the Department of Finance at NUS Business, told Hong Kong Business.

The drop in overall premiums is linked to complexities in financial markets. Both stocks and bonds faced significant losses simultaneously, leading potential policyholders to adopt a cautious stance.

"Of course, the funny thing for me – someone who studies the financial markets – is typically after you have a bad year, it tends to be better afterwards. And so you might want to start products when the price falls rather than avoid them," Charoenwong said.

He said he anticipates a potential rebound in demand as market sentiment stabilises. Nevertheless, persistent demographic factors, including business closures and population shifts out of Hong Kong, may present a lasting obstacle to a complete recovery.

To tally, 26 life or "long-term" insurers were included in this year's rankings whilst 24 general insurers were counted. The life segment, which accounts for 91.3 percent of the rankings' grand total, fell 8.9 percent YoY. On the other hand, Hong Kong's top general insurers, 8.7 percent of the total, expanded by 7.1 percent.

Out of the top 15 insurers in Hong Kong, only five saw their premiums grow YoY. Namely, HSBC Life (third place, 33.3 percent), Hang Seng Insurance (eighth, 36.8 percent), FTLife (11th, 27.6 percent), AXA General (14th, 4.0 percent), and Chubb Life (15th, 1.8 percent).

In terms of premiums accumulated, at first place is AIA International, which saw its 2022 premiums dip 14.8 percent. Trailing behind is Prudential Life at 2nd place, which also contracted by 12.0 percent.

Insurers that followed were Manulife (4th, -22.8 percent), China Life (5th, -24.5 percent), AXA China (Bermuda at 6th place, -5.6 percent), BOC Life (7th,

-10.6 percent), FWD Life (Bermuda at 9th, -23.8 percent), TPLHK (10th, -7.8 percent), Sun Life (12th, 23.6 percent), and YF LIFE (13th, 2.5 percent).

Examining the long-term trends, Charoenwong highlighted the impact of the ageing population in Asia on the insurance industry. As the workforce shrinks and older individuals seek coverage, a potential decline in premiums is expected over time.

Hong Kong, being a mature financial market, may already have a significant portion of its population covered. This demographic shift places a burden on insurers, necessitating strategic expansion beyond borders to mitigate the impact of an ageing population.

"Hong Kong is already a decently developed financial market. Many people may already have insurance, right? So then the only effect they might see is this kind of mega trend of decreasing premiums over time, just because there are just fewer people.

We kind of saw this in Japan. And that's part of why Japanese insurers worked hard to expand across borders, to try to go to Vietnam, the Philippines and so on. Because their population is ageing," Charoenwong stated.

To stay competitive, traditional insurers must improve their digital infra-

Ben Charoenwong, Assistant Professor at the Department of Finance at NUS Business

structure, invest in user-friendly apps and websites, and streamline their claims processes. Whilst the transition may present challenges for incumbents, Charoenwong views these changes as beneficial for consumers, ensuring a more efficient and seamless insurance experience.

Similarly, Hong Kong Insurance Leader Billy Wong and partner Richard Hart of PwC Hong Kong said in a report that insurers in Hong Kong have been actively undergoing digital transformation, catching up with changing customer expectations. The rise of

virtual insurers and the pandemic have accelerated the adoption of digital tools, such as chatbots and e-signatures.

Digitalisation across the value chain is a top priority for Hong Kong insurers to enhance customer experience, streamline operations, and remain competitive. Insurers are expanding ecosystem partnerships to offer more value to customers beyond traditional transactions. The focus on the Greater Bay Area (GBA) provides opportunities for cross-border collaborations and partnerships.

for getting 78bn/-profit last year

By Guardian Reporter, Zanzibar

Zanzibar minister for Social Development, Elders, Gender and Children Riziki Pembe Juma, has commended the People's Bank of Zanzibar (PBZ) for recording a 78bn/- profit last year.

She made the statement yesterday when speaking at the opening of the bank's new branch at Nungwi in North Unguja, being part of celebrations to mark the 60th anniversary of Zanzibar revolution. She said the increment will make it contribute more to the government through dividends.

The minister noted that the banks' profit dropped in 2022 to 22, but it has been able to provide loans amounting to 1trn/- to its customers

She linked the recorded successes with the directives and guidelines from President Dr Hussein Ali Mwinyi through the Ministry of Finance and Planning.

Zanzibar's Finance and Planning Ministry Permanent Secretary, Juma Malik Akil said they have been working on directives and guidelines from Union government leaders. He said their directives are meant to bring about development to the people.

PBZ Acting Executive Director, Said Mohammed Said informed the minister that the bank has continued to grow, adding that in 2020 it had 29 branches, the number which increased to 49 in 2023. He said that 35 branches are in Zanzibar and 11 in Tanzania mainland.

"Our bank is a financial institution owned by the people. PBZ was established two years after the Zanzibar revolution; it is now 58 years old," he said.

Rashid Hadid Rashid (North Unguja) Regional Commissioner called upon Nungwi residents to use the bank for financial activities including payment of government taxes, foreign money exchange as well as opening savings accounts. Rashid urged workers to provide education to customers, especially entrepreneurs on how to properly use the acquired loans.

Transcorp, Chams, CWG shares record over 700 pct price gain

LAGOS

Transport Hotels Plc, Chams Holding Company Plc and Computer Warehouse Group, CWG Plc, topped the winners' chart on Nigeria Exchange Limited (NGX) in capital appreciation in 2023, with price gain that ranged from 721.8 percent to 1022.9 percent.

Transcorp Hotels Plc posted the highest capital appreciation as the share price jumped from to close at N70.18 on the last trading day of 2023, from N6.25 in 2022, an increase of 1022.9 percent. The company is a subsidiary of Transnational Corporation of

Nigeria (Transcorp).

Trasncorp's market capitalisation rose to N718.8 billion at the last trading day of 2023. With a share price appreciation of 1022.9 percent, Transcorp Hotels is the best performing stock in the Nigerian Exchange in 2023.

The company's share price started 2023 at N6.25 and closed 2023 at N70.18. The company's market cap also hit N718.8 billion at the close of trading in 2023.

Chams Holdings Plc has sustained its stella performance in 2023 as the frontline financial technology company's share price rose by 795.5 percent from NO.24 at the beginning of damentals are waxing stronger with a gross profit of N1.84 billion in nine months in 2023, a year-on-year growth of 181.3 percent from the corresponding period in 2022. In a recent media interview, the Company's Group Managing Director, Mayowa Olaniyan, attributed the performance to the gains from the on-going transformation in the entire group which comprises ChamsSwitch, ChamsAccess, Card-Centre, and ChamsMobile, its subsidiaries .

The third best price gainer in the review period was CWG PLC, formerly Computer Warehouse Group. From N0.92 at the start

2023 to close at N1.97. Chams HoldCo's fun- of 2023, the share price hit N3.96 per unit at the end of the trading day, an increase of 721.8 percent.

> The company is one of the pioneers in the IT ecosystem . The company's nine-month revenue was N18.26 billion in 2023, an increase of 79.7 percent in the preceding year.

Apart from being a leading provider of Information and Communication Technology (ICT) across West, Central and Eastern Africa, the company is also a leading cloud service provider that enables Africa's SMEs to exploit cloud services for commerce and management

Bänker

UK use of gas and coal for electricity at lowest since 1957, figures show

LONDON

he amount of electricity generated by the UK's gas and coal power plants fell by 20 percent last year, with consumption of fossil fuels at its lowest level since 1957.

Not since Harold Macmillan was the UK prime minister and the Beatles' John Lennon and Paul McCartney met for the first time has the UK used less coal and gas.

The UK's gas power plants last year generated 31 percent of the UK's electricity, or 98 terawatt hours (TWh), according to a report by the industry journal Carbon Brief, while the UK's last remaining coal plant produced enough electricity to meet just 1% of the UK's power demand or 4TWh.

Fossil fuels were squeezed out of the electricity system by a surge in renewable energy generation combined with higher electricity imports from France and Norway and a longterm trend of falling demand.

Higher power imports last year were driven by an increase in nuclear power from France and hydropower from Norway in 2023. This marked a reversal from 2022 when a string of nuclear



outages in France helped make the UK a net exporter of electricity for the first time

Carbon Brief found that gas and coal power plants made up just over a third

of the UK's electricity supplies in 2023, while renewable energy provided the single largest source of power to the grid at a record 42 percent. It was the third year this decade that

renewable energy sources, including wind, solar, hydro and biomass power, outperformed fossil fuels, according to the analysis. Renewables and Britain's nuclear reactors, which generated 13 percent of electricity supplies last year, sixfold since 2008 as the UK has con-2023.

Dan McGrail, the chief executive of RenewableUK, said the data shows other clean power sources are consistently playing in Britain's transition".

"We're working closely with the government to accelerate the pace at which we build new projects and new supply chains in the face of intense global competition, as everyone is trying to replicate our success," McGrail said.

Electricity from fossil fuels was twothirds lower in 2023 compared with its peak in 2008, according to Carbon Brief. It found that coal has dropped by 97 percent and gas by 43 percent in the last 15 years.

Coal power is expected to fall further in 2024 after the planned shutdown of Britain's last remaining coal plant in September. The Ratcliff on Soar coal plant, owned by the German utility Uniper, is scheduled to shut before next winter after generating power for 24 years.

Renewable energy has increased

helped low-carbon electricity make structed more wind and solar farms, up 55 percent of the UK's electricity in and the large Drax coal plant has converted some of its generating units to burn biomass pellets.

Electricity demand has tumbled by 22% since its peak in 2005, according "the central role that wind, solar and to the data, as part of a long-term trend driven by more energy efficient homes and appliances as well as a decline in the UK's manufacturing sector.

Demand for electricity is expected to double as the UK aims to cut emissions to net zero by 2050 because the plan relies heavily on replacing fossil fuel transport and heating with electric alternatives.

In recent weeks, offshore wind developers have given the green light to another four large windfarms in UK waters, including the world's largest offshore windfarm at Hornsea 3, which will be built off the North Yorkshire coast by Denmark's Ørsted.

