



What it takes for Africa to lead in artificial intelligence



Experts believe that Africa has the potential to become a global leader in artificial intelligence (AI) by leveraging its unique strengths in talent, innovation, and infrastructure. However, significant challenges remain, including a lack of skilled workforce, limited access to capital, and outdated regulatory frameworks. To succeed, African governments and private sector players must collaborate to create a supportive ecosystem for AI development.

BoT projects 5.4pc economic growth for 2024

The Bank of Tanzania (BoT) has projected a 5.4% economic growth for 2024, down from 6.5% in 2023. This projection is based on a combination of factors, including a slower pace of investment, a decline in government consumption, and a reduction in net exports. The bank also expects inflation to remain stable around 5%.

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PM urges clerics to uphold good morals

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TPDC to expand natural gas exports

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53 PwDs in Msalala get equipment

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CRDB Bank Group CEO and managing director Abdulmajid Nsekela (2nd-R) pictured with senior officials representing firms involved in the Mahenge Graphite Project at the signing of the project's financing agreement in South Africa at the weekend. The project, led by Faru Graphite Corporation, has secured funding to the tune of US\$179 million (over 790 billion/-) for its first phase. CRDB Bank facilitated the financing in collaboration with the Development Bank of South Africa and the Industrial Development Corporation of South Africa. Photo: Guardian Correspondent

Mahenge Graphite manages 790bn/- in local facilities, pulls in SA lenders

By Guardian Reporter

THE newly signed Mahenge Graphite Project development agreement is expected to create over 500 direct and indirect jobs, impacting the local job market and accelerating electricity connection in the area.

Abdulmajid Nsekela, CRDB Bank Group CEO and managing director, said at a weekend briefing that the bank has signed a lending facility accord as part of a consortium of leading African financial institutions to support the project, managed by Faru Graphite Corporation.

The project's key components are the construction of a 220kV power line, connecting from the Ifakara substation directly to the project site, with the new agreement solidifying initial debt set at \$153m.

There is an additional \$26m in bank guarantee for the rehabilitation bond, bringing total financial commitments to \$179m (790bn/-) for the entire project, he said.

CRDB Bank has a pivotal role in this accord as the joint mandated arranger, facility agent, onshore account bank and onshore security agent, he said, noting that the bank's total commitment amounts to \$66m.

This includes \$20m for cost overruns, \$20m for working capital and \$26m for the rehabilitation guarantee, he elaborated, expressing the view that the creditor is deeply committed to supporting strategic projects that drive sustainable development and create lasting impact.

"Our involvement in the Mahenge Graphite Project demonstrates our unwavering belief in the potential of Tanzania and Africa at large. By partnering with leading institutions, we are not only funding a critical supply chain for battery minerals but also empowering local communities with jobs, infrastructure and business opportunities," he stated.

"This project is testament to what can be achieved when we invest in

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Trade with China rises to \$8.7bn over 23 years

By Correspondent Mary Kadoke

THE China-Tanzania trade volume has increased from less than \$100m in 2000 to \$8.7bn in 2023, the embassy has stated.

Chen Mingjian, the Chinese ambassador, said at a press conference in Dar es Salaam over the weekend that this was an increase of nearly 88 times, in reflections on the outcomes of 2024 Forum on China-Africa Cooperation (FOCAC) in Beijing last month.

The summit was held in proximity with the third plenary session of the 20th Central Committee of the Communist Party of China (CPC), which defined China's strategic role and its expectations on Africa in particular.

As an important FO-CAC member, Tanzania has always actively participated in the forum's activities and supported its development. Since the establishment, China-Tanzania trade volumes have increased from less than \$100m to \$8.78bn

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SPORTS

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Fadlu hails Simba's 'spirit and fight' in Ahli Tripoli stalemate

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Taifa Stars triumphantly back in the winners' circle



Prime Minister Kassim Majaliwa addresses Maulid Baraza, held at national level at Nyankumbu Girls Secondary School in Geita Urban District yesterday, in celebrating Prophet Muhammad's birth anniversary. Photo: PMO

Global Index: TCRA hails key cyber security plaudits

By Guardian Reporter

TANZANIA has been ranked first in eastern, southern and central African countries in the newly released global cyber security index (GCI 2024).