The German utility RWE has also agreed to buy the Norfolk Boreas, Norfolk Vanguard East and Norfolk Vanguard West from Sweden's Vattenfall in a €1bn deal that is expected to revive plans for the projects, which were derailed last year by rising supply chain costs.



Divorces delayed by cost of living crisis, new research finds

REYKJAVÍK

Financial pressures have led to postponement of 19 percent of divorces, involving 270,000 couples, Legal & General claims.

The start of the new year is often boom time for divorce lawyers, but 2024 may be different as new research shows the cost of living crisis has delayed more than 270,000 couples from splitting.

Financial pressures delayed 19% of divorces, researchers at Legal & General found. The impact has been particularly pronounced since 2020, with income concerns, cost of living pressures and the price of divorce all cited

providers could help spouses splitting up, to coincide with the day.

Though 272,000 divorces were reportedly postponed due to money concerns, just one in five couples discussed their pensions when dividing their assets, while 58 percent considered the value of their family home.

Paula Llewellyn, the managing director of Legal & General Retail, said: "When people divorce, money is always an important factor, especially during the challenges of the cost of living crisis. However, as our research shows, a separation can have longterm implications for people's financ-

ASML halts hi-tech chipmaking exports to China reportedly after US request

AMSTERDAM

Dutch firm says decision was down to licence change, after initial report connected it to US pressure.

A Dutch manufacturer has cancelled shipments of hi-tech microchip machinery to China after pressure from the US government, it has been reported.

ASML, a key firm in the global semiconductor manufacturing supply chain, was due to export three chip-making machines to China but had its export licences revoked by the Dutch government before they were shipped.

The company is one of the only manufacturers of extreme ultraviolet lithography systems (EUVs), which use lasers to help create

the circuits for chips.

The advanced technology is used by leading chip producers such as Samsung and Intel, which are then used in products ranging from smartphones to sophisticated military equipment.

Bloomberg reported that ASML decided to cancel the shipment of some of its most advanced machines after a request was made by the Biden administration.

However, a later statement from the company said that a licence for the shipment of two types of lithography machines had been "partially revoked" by the Dutch government, and would affect a "small number of customers" in China.

It added: "In recent discussions with the US government, ASML

of the scope and impact of the US export control regulations."

The pressure from the US comes as the country seeks to limit China's ability to expand its semiconductor knowledge and production, urging allies to restrict technology associated with the manufacturing of semiconductors. The Biden administration brought in new restrictions last October to try to block non-US firms exporting semiconductor chips and lithography machines that contain US-made parts and technology.

In July last year, the Dutch government agreed to put restrictions on sales of ASML's deep ultraviolet (DUV) lithography machines, the second most ad-

has obtained further clarification vanced it produces, after pressure from the US. The restrictions came in officially on Monday.

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BANKING&FINANC

Responding to the most recent blocking of the ASML orders, Chinese foreign ministry spokesperson Wang Wenbin urged the Netherlands "to be impartial, respect market principles and the law, take practical actions to protect the common interests of both countries and their companies and maintain the stability of international supply chains".

He added that the action by the US to encourage the move was "hegemonic and bullying behaviour".

ASML said it did not expect the revocation of the licence to have a "material impact" on its financial outlook for 2023.

as reasons to postpone the split.

Neil Russell, the head of family law at Seddons, said he frequently spoke to couples with this issue. "People always think financial pressures break couples up but they also keep them together.

What with inflation and interest rate rises, it has put a lot of pressure on families because they can't afford to sell and buy, because they can't afford the new mortgage rates and they can't afford to maintain two households, so a lot of people stay together."

Russell said when the economy suffered, finances became an increasing issue for those wanting to separate. He said this applied across income brackets and caught out many middle-class couples trying to separate.

"It's a big factor. When the economy is doing well it's easier to get divorced because you can buy homes, sell homes more quickly, and the economy is more fluid. When it's tough it's harder," he said.

Nearly half (48 percent) of divorcees saw their incomes shrink by about 31 percent, leaving them with an average of £9,700 less each year, the research found.

The first working day after the new year is often nicknamed "divorce day" because so many people make inquiries after Christmas. The Pensions and Lifetime Savings Association (PLSA) has released online guidance on how private workplace pension scheme es. Two in five divorcees believed the process ends up financially unfair and that one of the parties came out on top. Fewer than a third signed clean break orders, which can protect from a future claim from their former spouse.

Llewellyn said: "Many couples have not even sorted the necessary paperwork to ensure they have a clean break from their financial obligation to one another.

"By consulting a financial adviser, people increase the likelihood of a divorce being fair and equal. While the number of people seeking out this support has increased in recent years, we need to encourage more couples to take this step."

The impact of divorce on retirement funds can be significant, with an average of £63 less put into pension pots each month due to the financial strain. About 29 percent of divorcees actively waived their rights to the value of their pensions, the research found.

Joe Dabrowski, the deputy director of policy at the PLSA, said: "Understandably, working out how to split pension assets is not the first priority for most separating couples.

"But it is really important to make sure both parties are provided for in retirement, especially when one party has been the primary earner and built up a pension, while the other - usually because they have taken on more family caring responsibilities - has not."

Senegal launches all-electric-bus rapid transit network

DAKAR

Senegal has become the latest African country to deploy electric buses. The West African country debuted its first all-electric bus rapid transit network (BRT) on Wednesday. Senegalese Prime Minister Amadou Ba stated at the inauguration ceremony that "this project is a very modern infrastructure, as well as a major innovation."

China Road and Bridge Corporation (CRBC) built the Dakar BRT project, which spans 18.3 kilometres and includes 23 bus stations and three hub

transfer stations.

Corporation is supplying the allelectric buses for this project.

after the launch, travel time from Dakar's outskirts to the city centre would be cut in half, and urban

mobility will be increased, according China Railway Rolling Stock to Huang Fei, project manager of CRBC.

According to Huang, the project According to a government release, created 1,500 employment during construction and is expected to create more than 1,000 jobs once it is operational

Senegal has joined Rwanda, Kenya, Tanzania and Uganda in the ongoing African e-mobility competition with the project.

Rwanda recently signed an agreement with BasiGo and AC Kigali.

The introduction of electric buses comes as Africa's e-mobility race heats up

Kenya, Tanzania, and Uganda are also making significant strides in e-mobility, with companies Mobility to launch electric buses in manufacturing and importing electric vehicles in the region.

Bänker

Q4 signals a turning point for mobile phone makers

SHANGHAI

he just-ended fourth quar ter marks a turning point for the domestic mobile market, as a bullish mobile market is expected and is forecast to maintain a positive growth this year. Mobile phone shipments in the domestic market reached 31.21 million units in November, up 34.3 percent year-on-year, according to a report released by China Information and Communication Academy on Dec 27. During the Jan-Nov period, the overall shipment of mobile phones in the domestic market accumulated 261 million units, an increase of 7.1 percent on a yearly basis, of which 5G mobile phone shipments were 215 million units, a rise of 12.9 percent, accounting for 82.5 percent of mobile phone shipments in the same period, the Paper.cn reported on Wednesday. According to statistics put to-

gether by IDC, a market researcher, the actual retail volume of domestic smartphones achieved a 0.4 percent growth year-on-year in the third quarter of 2023, and shipments are expected to show an inflection point in the fourth quarter.

The estimation on the emerging turning point was based on several key factors: The market base in the fourth quarter of 2022 was relatively low, and a flagship model released in August by Huawei is attractive enough for consumer to buy new phones, said Guo Tianxiang, a senior



Consumers select products at an Apple store on Nanjing Road Walkway in Shanghai.

analyst at IDC China, during an inter- buy new phones. view.

Phone makers such as Huawei and Apple have all introduced their flagship models during the second half of last year, effectively activating the consumer market.

Huawei's return at the end of August has pulled the appeal of consumers back to the market, re-stimulating consumers' attention for mobile phones, invigorating the demand for replacement, and other brands are offering many upgrades to attract consumers to

According to a recent report released by IDC, the AI large model is more widely used on mobile devices.

Major domestic manufacturers have successively laid out large AI models for mobile phones. The use of large AI models on mobile phones is expected to break the situation of insufficient innovation in the mobile phone market, and the demand for higher performance hardware can prompt some users to upgrade.

Up until this day, phone manufac-

tures from China such as Huawei, Vivo, and Oppo have all introduced their large language model.

Although most consumers rarely use relevant services on a daily bases, satellite communications will still play an important role in some rare cases and become an important choice for highend products to create differentiation. Paired with artificial intelligent generated content, satellite communication will enhance the competitiveness of high-end products, according to IDC.

Analysing Rwanda's key crop yields in 2023

KIGALI

THE Seasonal Agricultural Survey 2023 annual report by the National Institute of Statistics of Rwanda (NISR) highlighted the performance of major crops that Rwanda prioritises under the Crop Intensification Programme (CIP). The crops play a major role in Rwandans' nutrition.

The report covers three primary agricultural seasons in Rwanda. The main agricultural seasons include Season A,



The annual production of Irish potato was estimated at slightly over 865,000 tonnes in 2023, representing a reduction of about 43.000 tonnes compared to slightly over 908,000 tonnes realised in 2022.

The average yield of Irish potato was 8.2 tonnes per hectare in season A of 2023, 6.7 tonnes per hectare in season B, and 7.9 tonnes per hectare in season C of the same year.

Cassava The cultivated area for cassava was

FBI charges Nigerian fintech founder with securities fraud

Guardian

LAGOS

Odogwu Banue Mmbsuosi has been charged by the Federal Bureau of Investigation (FBI) with securities fraud, creating false filings with the Securities and Exchange Commission (SEC), and conspiracy. Mmbousi is still on the

loose. The FBI claims that the founder of Tingo, a Nigerian-founded Nasdaqlisted agri-fintech business, declared hundreds of millions of dollars in false revenues and assets for three companies he

controls. According to the SEC, it won a temporary asset freeze, restraining order, and other emergency relief against the three U.S.-based connected corporations of which he is the CEO-Tingo Group Inc, Agri-Fintech Holdings Inc., and Tingo International Holdings Inc.

This is in line with an alleged multi-year conspiracy to exaggerate the financial performance measures of these companies and significant operating subsidiaries in order to deceive investors worldwide, according to the complaint.

Attorney for the Southern District of New York, and Iames Smith. Assistant Director in Charge of indictment's yesterday.

"From at least in or not," stated US Attorney

representing that Nigerian companies he founded, Tingo Mobile and Tingo Foods, were operational, profitable businesses generating hundreds of millions of dollars in revenue, respectively," the FBI said in a statement.

"Mmobuosi then sold Tingo Mobile and Tingo Foods to companies listed in the United States, including Tingo Group (listed on Nasdaq as TIO) and Agri-Fintech Holdings (traded in the Over-the-Counter Markets under the symbol TMNA," it continued.

As a result of Mmobuosi's actions, Tingo Group and Agri-Fintech issued financial statements that falsely depicted Tingo Mobile and Tingo Foods as cash-rich, revenuegenerating businesses when, in fact, they were not.

According to the FBI, Mmobuosi then robbed Tingo Group and Agri-Fintech by "misappropriating cash from those companies and engaged in well-timed sales of their shares at inflated prices, generating millions of dollars of profits from his scheme.'

"Mmobuosi allegedly Damian Williams, US orchestrated a massive scheme to inflate Tingo Group's financial statements and make it appear as though the the FBI's New York Field cellular and agriculture Office, announced the companies he founded unsealing were profitable and cash rich when, in fact, they were

which spanned from September 2022 to February 2023, Season B which started from March to June 2023, and Season 2023

The survey results are useful to monitor the current agricultural and food supply conditions and facilitate evidence-based decision-making for the development of the agricultural sector, according to NISR.

Below is the performance of five major crops under CIP, including their cultivation area, production, and yield in the vear under review:

Maize

The cultivated area for maize was estimated at 226.982 hectares in 2023 season A, an increase of 3.3 per cent when compared to the same season of 2022.

C which started from July to September Packages of rice produce collected during the haverst time in Bugesera District.

In season B, the cultivated area for the 2022 survey by NISR. crop was estimated at 93,927 hectares, a rise of 15 per cent when compared to the season B of 2022.

According to the survey estimates, overall, more than 508,000 tonnes of maize were produced in the 2023 farming year, according to estimates from the survey.

The average yield of maize in 2023 was 1.7 tonnes per hectare in season A of 2023, while it was 1.3 tonnes per hectare in season B. This is almost 11 per cent higher than over 458,500 tonnes of maize produced in 2022, as per the Irish potatoes

For Irish potatoes, the cultivated area was estimated at 55.613 hectares in season A of 2023, a decrease of 1.5 per cent when compared to the same season of 2022. In season B, the cultivated area of Irish potatoes was estimated at 48,210 hectares, a decrease of 9.1 per cent when compared to the same season of 2022.

In season C, the cultivated area under Irish potatoes was 10,540 hectares, an increase of 0.8 per cent when compared to the same season of 2022.

estimated at 239,221 hectares in season A of 2023, an increase of 28.5 per cent when compared to the same season of 2022. In season B, the cultivated area for cassava was estimated at 159,089 hectares, an increase of 4 per cent when compared to season B of 2022.

The harvested area was estimated at 45,182 hectares in season A of 2023 and 49,655 hectares in season B of 2023.

In total, cassava production amounted to more than 1.34 million tonnes in 2023, which implies about 30,000 tonnes less production compared to more than 1.37 million tonnes achieved in 2022.

The average yield of cassava was 13.5 tonnes per hectare in season A of 2023 and 14.8 tonnes per hectare in season B of 2023.

around 2019 through at least in or around 2023, Odogwu Banye Mmpbousi orchestrated a scheme to Indictment." enrich himself by falsely

Williams. Mmobuosi's alleged deceptive scheme comes to a stop with this



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Mmobuosi then sold Tingo Mobile and Tingo Foods to companies listed in the United States, including Tingo Group (listed on Nasdaq as TIO) and Agri-Fintech Holdings (traded in the **Over-the-Counter Markets under the** symbol TMNA,

Thailand considers permanent visa waiver for Chinese visitors



Chinese visitors tour in Bangkok, Thailand.

BANGKOK

Thailand will permanently waive visa requirements for Chinese tourists starting on March 1, Thai Prime Minister Srettha Thavisin announced on Tuesday after a Cabinet meeting in Bangkok.

Thailand had previously granted a temporary visa waiver for visitors from China and Kazakhstan, which is set to expire on Feb 29.

After negotiations with related Chinese authorities, the Thai government has now opted to adopt a permanent visa-free policy for Chinese tourists starting on March 1, Srettha said at a news conference following the Cabinet meeting.

"This will not only boost Thailand's tourism industry but also signify further improvement in the friendly relations between the two countries," he added.

In Beijing, Foreign Ministry spokesman Wang Wenbin con-

firmed that authorities on the two sides are in close communication regarding the matter and China looks forward to the arrangement's early implementation.

"The further strengthening of people-to-people exchanges and the mutual visa exemption policy (once implemented) will conform to the fundamental interests of both peoples," Wang told reporters at a regular news briefing on Tuesdav.

Tourism plays a crucial role in Thailand's economy, with 28 million foreign tourist arrivals recorded last year, including about 4.4 million visitors from Malaysia, and 3.4 million from China.

Before the COVID-19 pandemic, Chinese nationals comprised the biggest group of foreign tourists to Thailand, with 10 million visits each vear

Thailand now plans a 3.5-trillionbaht (\$102 billion) boost for its

economy via the tourism sector in 2024, aiming to establish the nation as an all-season tourist destination.

During the Tourism Authority of Thailand's recent promotion activity targeting the Chinese market, Sudawan Wangsuphakijkosol, Thai minister of tourism and sports, said that China has been a key source market for Thailand and has had a significant impact on the Thai economy.

"The Thai government is committed to providing high-quality tourism experiences for Chinese tourists. Our strategies include the development of new attractions in tandem with the promotion of Thai soft powers and meaningful travel experiences," she said.

"Equally important is the safety measures to ensure that Chinese tourists can enjoy peace of mind throughout their travels in Thailand," she added.

Guardian www.ippredictor



Trump appeals disqualification from Maine primary ballot

WASHINGTON

LONDON

tion.

DONALD Trump on Tuesday appealed a decision from Maine's top election official disqualifying him from the state's Republican presidential primary ballot next year over his role in the Jan 6, 2021, attack on the US Capitol, a court filing showed.

Trump, the frontrunner for the Republican nomination for November's

Superior Court to reverse a decision from Secretary of State Shenna Bellows barring Trump from the March 5 primary ballot.

Bellows, a Democrat, concluded that Trump incited an insurrection in an attempt to hold onto power following his defeat in the 2020 election and was disqualified from holding office again under the US Constitution.

Trump's lawyers argued in a court US presidential election, asked a state filing that the decision was "the prod-



Secretary of State Shenna Bellows speaks at an event, Jan 4, 2023, in Augusta, Maine. AP

uct of a process infected by bias and pervasive lack of due pro- ter Colorado's top court barred cess". His legal team disputed that Trump took part in an insurrec- Trump from the primary ballot tion and argued that Bellows did not have the authority to exclude in that state. A ruling from the him from the ballot.

The ruling came after a group of former Maine lawmakers petitioned Bellows to keep Trump off the ballot, arguing that he could not serve as president under a provision of the US Constitution that bars people from holding office if they engaged in "insurrection" after swearing an oath to the United States.

"I have confidence in my decision and in the rule of law", Bellows said in a statement after the appeal was filed.

Advocacy groups and some anti-Trump voters have brought sev- the ballot challenges a "hostile eral challenges to Trump's candidacy under the provision, known assault on American democraas Section 3 of the 14th Amendment. The lawsuits have argued that cy". Opinion polls show Trump Trump incited his supporters to violence by spreading false claims with a commanding lead in the that the 2020 election was stolen and then urged them to descend Republican nominating contest. upon the Capitol to stop Congress from certifying Democrat Joe State-by-state contests to select Biden's victory.

The US Supreme Court is likely to consider the issue soon, af-Iowa.

Supreme Court could provide a nationwide resolution to questions surrounding Trump's eligibility.

Several similar lawsuits filed against Trump in other states have been rejected by courts. Trump's campaign has called a nominee begin on Jan 15 in

Ahead of General Elections, Pakistan's first Hindu candidate vows to strengthen ties with India

ISLAMABAD

DR Saveera Parkash, a Hindu woman in Khyber Pakhtunkhwa's Buner district who is running in the upcoming general elections on a ticket from the Pakistan Peoples' Party (PPP), has vowed to improve ties with India if she wins, as reported by Geo News.

Saveera Parkash, a 25-year-old physician who completed her medical studies in Abbottabad, has also emphasized support for women's rights in Khyber Pakhtunkhwa as a key priority.

After securing a ticket from the PPP to contest the elections in the Buner district (PK-25), Dr. Saveera Parkash, a member of the Hindu community, expressed optimism about her candidature.

Her father, Om Parkash, a recently retired doctor and long-time PPP member, influenced her decision to run for office with the party. Her family had supported the party for 37 years.

She was granted a ticket by the PPP to contest in the next elections, at a time when she was also preparing for the Central Superior Services (CSS) in Pakistan, Geo News reported.

The 25-year-old physician said in an interview with Geo News that she had been dubbed the "daughter of Buner" and that the "Muslim brothers" had promised her both their full support and their votes.

Her top legislative priority after winning the election would be to advance education and deal with problems like environmental degradation and health. Along with the lack of healthcare education and awareness, she is also concerned about the dearth of healthcare services in her district.

She also believes that women have fewer rights and progression possibilities, and resolving these issues is one of her major concerns.

"I was proud to be a part of the Pashtun culture, but when I got the party ticket for the general elections and people, including my Muslim brothers, came to know about it, I received several congratulatory and encouraging messages," she said, as reported by Geo News.

The politician described Bilawal's visit to Goa (at the time of the G20 Foreign Ministers' meeting) as a significant step towards promoting Indo-Pak ties.

The politician will compete in one of the most important elections in the nation's recent political history, which are slated to take place on February 8.