Dr Jabiri Bakari, the Tanzania Communications Regulatory Authority (TCRA) director

general, made this affirmation in a statement in Dar es Salaam yesterday, noting that the country has also been classified in Group A Tier 1 for role modelling on cyber security, a category shared with the United States, Britain and South Korea.

He emphasized TCRA's commitment to a secure cyber environment and its collaboration with neighboring countries and other partners as its success resulted from extensive preparations during 2023 and 2024.

As the ITU focal point for Tanzania, TCRA documented the country's cyber-security efforts and achievements, with

the rankings suggesting that Tanzania achieved 100 percent compliance in the legal, organizational and cooperation measures.

It had enacted the key laws, a functional computer emer-

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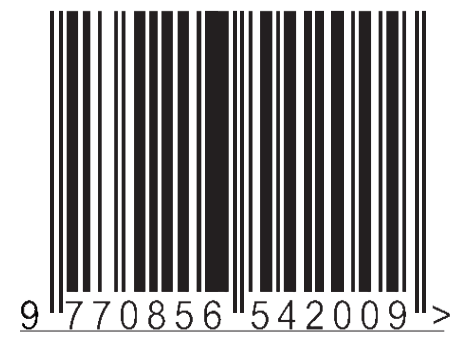
Bankers seeking innovative ways for more inclusive insurance efforts

By Guardian Correspondent, Dodoma

THE Tanzania Bankers Association (TBA) has proposed innovative strategies to expand the country's inclusive insurance services.

Theobald Sabi, the National Bank of Commerce (NBC) managing director and TBA chairman, made the proposal here over the weekend as a speaker for the 2024 Insurance Day forum on inclusive

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Finance minister Dr Mwigulu Nchemba joins members of the people's militia in the Bulabo tribal dance, traditionally performed by the Sukuma, as he continued with his working tour of Mwanza Region yesterday. Photo courtesy of Finance ministry

Mahenge Graphite manages 790bn/- in local facilities, pulls in SA lenders

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Africa's future," he further noted, affirming that the consortium includes the Development Bank of Southern Africa (DBSA) and the Industrial Development Corporation (IDC), a South African development finance institution, which have committed \$59.6m and \$53.4m respectively.

The combined financial support of

\$179m in debt facilities and the rehabilitation guarantee is crucial for de-risking the project, demonstrating the strong confidence of the participating banks to supporting sustainable development and economic growth, he declared.

John de Vries, CEO of Black Rock and majority shareholder of Faru Graphite Corporation, was enthusiastic about the project: "We are extremely pleased to have concluded our debt financing process for the Mahenge Graphite Project and to sign the facilities agreement with such high-caliber lenders."

"Today's announcement represents a major de-risking milestone for Black Rock. We look forward to collaborating with DBSA, IDC and CRDB to de-

velop Mahenge for the benefit of all our stakeholders."

The Mahenge Graphite Project as exciting, promising significant economic and environmental benefits. By providing a potential supply of battery minerals (natural graphite), the project plays a crucial role in reducing carbon footprints through its key applications, he added.

ment noted.

Doreen Bogdan-Martin, the ITU secretary general, said in remarks on the report that building trust in the digital world is a paramount concern, thus the progress seen in the GCI is positive.

"We must continue to focus efforts to ensure that everyone, everywhere can safely and securely manage cyber threats in today's increasingly complex digital landscape."

Cosmas Zavazava, director of the ITU telecommunication development bureau, said that the index shows significant improvements by countries that are implementing specified action areas.

He listed these as including essential legal measures, plans, capacity-building initiatives and cooperation frameworks, especially in strengthening incident response capabilities."

TZ-CERT is responsible for coordinating national responses to cyber-security incidents and collaborating with regional and international entities.

Established under Section 124 of the Electronic and Postal Act (EPOCA) No. 3/2010 within TCRA, TZ-CERT provides security alerts, warnings and advisories.

It seeks to ensure high levels of network and information security and foster a culture of cyber-security for the benefit of the entire community, ranging from government agencies to enterprises and ordinary people.

Trade with China rises to \$8.7bn over 23 years

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she said.