The prospective candidate said she is a patriotic Hindu and that her confidence has grown even more after being named the "daughter of Buner." She said that she will contribute positively to the relations between Islamabad and New Delhi if elected to the provincial parliament, and the Hindu community, both in Pakistan and across the border, will feel free to reach her, according to Geo News.

PPP KP's women wing head, Senator Rubina Khalid said that the party is a symbol of federation and doesn't discriminate between women and minorities.

"This is the reason why Dr Saveera Parkash got the ticket from Buner and we created a new history in KP, while in Sindh, too, we brought forward people belonging to minorities, not only in the election battle but also in the assembly," the Senator said.

General elections are scheduled to be held in Pakistan on February 8, 2024, to elect the members of the 16th National Assembly. ANI

JUNIOR doctors in England will begin a six-day walkout on Wednesday, the longest strike in the state-run National Health Service's 75-year history which is set to hit patient care during its seasonal winter peak in demand. Like in other key sectors over the past year, junior doctors represented by the British Medical Association have staged a series of walkouts in demand of better pay in the face of soaring infla-Cumulatively, the NHS, which has provided healthcare free at the point of use since it was founded in 1948, cancelled 1.2 million appointments in 2023



Longest doctors' strike to pile stress on England's health service

Junior doctors are qualified physicians, often with several years of experience, who work under the guidance of senior doctors and represent a large part of the country's medical community.

A spokesman for Prime Minister Rishi Sunak said deals with other healthcare workers' unions showed that the striking junior doctors were "outliers".

---"We have sought to come to a fair resolution - fair for the taxpayer, fair for hardworking doctors and health workers. We have achieved that in the majority of cases ... we are willing to have further discussions. But obviously the first thing to do is to stop striking," he told reporters.

due to strikes.

The BMA abandoned talks with the government after being offered a pay rise of 8-10 percent, and held strikes on Dec 20-23. The union is seeking a 35 percent improvement which it says is needed to cover the impact of inflation over several years.

The government, which has agreed new pay deals with other crease the pressure on the health healthcare workers, including nurses and senior doctors in re-

Displaced Palestinians sit in a makeshift tent camp in Rafah, Gaza Strip, Thursday. AP

says would worsen inflation. The strikes threaten to inservice where over 7.7 million

patients are on waiting lists for cent months, has resisted hikes it procedures and appointments. ment.

"The action will not only have "This January could be one of the most difficult starts to the an enormous impact on planned year the NHS has ever faced," care, but comes on top of a host NHS National Medical Director of seasonal pressures such as covid, flu, and staff absences due Stephen Powis said in a stateto sickness."

The BMA said a record waiting list and underinvestment over the past decade had undermined the NHS.

"As a profession we are exhausted, disenchanted, and questioning whether we want to stay in the health service at all. Add to this years of pay erosion, and it's no wonder that morale on the frontline has never been lower," the union said.

Agencies

Brazil's Lula enacts fiscal law with zero-deficit target

BRASILIA

BRAZILIAN President Luiz Inacio Lula da Silva promulgated the 2024 Budgetary Guidelines Law on Sunday, which calls for a zero primary deficit target in public spending.



Israeli forces find tunnel shaft in Gaza school with photos of weapons for children

TEL AVIV

ISRAELI soldiers in Gaza discovered a tunnel shaft located inside a school, the Israel Defense Forces said vesterday.

The tunnel was discovered by the 5th Brigade's combat team in the southern Gaza area of Khirbet Ahza. The forces also found

photos of weapons geared for children. A photo released by the IDF showed various mortars, grenades and bullets inside the school.

During the military operation in Khirbet Ahza, forces also raided Hamas observation posts and positions where terror squads fired anti-tank rockets.

ground forces directed an airstrike on a terror squad that was trying to attach a bomb to a tank. Soldiers also seized weapons and a safe containing hundreds of thousands of shekels inside the home of a member of Hamas's Nukhba unit.

Meanwhile, in Khan Yunis, fighter jet struck a munitions production complex belonging to Palestinian Islamic Jihad.

In the northern Gaza area of Tupah, soldiers eliminated a terror squad operating aerial drones to observe the Israeli forces.

At least 1,200 people were Also in Khan Yunis, an Israeli killed in Hamas's attacks on Is-

raeli communities near the Gaza border on Oct. 7.

The number of men, women, children, soldiers and foreigners held captive in Gaza by Hamas is now believed to be 129. Other people remain unaccounted for as Israeli authorities continue to identify bodies and search for human remains. ANI

The law was published in Tuesday's edition of the Government Gazette, outlining the framework for the year's budget, including revenue forecasts and limits on public spending. Brazil's public spending has recorded successive primary deficits since 2014. The law also establishes guidelines for legislative amendments and imposes a cap on the 2024 Electoral Fund.

alliance.

The president vetoed a legislative timetable set by Congress to implement amendments that seek to increase the congressional body's say over public spending. He also vetoed superfluous expenses that were included as budget items.

Populist parties' rapid rise shakes up EU political landscape

BRUSSELS

THE European Union has witnessed a rapid rise of populist parties in 2023, a change that was caused largely by economic and migration issues and a change that will affect the EU's political landscape and China-EU relations, experts say.

So far, about one-third of seats in the European Parliament are occupied by parties that are viewed as populist or radical, and the trend is likely to continue in the next European elections in June.

According to research led by political scientist Matthijs Rooduijn at the University of Amsterdam, 32 percent of Europeans now vote for populist, far-right or farleft parties, compared with 20 percent in the early 2000s and 12 percent in the early 1990s.

French people say far-right leader Marine Le Pen's National Rally party, now headed by her right-hand man Jordan Bardella, is capable of participating in government than not, according to an annual survey by Le Monde and Franceinfo last month.

Just 54 percent of respondents said they disagreed with the party's ideas, the lowest since the poll first began in 1984.

A EuroTrack poll conducted by OpinionWay in November showed the National Rally would win 28 percent of the vote if the 2024 European elections were held a few days later, ahead of the 19 percent for President Emmanuel Macron's Renaissance party.

National Rally is now the largest opposition party in the National Assembly, the lower house of the French parliament.

For the first time in France, more The party got 89 seats in the 577-member parliament in the 2022 election, up from a previous total of only eight.

> On Dec 20, Le Pen claimed an "ideological victory" after Macron's government reached a compromise over an immigration bill, a bill that divided Macron's centrist coalition but echoed Le Pen's tougher immigration policies, such as excluding foreigners from state benefits and council housing.

> In Germany, the Alternative for Germany, or AfD, regarded as a far-right party in Europe, won its first mayoral election in December in Pirna, Saxony, a victory that party co-chair Alice Weidel described as "historic".

> The victory has also been seen across Germany as a sign for key state and local elections in this coming year.

In June, AfD leapfrogged to surpass

Chancellor Olaf Scholz's Social Democrats, or SPD, to become the secondlargest party in Germany, behind former chancellor Angela Merkel's Christian Democratic Union.

A Forsa poll on Dec 19 showed that AfD received a record high of 23 percent of support, behind the 31 percent for CDU but way ahead of the 14 percent for SPD, 13 percent for the Greens and 5 percent for the Free Democrats.

After major election victories in the states of Hesse and Bavaria in October, Weidel said AfD is "no longer an eastern phenomenon, but has become a major all-German party".

"So, we have arrived," she said, referring to the party's high popularity in former East Germany's states.

In Italy, Prime Minister Giorgia Meloni worried many after she took power in

October 2022 because of her Brothers of Italy party's reputation as a post-fascist party. But so far, her coalition has been widely viewed as right-wing on domestic policies, such as family, civil rights and immigration, but moderate on international relations and some EU affairs.

"Since becoming Italy's prime minister, Giorgia Meloni has been something of a surprise for Brussels-based skeptics," Anthony Constantini, who studied populism at the University of Vienna, wrote in an opinion piece for the Politico website.

"As leader of the post-fascist Brothers of Italy, many had expected her to be a firebrand a la Hungary's Viktor Orban. But she has instead sought a different goal: to become the first populist-right leader to forge a genuine Pan-European

"And if she's successful, it could change the game in Brussels forever."

Besides the EU's three biggest economies, populist leaders have also claimed election victories and gained popularity in the past year in Austria, the Netherlands, Slovakia, Sweden and several other EU states.

Yan Shaohua, an associate professor in the Institute of International Studies at Fudan University in Shanghai, said the rise of the far right, including in core EU countries such as France, Germany and Italy, is largely associated with the persisting migration crisis that has worsened over the past years because of heightened geopolitical tensions in the EU's neighborhood, particularly in Ukraine and the Middle East.

Agencies

Guardian www.ppmedia.com

Restrictions on import of Russian diamonds to G7, EU countries take effect on January 1

MOSCOW

RESTRICTIONS on the importation of Russian diamonds into G7 countries and restrictions on deliveries of diamonds to the European Union under the EU's 12th package of sanctions have taken effect as of today, January 1, 2024, but experts surveyed by TASS doubt that the ban will be very effective.

In December, the G7 nations announced the introduction of restrictions on imports of diamonds mined or processed in Russia effective January 1, 2024.

Starting on March 1, restrictions on Russian diamonds processed in other countries are to kick in as well. In a joint statement following an online meeting of G7 heads of state and government, the leaders agreed that a reliable mechanism for inspecting and certifying unprocessed diamonds will be created inside the G7 by September 1, 2024.

Later, the European Union approved its 12th package of sanctions against Moscow in reaction to the special military operation in Ukraine. In particular, the new restrictions contain a ban on imports of diamonds that were mined, processed or produced in Russia.

The ban covers non-commercial natural and man-made diamonds and diamond jewelry. The EU Council ruled that the ban on imports will take effect on January 1, 2024, with specific provisions rolled out gradually from March 1 through September 1.

Survey of analysts' views

"As of now, such a mechanism (inspection and certification of diamonds) does not exist, neither will it appear by March 1, and it is unclear whether it will be ready by September 1.

This only suggests certain possibilities of [so-called] 'grey' supplies," Finam analyst Alexey Kalachev said. If the mechanism is based on "technical methods of defining the origin of stones," it will be possible to introduce it quickly, although this is an expensive and not very efficient technology, he added.

Meanwhile, if the mechanism for tracking diamonds is based on blockchain technologies, it would be virtually impossible to evade it, "as it will deal not even within the stone physically, but with its confirmed history, which is impossible to falsify, while stones having no digital 'passport' confirmed by blockchain will be banned automatically," Kalachev noted.

However, it will take years to introduce such a system, while much may change in the world in the interim, the analyst said.

Alfa-Bank securities market research chief Boris Krasnozhyonov said earlier that the sector of rough and polished diamonds "was not resting on its laurels," while sanctions are increasingly "cosmetic" in nature.

Those companies facing sanctions pressure will redirect commodity flows to other locations as it would be difficult to cut Russia off completely from the global trade in rough diamonds since it boasts a share of around 35% in production and 40% of global reserves, the analyst added.

"The export of diamonds is a relatively small share of Russian exports, with the main risks from these [sanctions] measures pertaining to Russian [diamond giant] Alrosa.

However, there are doubts that this ban will not be evaded one way or the other given that Russia is one of the main suppliers of diamonds to the global market," Finam's Olga Belenkaya said.

Hostilities intensify between Russia, Ukraine at turn of year

MOSCOW / KYIV

AT the turn of the year, hostilities have mounted between Russia and Ukraine with the latest barrage of missile and drone attacks beginning on Friday.

The Russian forces attacked Ukraine on Friday morning with 158 drones and missiles, including at least 90 air-launched cruise missiles and five Kinzhal ballistic missiles, said Valery Zaluzhny, chief commander of the armed forces of Ukraine.

At least 12 people were killed and more than 70 others wounded in the "largest missile and drone attack" on the country since the start of the conflict, said the

French President hopeful in New Year address despite a troubled 2023

PARIS

THE next year should be one of "determination", "regeneration", and "hope" for France, the country's President Emmanuel Macron (pictured) told the nation in his Dec. 31 address.

The past year has not been easy for France, with high inflation, deep social divisions over the forced passing of pension reforms, the controversial shooting of a teenager by police, and the constant threat of terrorism.

UNPOPULAR PENSION REFORM

In January 2023, over a million people in France protested against the proposed pension reform bill to increase the legal retirement age from 62 to 64.

The nationwide social movement dramatically disrupted daily life, with Parisian streets infested with garbage due to strikes by refuse workers, and public transport services frequently canceled.

In March 2023, the government used Article 49.3 of the Constitution to force the bill through the French Parliament, leading to an eruption of violence, protests and strikes across the country.

According to France's Pensions Advisory Council (COR), expenditure on the pension system reached 360.7 billion euros(395.26 billion U.S. dollars) in 2022, equivalent to 13.7 percent of the French gross domestic product (GDP). The COR emphasized in its annual report in June that after Italy, France has the highest pension/GDP ratio among the countries monitored. However, while the French government insisted that the reforms to the pension system were necessary, the COR was not as optimistic about their promised effects.

It projected in its annual report that the pension deficit would be between 0.2 percent and 0.3 percent of France's GDP from 2024 to 2030, while the government had said the reform would bring a balance to pension funds by 2030. However, the COR has said



that the pension reform will limit the increase in the number of retirees to around 1.5 percent fewer in 2030, and 0.8 percent less in 2040, which will cut pension expenditure.

In his New Year speech, Macron admitted that the reform was unpopular, but insisted that it was necessary for the

ECONOMIC PROGRESS

country.

He also reflected on the progress that France made during 2023, saying that the measures taken have allowed France to finance its social model.

The French economy was also resistant in 2023. Its central bank, the Banque de France, estimated that the GDP would grow by 0.8 percent in 2023, although the pension reform protests hit France's economy hard in the second semester.

With heavy investment in green energy and carbon-free industries, France is expected to have GDP growth of 0.9 percent in 2024, with a confirmed decline in inflation.

This mainly results from the tightening of monetary policy since July 2022, unprecedented in its amplitude since the creation of the eurozone.

France's year-on-year consumer price index (CPI) was 3.5 percent in November, the National Institute of Statistics and Economic Studies (INSEE) said in its latest report. French Minister of the

Economy Bruno Le Maire has said that the government bringing inflation under control after two years of soaring rates represents a "real success".

During 2023, the French government also pushed for many measures to cut the cost of living. From April to June 2023, retail groups were asked to cut prices for a wide range of products.

Meanwhile, the energy tariff shield put in place in 2021, already extended to December 2022 for gas, was also prolonged for the whole year of 2023.

In addition, the government asked the fuel industry to sell at cost price, and granted 100 euros in aid to the poorest workers who have to drive to work.

In April, inflation stood at 5.9 percent, but was brought down to 4.5 percent in June. According to the European Commission, France's inflation is expected to stand at 5.8 percent in 2023 on average, before easing to 3.0 percent in 2024.

VIOLENT PROTESTS AGAINST PO-LICE RACISM

However, while the French economy recovered significantly in 2023, the killing of a North African teenager by police in June sparked a week-long social crisis in the country.

Nahel Mazouk, 17, was shot dead after an altercation with police in a Paris suburb on June 27, leading to violent protests and riots across the country. The demonstrations also extended to other European countries, where people also protested against police racism and brutality.

According to official figures, almost 4,000 people were taken into police custody during the riots, including 1,124 minors.

The intensity of the protests over Mazouk's death surpassed even that of the 2005 riots caused by the death of two teenagers of African descent, who were accidentally electrocuted during a police chase. The riots have also impacted French tourism.

According to President of the Paris Tourist Office Jean-Francois Rial, thousands of holidays to the French capital, one of the world's most popular summer destinations, were canceled due to the riots. Geoffroy Roux de Bezieux, president of the Movement of the Enterprises of France, estimated that the cost of the riots would be at least 1 billion euros. Mazouk's death also reflected deep rifts in French society, and among French police.

"This is a moment for the country to seriously address the deep issues of racism and discrimination in law enforcement," said Ravina Shamdasani, spokesperson for the United Nations' (UN) High Commissioner for Human Rights.

However, the French government said the UN's statement was "completely unfounded." It was not the first time that the French police have been accused of racism. According to the French television channel TV5 MONDE, in December 2022 the UN Committee on the Elimination of Racial Discrimination (CERD) expressed its "deep concern" over the frequent and disproportionate use by French police of identity checks, arrests and fines on people of foreign origin.

Meanwhile, Macron has said that in 2024 he plans to continue what he started during his second term: civic and economic rearmament for France. "It's up to us to do it together. It's up to us to choose rather than to endure, it is up to us to forge the path rather than to follow," he added. (1 euro = 1.10 U.S. dollar) **Xinhua**

National Police of Ukraine.

On Saturday, Ukraine's shelling of the Russian border city of Belgorod killed more than two dozen people. The assault on Belgorod marked one of the most lethal ones on Russian territory since the beginning of the conflict. Russian officials said the death toll reached 26, including five children, after a barrage of rockets on Tuesday.

Russian air defense systems near Belgorod shot down four missiles on Tuesday, according to the Russian Defense Ministry. Over the past 24 hours, Ukraine has carried out at least 50 attacks, including shelling and explosives from drones, said regional Governor Vyacheslav Gladkov.

Russian President Vladimir Putin said Monday that Moscow would intensify strikes on military targets in Ukraine, after an unprecedented Ukrainian attack over the weekend on the Russian city of Belgorod.

On Tuesday, Russia launched almost 100 missiles of various types at Ukraine, killing at least five people and injuring 130 others, said Ukrainian President Volodymyr Zelensky, adding that Russia has fired nearly 300 missiles and more than 200 Shahed combat drones against Ukraine since Dec 29, 2023.

"No other state has ever repelled such attacks, combined ones: both drones and missiles, including air-launched ballistic missiles. Ten Kinzhal missiles have been shot down today alone", Zelensky said in a video address.

In his new year's speech, Zelensky vowed to boost drone production to "a million" extra in 2024, saying "the enemy will feel the wrath of domestic production".

Meanwhile, US President Joe Biden urged Congress to take "urgent action" to greenlight plans to provide more weapons for Ukraine.

In a statement Friday, Biden said, "unless Congress takes urgent action in the new year, we will not be able to continue sending the weapons and vital air defense systems Ukraine needs to protect its people. Congress must step up and act without any further delay".



Cars burn after a Russian attack in Kyiv, Ukraine, on Tuesday. AP

Hamas freezes talks with Israel after deputy leader killed in Beirut

GAZA/BEIRUT

HAMAS announced a freeze on ceasefire negotiations with Israel after the faction's deputy chief, Saleh al-Arouri, was killed on Tuesday evening in an Israeli attack in Lebanon, a Palestinian source told Xinhua.

"We have informed the brothers in Qatar and Egypt of the freezing of negotiations," the source said on condition of anonymity. Qatar and Egypt have been mediating a ceasefire between Israel and Hamas.

The source added that Hamas, at war with Israel, rejected any talks about reaching a ceasefire in the Gaza Strip amid escalated Israeli aggression and "assassination schemes" against Palestinian leaders.

Earlier, a Hamas source told Xinhua that several aides of al-Arouri, deputy head of the Hamas politburo, were also killed in the Israeli attack targeting a Hamas office in the southern suburb of the Lebanese capital of Beirut.

In a statement, Hamas confirmed that seven of its members were slain in the Israeli attack, slamming it as a "barbaric and heinous" terrorist act, a violation of Lebanon's sovereignty, and an expansion of Israeli aggression against Palestine and its people.

Lebanese armed group Hezbollah said the attack was a serious assault on the Lebanese people, security, and sovereignty. "This crime will never pass without response and punishment," it said in a statement, warning that the attack signaled "a dangerous development" in the current Israel-Hamas conflict.

There was no immediate comment from Israel on the incident, but Israeli media, citing senior officials, said that the country was on high alert against "a significant retaliation" by Hamas or its Iranian-backed ally, Hezbollah, including the launching of precision weapons at Israeli cities.

"The IDF (Israel Defense Forces) is in a very high state of readiness in all arenas, both in defense and offense. We are highly prepared for any scenario," IDF Spokesperson Daniel Hagari said during a briefing to



A picture taken from a position in southern Israel on the border with the Gaza Strip on Tuesday, shows destroyed buildings in northern Gaza following Israeli bombardment amid ongoing battles between Israel and the Palestinian militant group Hamas. AFP

reporters.