She affirmed that China-Tanzania cooperation has long been leading when it comes to China-Africa ties, with China achieving fruitful results from the investment in Tanzania "as it has always been a participant, enabler and beneficiary of the FOCAC."

"As an important FOCAC member, Tanzania has always actively participated in the forum's activities and supported its development. Since the establishment, China-Tanzania trade volumes have increased from less than \$100m to \$8.7bn, she stated.

She highlighted the signing of a memorandum of understanding (MoU) for the renovation of the Tanzania-Zambia railway, in the presence of presidents Samia Suluhu Hassan, Xi Jinping and Hakainde Hichilema, expected to accelerate trade and regional integration.

She similarly noted the pledge for over \$50bn in concessional loans to support Africa's modernisation efforts, including road building and agricultural upgrade over the next three years.

"This commitment is in addition to China's zero-tariff policy designed to boost trade volumes with the continent," the envoy specified, qualifying President Samia's visit to China for the summit and bilateral consultations as a great success.

She met with President Xi where the host president affirmed that China was ready to make Tanzania a demonstration zone for deepening China-Africa high-quality cooperation under the Belt and Road Initiative (BRI).

A notable result of the forum was the pledge that China will give least developed countries (LDCs) that maintain diplomatic relations with it, including 33 African countries, zero-tariff treatment for 100 percent tariff lines.

The central committee session adopted a resolution to advance deeper reforms which the envoy stated could have far-reaching implications, as the resolution aims to promote Chinese modernisation, its economic rejuvenation through a comprehensive approach.

"The primary driver of Chinese modernisation is the basic need for further, all-encompassing reform to safeguard China's interests. Looking back, the 11th CPC Central Committee's third plenary session marked the beginning of a new era marked by reform, opening up and socialist modernization," she stated.

The Tanzania Investment Centre (TIC) said in a recent report that China has maintained its lead in the top 10 foreign investment partners from 1997 to 2024, with 1,360 projects valued at \$11.5bn, she added.



China's Ambassador to Tanzania, Chen Mingjian (C), briefs journalists in Dar es Salaam at the weekend on the outcomes of this year's edition of the Summit of the Forum on China-Africa Cooperation held in Beijing from September 4 to 6. Photo: Correspondent Mary Kadoke

Bankers seeking innovative ways for more inclusive insurance efforts

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insurance, examining responsive products and distribution through technology.

Dr Dorothy Gwajima, the Community Development, Gender, Women and Special Groups minister, graced the event hosted by the Insurance Institute of Tanzania (IIT), working with the Tanzania Insurance Regulatory Authority (TIRA) and other stakeholders. The TBA chairman stressed the need for transparent claims processes to build public trust in the insurance industry, pointing at the need for robust fraud and risk management systems to support the sector's growing digitization.

"With digitization comes an increase in cyber fraud. Strengthening risk and compliance measures is urgent," he stated, underlining the positive transformations brought about by technological advancements in the insurance sector.

Technology, public awareness and strategic partner-

ships among key stakeholders, including banks and mobile network operators are crucial issues in accelerating access to inclusive insurance services, he declared.

Citing available data, he said that at present only 10 percent of Tanzanians are engaged in insurance, unveiled by FinScope 2023 report, thus technology-driven solutions are essential to bridging the gap.

As of August 2023, Tanzania's insurance sector was contributing 1.68 percent in the Gross Domestic Product (GDP), one of the lowest rates in the region, he further noted, reaffirming the association's commitment to supporting the sector's growth.

"Inclusive insurance is not just a possibility, it is an imperative," he told the audience, hailing the government and industry stakeholders for their efforts to increase this portion of the public.

The aim is to attain three percent of those covered by insurance by the end of this year

and up to five percent by 2030, thus aligning with global benchmarks, he said, acknowledging challenges such as low disposable incomes. There is also a limited savings culture and negative public perceptions of insurance, to which TBA proposes a multifaceted approach to address these issues, like enhanced financial education campaigns and the development of affordable insurance products tailored to low-income groups.

"By leveraging technology, especially through mobile platforms, utilizing data for informed decisions and collaborating with stakeholders, we can significantly improve successful examples include a mobile phone insurance rollout by Vodacom (T) Ltd and a similar effort by the National Insurance Corporation (NIC).