Iran on Tuesday condemned Israel's "despicable" move of assassinating al-Arouri, as well as two commanders of the Al-Qassam Brigades, the Hamas armed wing, in the drone strike in Beirut.

Lebanese Prime Minister Najib Mikati also strongly condemned the Israeli attack that rocked the southern suburbs of Beirut on Tuesday, according to Lebanon's National News Agency (NNA).

"The explosion is a new Israeli crime aimed at inevitably dragging Lebanon into a new phase of confrontation, following the daily ongoing assaults in the south, resulting in a significant number of martyrs and wounded individuals," Mikati said in a statement.

In recent weeks, Israeli officials threatened to assassinate Hamas leaders in Palestinian territories and beyond, particularly al-Arouri, who was accused by Israel of directly being responsible for the "Al-Aqsa Storm" attack on southern Israel on Oct. 7, which sparked the current Israel-Hamas conflict.

Al-Arouri, 57, is considered one of the prominent Hamas leaders, and a founder of the al-Qassam Brigades and its cells in the West Bank.

He was imprisoned in Israel for more than

18 years and was deported by Israeli authorities from Palestinian territories upon his last release in 2010. In the same year, he was elected as a Hamas politburo member. Al-Arouri became the No. 2 in the top Hamas leadership body in 2017.



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Yanga's vice president, Arafat Haji.

Yanga's official now refutes reports about new signings

By Correspondent Nassir Nchimb

YANGA's vice president Arafat Haji has refuted rumours circulating that the outfit is out to sign various players who have already featured in this season's CAF Champions League.

Haji stressed the Jangwani Street side is focusing on signing players that are eligible to play in all competitions.

The NBC Premier League defending champion is linked with the signing of Ghana's Medeama SC striker Jonathan Sowah and Ivory Coast's ASEC Mimosas' 20-year-old attacker Sankara Karamoko.

Yanga was linked with CAF Champions League's leading goal scorer Karamoko- who has four goals- and Sowah who is having a stellar season in the Ghana Premier League and this season's CAF Champions League.

"We want the players that we sign up to settle in quickly and directly help the team in the CAF Champions League," Haji pointed out.

The vice president noted: "Even

by signing up Shekhan Khamis and the second is Augustine Okrah, we expect to add more signings," Haji revealed.

He said that they are currently working on the report presented by the outfit's head coach Miguel Gamondi, who requested the side to bring in a few players during the mini-registration period that has a shortage of good, free players.

"The mini transfer window rarely (a platform for an outfit) to achieve what it desires, so after the registration of these two players, the remaining entries are not many, as we try our best to sign the best players," he said.

Yanga is linked to signing striker Leonel Ateba from Dynamo FC de Douala Club of Cameroon, the forward is currently training with the country's national team as he is expected to play in the 2023 AFCON in Ivory Coast.

Dynamo FC de Douala Club is currently leading Cameroon Premier League's Group A with 24 points from 13 matches played and has not participated in any of Africa interclub showdowns this season.

Can Amrouche's AFCON revolution rewrite Tanzania's football narrative?

By Correspondent Seth Mapoli

'ITH just days to go before the African Cup of Nations CON) kicks off in Ivory Coast January 13-February 11, all 24 participating teams have finalized their squads.

nior national team, Taifa Stars, has generated excitement with its bold selection of young, foreign-based players.

has unveiled a 31-man squad, which will be trimmed down to the final 27 before the tournament begins.

a record number of players plying their trade outside of Tanzania, showcasing a strategic shift in the team's composition.

One of the most intriguing selections is goalkeeper Kwesi Kawawa, who made his Taifa Stars debut against Morocco last year.

His experience and talent promise to bolster the team's defense. Newcomer Miano Danilo, a fullback from Spain's Villena CF, also brings fresh energy and technical prowess to the backline.

Other promising newcomers include Twaliq Abdillah, Tarryn Allarakhia, Khleffin Hamdoun, Mohamed Omar, and Cyprian Kachwele.

Their inclusion injects youthful vigor and international exposure into the squad. The emphasis on foreignbased players marks a deliberate move by Amrouche.

He recognizes the need for higher standards and believes playing abroad can elevate Tanzanian players' skills and income. This approach not only strength-

FOOTBALL FEDERATION

ens the current squad but also lays the groundwork for future success. Amrouche's squad selection extends beyond established names. He has also called up promising players from Tanzania's leagues.

While their current level may not be on par with their international counterparts, being exposed to the senior national team training camp and potentially playing in AFCON can significantly raise their profile and attract attention from higher-tier clubs. Amrouche's bold vision and uncon-

ventional choices are already shaking up Tanzanian football. He is challenging traditional think-

ing and inspiring both fans and players to embrace a new era of ambition

and growth.

His assertiveness could be the catalyst for a paradigm shift in Tanzanian football, paving the way for sustained success on the continental stage.

Footballers making Tanzania's senior national football team are pictured participating in drills in Egypt recently to shape up for qualifiers

for the 2023 Africa Cup of Nations slated for January 13-February 11, 2024, in Ivory Coast. PHOTO: COURTESY OF TANZANIA

Taifa Stars key striker Simon Msuva expressed his commitment to achieving positive results in the upcoming AFCON finals.

"On a personal note, this marks my second AFCON finals. We now have a new generation of young players in the team who are eager for success. I am confident that we are destined to outperform our previous editions.

"I urge Tanzanians to continue supporting us. We know they are always behind us, and their unwavering spirit is crucial for the team throughout the competition," he emphasized.

The Taifa Stars face a tough challenge in Group F of the 2024 AFCON, which includes Morocco, Zambia, and DR Congo.

However, the team's recent performances have been encouraging, and they will be hoping to use the camp in Egypt to fine-tune their preparations and build momentum for the tournament.

Taifa Stars will also play an international build-up friendly match against Egypt on January 7 before competing in the Africa Cup of Nations finals scheduled to take place in Abidjan, Ivory Coast this month.

Taifa Stars' AFCON squad announcement has generated a buzz of excitement and anticipation.

With a blend of experienced heads and promising newcomers, the team possesses the potential to surprise and impress on the biggest stage.

Amrouche's forward-thinking approach and unwavering belief in Tanzanian talent could mark the beginning of a golden age for Tanzanian football.



(AF-

Among them, Tanzania's se-

Head coach Adel Amrouche

Notably, this squad features

if we decide to sign those players from ASEC Mimosas and Medeama SC, they won't help us in continental games as they will not play, so there is no benefit."

Haji said: "Our goals for the squad are to find players who will directly enter the squad and play in the continental showdown, so, anyone who will be registered will be the one who has not played at all in the CAF Champions League.'

"Fans are now familiar with two signings we made, we have started

The 24-year-old, who has drawn significant attention due to his impressive performance, is seeing interest from significant parties such as Yanga in Tanzania, Abha Club in Saudi Arabia, and Al Shamal in Qatar. Recently, South African club Amazulu FC has also entered the race, making a bid to secure the services of the Indomitable Lions player.

Mwinjuma Muumin releases new track

By Correspondent Sabato Kasika

VETERAN Tanzanian dance music artist, Mwinjuma Muumin, has released a new song titled 'Bila Wewe' as he prepares to produce the first album for 2024 with his troupe, Special Band.

Muumin, who has now relocated to Mwanza with the troupe, revealed yesterday the song was recorded in the Lake Zone city last week.

"It's a song that has been composed in Rhumba style, explaining the true love that people have encountered in relationships," Muumin noted.

He explained that one of the stories described in the song is that of a Maasai security officer having taken his (Muumin) wife, adding the song is full of true stories.

"I and my musicians, including instrumentalists like Rashid Sumuni (Solo guitar), Hosea Mgohachi (Bass guitar), and many others have decided to move to Mwanza to continue doing music," he said.

The reputed dance music star said at the moment the music genre has a lot of fans in almost all parts of the country.

According to the talented vocalist, dance music's current scenario is quite different from the past when most of the genre's troupes were based in Dar es Salaam.

"We have decided to expand the scope of music activities and set up our base in Mwanza and we have already seen the benefits of such a move, given there are plenty of dance music fans here," he said.

Muumin further said he has planned to dominate the dance music market in the Lake Zone by performing shows in all of the zone's regions.

According to the singer, his troupe will start with performing in Mwanza and later tour other regions, namely Mara, Simiyu, Shinyanga, Geita, and Kagera.

"If it turns out I'm going to Dar es Salaam, such a trip will simply be for either visiting family and friends or doing shows," the outspoken singer stated.

He stressed: "Our band will, thereafter, make its way back to our base in Mwanza where we have already begun gaining popularity," he said.

Zanzibar House of Representatives Speaker, Zubeir Ali Maulid (2nd R), is pictured receiving a jersey from NMB Bank's Head of Branch Network and Retail Sales, Donatus Richard (3rd L), when the institution handed over sports gear to the House to be used at the NMB-Zanzibar House of Representatives Bonanza slated for January 11 in Zanzibar. The bonanza will take place during the Revolution Day celebration. Others are (R) the House of Representatives Sports Club Chairman Miraji Kwaza, and (L) NMB Bank's Zanzibar Cluster Manager Naima Said Shaame. PHOTO: CORRESPONDENT

All set for 2024 NMB-Zanzibar House of Representatives Bonanza

By Guardian Reporter, Zanzibar

THE National Microfinance Bank (NMB) has handed over sports gear that will be used during this year's NMB-Zanzibar House of Representatives Bonanza scheduled for January 11, 2024 at Mao Tse Tung Stadium in Zanzibar.

The donated gears worth 10m/- include track-suits, football and netball jerseys, basketball jerseys, balls, trophies, and medals.

Speaking during the handover ceremony held in Zanzibar yesterday, NMB's Head of Branch Network and

Retail Sales Donatus Richard part in it," Richard said. said the bonanza that is held

en years now.'

event reiterated the bank's commitment to continue partnering with various stakeholders in Zanzibar courage a healthy lifestyle amongst participants. to push for sports develop-"We believe sports plays

ment. a pivotal role in creating a The official noted: "Develhealthy lifestyle for citizens opment of sports to their full that is why we have been potential can unlock many organizing such bonanzas employment opportunities, both in Zanzibar and Mainespecially for the youths." land Tanzania for over sev-

"We will continue working with various sports stake-"Unlike the past NMB-Zanholders to ensure the sector realizes its full potential," zibar House of Representatives bonanzas, we have this Richard added.

The Zanzibar House of Mainland Tanzania to take Representatives

Zubeir Ali Maulid, com-Richard had during the mended the bank for its continued support towards various development initiatives in Zanzibar- reiterating the House's commitment to continue working closely with the bank. "NMB through its 'Close to You' philosophy has been working closely with the Zanzibar House of Representatives. We are glad for the sports gear donated by the bank today and we believe our team will triumph during the bonanza,"

> he added. The Zanzibar House of Representatives Sports Speaker, Chairman Miraji Kwaza also

commended the bank for sponsoring the bonanza- expressing optimism that this year's bonanza will be bigger and better.

"We are grateful for the sports gear donated by the bank today. This year's bonanza has been packaged with a lot of fun and I believe it will be bigger and better," he stressed.

The Zanzibar House of Representatives Secretary Raya Issa Mselemu pointed out that apart from sports, the bank has been working closely with the house on various development issues.

on the sidelines of the 60th anniversary of the Zanzibar Revolution seeks to en-

year invited legislators from

SOCCER.NEWS

'A horrible place to play'

LONDO

IT's a horrible place to play.

For all of the motivation that may run through a visiting team when presented with Anfield's place on the fixture list, the hostile corner of L4 looks as difficult to conquer as it has at any time in recent years.

Since March of 2021, Liverpool have lost once at home in the Premier League. That's a single defeat - to Leeds United - in 52 matches, or one loss in 1,031 days.

Monday's battering of Newcastle saw Liverpool move past 100 shots in their last four home league games and yet some pockets of the fanbase point to a side not yet firing on all cylinders. The numbers tell a different story.

As the rain hammered down and the home crowd grew in ferocity with every perceived injustice handed out by referee Anthony Taylor, the unity between Kop and player appeared to mix into something gnarly.

Newcastle's own numbers perhaps sum up how tough the environment was. Eddie Howe's side completed 75.4% of their passes - their lowest mark of the season and well under their average of 84.37%. The Magpies had 12 touches in the opposition box - also their lowest of the season by a distance.

Bruno Guiamaraes, Lewis Miley and Sean Longstaff in midfield were all well below their individual pass-completion rate for the season as the rough and tumble of a night on the Anfield turf proved too much.

What a fully firing Liverpool will look like is anyone's guess and it may well be more is needed given Manchester City typically get their own party started at around this point in the calendar.

Jurgen Klopp's side could be tighter at the back, they could be neater through midfield and could without doubt be more clinical. But perhaps this version of Klopp's project is less about a slickness and efficiency and is more about the intensity and energy he has delivered in the past. Liverpool seem to simply keep on powering forward and while on times it proves erratic and misguided, eventually the sheer weight of chances gets the job done.

"You were never safe there," ex-Manchester United player Gary Neville once said of Anfield.

Right now a fire on the pitch and a growing belief in the stands make his words more tangible than ever. A changing cast of players are doing their bit in making sure Anfield remains a horrible place to play.

BBC

Spanish star Hermoso testifies about Rubiales's 2023 World Cup kiss

MADRID

SPANISH World Cup-winning star Jenni Hermoso told a judge on Tuesday that the kiss forced on her by disgraced former Spanish football chief Luis Rubiales

Five talking points from the first half of the Premier League season

LONDON

IVERPOOL lead the way in a tantalisingly poised Premier League title race heading into 2024 with just six points separating the top five.

Champions Manchester City are ominously poised to strike in the new year despite a dip in form from last season's treble winners, while Arsenal, Aston Villa and Tottenham are also in the mix.

But it has been a disastrous start for some of the other pre-season big spenders. Manchester United, Newcastle and Chelsea are mired in midtable having lost a combined 26 games.

At the bottom, the promoted trio of Sheffield United, Burnlev and Luton occupy the bottom three, but Everton's 10-point deduction has put their 70-year stay in the top flight at risk.

AFP Sports looks at five talking points from the opening half of the season.

*New-look Liverpool back in the hunt

Last season marked the end of an era for the Reds as a tiredlooking squad sank to fifth just 12 months after coming close to an unprecedented quadruple.

There have been some teething problems after a midfield overhaul in the summer and Darwin Nunez's erratic form in front of goal is still to justify the £85 million (\$108 million) splashed on the Uruguayan in 2022.

But Liverpool are back to the position they have often found themselves under Jurgen Klopp as City's biggest threat.

A demolition of Newcastle on Monday, that should have been more comfortable than a 4-2 scoreline suggests, took Klopp's men three points clear at the top and five ahead of City and Arsenal.

The experienced core of goal-

now as he departs to lead Egypt at the Africa Cup of Nations. *City still the team to beat

Prior to jetting off to win the Club World Cup last month, City had won just one of their previous six league games to give the contenders to their throne hope.

However, Pep Guardiola's men enjoyed the best festive season as they added a fifth trophy of 2023 to their haul in Saudi Arabia and then watched all of their title rivals drop points.

City have a game in hand to cut their five-point deficit to Liverpool and look set to come on strong like they did last season to reel in Arsenal at the top of the table.

Kevin De Bruyne is nearing a return from a hamstring injury that has kept him out since the opening game of the season hoping to kick on and challenge keeper Alisson Becker, captain and Erling Haaland should also

face another side currently in the top six until they travel to Liverpool on March 9.

*Fortress Villa Park Villa's stunning rise under Unai

Emery has been built on a phenomenal home record. Only bottom-of-the-table Sheffield United have escaped with a point from 10 games at Villa Park this season, which has included notable scalps over City and Arsenal.

Many doubt Villa's ability to last the course in the title race, but they are at the very least well in the running to qualify for the Champions League for the first time

*Miserable Man Utd

After a positive first season under Erik ten Hag, United were for a first league title in over a

Pep Guardiola's men will not 1930/31 season. Ten Hag's men sit eighth, 14 points off the top and nine adrift of even the top four.

A lengthy injury list has played its part, but United's persistent lack of value for money in the transfer market has been a big-

ger issue. Rasmus Hojlund has scored just one league goal since his £72 million arrival from Atalanta, £55 million midfielder Mason Mount has rarely featured and a series of mistakes from goalkeeper Andre Onana, who cost £47 million, saw United dumped out the Champions League group stages

A new era has just begun at Old Trafford with British billionaire Jim Ratcliffe taking a 25 percent stake in the club and control of sporting operations.

But a huge amount of work lies

Yet, United are arguably not even the biggest flops of the season as Chelsea sit three points further back and 10th in the table despite a world record spend in the transfer market.

The Blues have splashed out over £1 billion on new players in just three transfer windows under the ownership of American Todd Boehly's consortium.

In that time Chelsea have spiralled down the table under four different managers.

Mauricio Pochettino hinted after a 2-0 defeat at Everton last month that he could be forced into the transfer market again in January to add some much-needed goal threat.

And there is widespread disquiet among the Chelsea fanbase that academy graduate Conor Gallagher could be sold to rivals Tottenham to help balance the ahead of Ratcliffe's INEOS group books in January and comply AFP



was "at no point consensual" and that she had come under pressure to defend his actions.

Arriving at the Audiencia Nacional in Madrid just before 10:00 am (0900 GMT), the 33-year-old went to testify before Judge Francisco de Jorge, who is investigating Rubiales on allegations of sexual assault and coercion.

"Now everything is in the hands of the justice system and that's all I can say," she told reporters on leaving court several hours later.

A judicial source told AFP that she had "ratified the statement made at the public prosecutor's office that the kiss was completely unexpected and at no point was it consensual"

During the incident on August 20, the then head of Spain's RFEF football federation held her head in both hands and forcibly kissed her on the lips after Spain won the World Cup in Australia.

He has said the act was "a consensual peck" but Hermoso has insisted it was not.

She filed a lawsuit against him in September and told the judge she had come under pressure to defend Rubiales, both on the flight back from Australia and on a subsequent team holiday to Ibiza in the Balearic Islands.

"After the event, the situation experienced by the victim, both on the flight back to Spain and during her stay in Ibiza was one of constant harassment by the parties under investigation, which disrupted her normal life, causing her anxiety and distress," the source said, quoting Hermoso's testimony.

- Fine or up to 4 years prison -

Under Spanish law, a non-consensual kiss can be considered sexual assault -- a criminal category that groups all types of sexual violence. Penalties for such a kiss range from a fine to four years in prison.

The 46-year-old Rubiales, who is subject to a restraining order banning him from being within 200 metres (yards) of Hermoso, is also accused of "coercion" for allegedly pressuring her to justify his actions, which were broadcast live round the world.

The kiss provoked widespread outrage and prompted his suspension by world football governing body **FIFA**

Rubiales appeared in court on September 15.

In October, the judge quizzed three others over allegations they also pressured Hermoso -- former women's coach Jorge Vilda, men's team director Albert Luque and RFEF marketing boss Ruben Rivera.

Numerous other witnesses have testified in court over the pressure faced by Hermoso, among them twotime Ballon d'Or winner Alexia Putellas and two other Spanish teammates. AFP

er Mohamed Salah have all refound their best form.

But Liverpool must cope without Salah for up to a month City to build momentum.

Virgil van Dijk and top scor- be fit by the time City return to Premier League action in mid-January at Newcastle.

The fixture list is also kind for

decade.

Instead, they lost 14 times in all competitions before the turn of the year -- the most the Red Devils have suffered since the

to lead United back to the prom- with financial fair play rules. ised land at the top of the Premier League.

*Chelsea's billion pound flop

Sir Jim Ratcliffe makes first United visit as new £1.03bn investor with Ten Hag meeting booked in

By James Ducker

quarters

approval.

SIR Jim Ratcliffe is excome until next month but pected to meet Erik ten Ineos want to take as many Hag and the Manchester soundings as possible in United players this week the interim as part of a as part of his first visit to scoping exercise. the club since his £1.03

Ten Hag's squad were billion investment was anon a day off on Tuesday nounced 10 days ago. but are due back in on The Ineos founder held Wednesday when Ratcliffe the first of what are explans more talks with staff. pected to be a number of Dave Brailsford, Sir informal meetings at Old Ineos' director of sport, had met with Ten Hag Trafford on Tuesday after flying into Manchester. and United staff at Car-Ratcliffe is expected to rington on Sunday as part spend a few days at the

of a guided tour by interim club this week when he is chief executive Patrick also due to meet with Ten Stewart and football direc-Hag and the United players tor John Murtough. who

the green light.

at their Carrington head-Brailsford watched United's 3-2 win Ineos have been given over Aston Villa and 2-1 full control of football oploss at Nottingham For-

erations by the Glazer est from the stands - is family as part of the deal conducting an audit of that will see them take a 29 the club's football operaper cent stake in the club tion ahead of anticipated subject to Premier League changes.

Ineos are expected to Under the terms of the appoint a new director of agreement, United's curfootball in a bid to dramatrent hierarchy must run ically improve United's any big football decisions, poor recruitment record. such as signings, loans Ten Hag has a joint veto and changes to personnel on transfers with the reincluding the manager, by cruitment team as part of Ineos while the deal awaits his deal as manager and

is understood to be keen to ensure that remains the That is not expected to case, despite a litany of poor signings during his 19 months in charge. Twelve months after

signing Netherlands striker Wout Weghorst on loan from Burnley, Ten Hag is again on the lookout for a centre-forward this month. Unless United can raise considerable funds through sales, Ten Hag is likely to be restricted to another loan deal.



Sir Jim Ratcliffe makes first United visit as new £1.03bn investor. Agencies THE TELEGRAPH

by David Chikoko



Five talking points from the first half of the **Premier League season**



PENGA XTRA doo za Michezo Ubongo Kids Zote Kuntu Dondoo za Micheza SSELEKT ote Kuntu



RADIC

TO NIGHT

@ 9:00

a list of the hottest Bongo lava music videos that are oved by the viewers

has opened doors for Belgium-based forward Kelvin John upon future selection for the side if the footballer

Nchimbi

PAGE

By Correspondent Nassi

ANZANIA's

team head coach

Adel Amrouche

tional

na

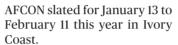
senior

develops a good attitude and earns more playing time at his club. The promising Tanzanian goal-getter, now turning out for KRC Genk, missed out

year. after missing Tanzania's 31-

on Taifa Stars' selection for the entire 2023 calendar John's woes came about

man squad heading to 2023



John, nicknamed 'Mbappe' by many Tanzania football fans, has been playing for KRC Genk development squad, Jong Genk, since 2022/23.

The 20-year-old attacker has scored two goals and executed four assists for the development squad in 16

games in the ongoing 2023/24 John to develop and break Pro Challenger League.

Belgium-based Tanzanian striker, Kelvin John, currently playing for Jupiler Pro League club KRC Genk. AGENCIES

eOban

Amrouche open to including John in

upcoming Taifa Stars selection

also Tanzania's John, national U-23 team's captain, lastly earned a senior national team call-up on March 23, 2022, in an international friendly match against Central African Republic, coming on in the 84th minute in a 3-0 win for Taifa Stars.

Amrouche has challenged

in the KRC Genk senior team so the attacker can make his way back into Taifa Stars after recent squad development and various players vying for a call-up.

"I unveiled players for the benefit of Tanzania, not individual players, Tanzania comes first," the Belgo-Algerian coach disclosed.

The tactician pointed out: "I am aware of John's prowess but I want to protect his development and (let him) develop if he is willing to do so.'

"It is very unfair to compare him with Mbappe- an extraordinary player who is France's national team captain and already taking the world of football by storm," he explained.

"With John playing on the development squad at KRC Genk, I want to protect him, his efforts should convince me to call him while, in the meantime, I select players earning firstteam minutes at the club level," Amrouche added.

Tanzania has been pooled in Group F of the AFCON finals alongside Morocco, Congo DR, and Zambia and will kick off its campaign against Morocco to be held at the Laurent Pokou Stadium on January 17.

Taifa Stars' next fixture comes on January 21 at the same venue before coming up against DR Congo on January 24 in the Tanzania squad's last match of the campaign.

Tanzania's envoys, who have currently pitched a camp in Egypt before flying to Ivory Coast for the AFCON finals slated to kick off on January 13, will play against Egypt in an international friendly clash on January 7 and later come up against Senegal.



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Council of East and Central Africa Football Associations (CECAFA) president, Wallace Karia.

All set for crucial **CECAFA** General Assembly in Kenya

Yanga secures progression to 2024 Mapinduzi Cup quarterfinals

By Correspondent Seth Mapoli

YOUNG Africans SC is looking forward to a clash with KVZ today at 2:15 pm at the New Amaan Complex Stadium in Zanzibar.

This is not just another group stage match, it is a battle for pride, a chance for Young Africans SC, alias Yanga, to finish their campaign in the group stage of the Mapinduzi Cup showdown with a flourish, and set the stage for a potential trophy run.

Yanga's assistant coach



Yanga's fans into raptures.

The hardworking left-back latched onto a well-executed through ball by forward Clement Mzize and easily beat Jamus FC's keeper with a leftfoot effort.

"We underestimated them at first," admitted Kibabage, reflecting on the tie against Jamus FC.

The defender revealed: "But we adapted, followed the coach's instructions, and snatched victory from the jaws of defeat. We need to keep this fighting spirit alive and make

By Correspondent Nassir Nchimbi & Agencies

THE Council of East and Central Africa Football Associations (CECAFA) will hold its non-elective General Assembly in Mombasa, Kenya, on February 16, 2024.

Auka Gecheo, the CECAFA Executive Director, communicated this information to all 12 Member Associations earlier this week, marking a vital step in the regional football calendar.

"Among other things, the Assembly will receive, discuss, and ratify the CECAFA competitions and the calendar for 2024/2025," Gecheo stated.

The agenda for the Assembly includes the reception, discussion, and ratification of CECAFA competitions and the calendar for the 2024/2025 period.

Additionally, members will review the CECAFA financial report for the year 2023, among other emerging matters.

Noteworthy events scheduled for 2024 include the AFCON U-17 and AFCON U-20 Zonal qualifiers, Zonal CAF Women's Champions League qualifiers, CECAFA Senior Women Championship, and the Pan African Schools Football Championship Zonal qualifiers, among others.

The previous CECAFA General Assembly took place in Zanzibar on January 6, 2023.

In 2023, CECAFA staged several regional competitions. They include the CECAFA U-18 Championship Pan African Schools Football Championship Zonal qualifiers held in Kenya, and the CECAFA U-15 Championship held in Uganda.

The CECAFA U-18 Women's Championship, played in Tanzania after the tournament's hosting rights were taken away from Kenya, was also a competition that took place in the year.

The last CECAFA General Assembly, held in Zanzibar on January 6, 2023, saw significant outcomes including the reelection of Tanzania's Wallace Karia as the body's president.

The executive committee saw the inclusion of notable figures such as Ethiopia's Isayas Jira Bosho as vice president, Augustino Parek Maduot (South Sudan), Burundi's Alexandre Muyenge, and Doris Petra of the Football Kenya Federation (FKF) as the Women's Representative.

Olivier Mugabo Nizeyimana, President of the Rwanda Football Federation (FERWAFA), also serves as an Executive Committee member for the body.

The 12 CECAFA member associations consist of Kenya, Uganda, Tanzania, Rwanda, Burundi, Ethiopia, Somalia, Djibouti, Eritrea, Sudan, South Sudan, and Zanzibar.

Mussa Ndaw is looking beyond the scoreboard, promising opportunities for players yearning for their moment.

Joyce Lomalisa, Augustine Okrah, Shehan Khamis, and a contingent from the outfit's U-20 team will get a chance to prove their mettle against KVZ today, Ndaw stated.

Yanga's forward Crispin Ngushi revealed: "It's about more than wins, this is about showing what we're capable of, earning the trust of the coaching staff, and entertaining our fans."

"We want to continue this positive journey, and their unwavering support fuels our

fire," the forward noted. Yanga's opponents, KVZ, are

well aware of the task at hand. The Isles squad's head coach Ali Muhammad, a seasoned observer of Tanzanian football, acknowledges the challenge. Muhammad pointed out:

"Yanga is a class apart. They're

Yanga's winger, Mahlatsi Makudubela (R), dribbles past Jamus FC's player during the 2024 Mapinduzi Cup tournament's tie which took place at New Amaan Complex in Zanzibar on Tuesday and ended in a 2-1 victory for Yanga. PHOTO: COURTESY OF YANGA

the team I've studied most, and I know we're in for a tough battle."

Resilience though is part of Yanga's DNA. The club has already navigated a challenging group stage, securing the quarterfinal berth with a hardfought 2-1 victory over South Sudan's Jamus FC on Tuesday.

The Jangwani Street side's journey began with a dominant 5-0 thrashing of Zanzibar's Jamhuri SC on December 31 last vear.

The true test for Yanga, nevertheless, came in the Tuesday match against Jamus FC

Yanga's winger Farid Mussa

found the South Sudan club's net to secure the first goal for his squad after his wellexecuted free kick from the left flank went straight into the net. Left fullback Nickson Kibabage's last-gasp winner for Yanga, which came in the seventh minute of the addedon time, was the one that sent

our fans proud."

Yanga's vice president Arafat Haji is clear about the club's ambitions, revealing: "This historic Mapinduzi Cup is a trophy we crave. The players understand the weight of this competition, and it's a platform for our young talents to shine."

Defender Gift Fred, named Man of the Match in the duel against Jamus FC, embodies the youthful exuberance that defines Yanga.

Today, they take the pitch not just as players, but as ambassadors of a club with a proud history and a hunger for success.

Can Yanga win against KVZ and send a thunderous message of intent to the club's Mapinduzi Cup rivals?

The answer is expected to unfold at the New Amaan Complex, where every tackle, every goal, and every chant will reverberate with the passion of Tanzanian football.