The two have demonstrated the effectiveness of mobile-based insurance services in expanding access, he said, affirming that NBC contribution to the

Global Index: TCRA hails key cyber security plaudits

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agency response team (TZ-CERT) and strong local, regional and international partnerships, he said, pointing at further progress in technical measures and capacity development.

This will be achieved through enhanced cyber-security activities for various groups, including technical personnel, small and medium businesses apart from public sector institutions, he stated.

He urged cyber-security practitioners in the country to obtain cyber-security licenses to enhance visibility and collaboration in such activities, given the fact that only 46 countries worldwide, with five from Africa, achieved this Tier 1 status.

It is reserved for countries demonstrating a strong commitment across all five cyber-security pillars, on the basis of the 5th edition of the ITU Global Cyber-security Index (GCI).

It assesses national cyber-security efforts based on specified areas, after being launched by the International Telecommunication Union (ITU) in 2015, published every four years.

The current edition evaluated 194 countries, to help member states to identify areas for improvement and encourage the development of cyber-security capabilities, the state-

ment noted.

Doreen Bogdan-Martin, the ITU secretary general, said in remarks on the report that building trust in the digital world is a paramount concern, thus the progress seen in the GCI is positive.

"We must continue to focus efforts to ensure that everyone, everywhere can safely and securely manage cyber threats in today's increasingly complex digital landscape."

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Uphold good morals in society to curtail evils, PM urges clerics

By Guardian Reporter

PRIME Minister Kassim Majaliwa has urged Tanzanians and religious leaders to uphold and reinforce good morals in society to curb evils and foster sustainable development.

He made the call yesterday during the National Maulid Council held at Nyankumbu Girls Secondary School in Geita Region where he represented President Samia Suluhu Hassan.

He urged citizens, parents and religious leaders to actively engage in the moral and cultural education of children insisting that this is a collective responsibility.

Majaliwa highlighted the crucial role of religious leaders in guiding their congregations towards ethical behaviour and moral integrity.

He also stressed the fundamental role of parents in nurturing good conduct from an early age to prevent societal issues.

"Parents must instil good behaviour from the family level to eliminate improper actions. We must remain vigilant against behaviours that threaten societal harmony," he said.

In addition to moral guidance, Majaliwa called on all Tanzanians to contribute to national security and peace, emphasizing that the responsibility for these aspects lies with every citizen.

"Security and defence have always

been a collective responsibility since Tanzania's independence. Let us all continue to uphold these values," he added.

The Premier also encouraged Muslims to use the Maulid celebrations as an opportunity to exemplify love, respect, ethics, compassion, and integrity.

Sheik Abubakary Zubeir, Tanzania's Mufti urged Muslims to contribute to the country's economic development by investing in infrastructure and education.

"Let us build and protect our economy and ensure our children receive quality education both locally and abroad," he said.

He also emphasized patriotism and the need for every Tanzanian to safeguard the nation and maintain moral standards.

Alhaj Nuhu Mruma, National Secretary of the Tanzania Muslim Council (BAKWATA) called on Muslims and all Tanzanians to participate actively in improving the Permanent Voter Register and local government elections.

He urged electoral bodies to ensure fairness and transparency, and advised political parties to avoid corruption.

"Political parties must adhere to ethical practices to ensure justice in the electoral process," Mruma said.



Industry and Trade deputy minister Exaud Kigaha (3rd-R) exchanges greetings with various Kagera Region officials when visiting the Tanzania-Rwanda border post at Rusumo for a first-hand account of the conduct of business activities in the area. Photo: Guardian Correspondent

Digital currency expert offers tips to reach unbanked people

By Henry Mwangonde

TANZANIA'S significant transformation in its finance landscape driven by the rise of digital assets is a new opportunity for the country's large unbanked and underbanked populations, an expert has observed.

Susan Ponera, country manager for Yellow Card Tanzania, a leading cryptocurrency exchange in Africa, noted that while mobile money has already achieved widespread adoption in the country, digital assets

are set to further enhance access to financial tools, especially in remote and underserved areas.

"This shift is particularly evident in urban centers like Dar es Salaam, where the adoption of digital assets is reshaping how businesses and individuals manage investments, cross-border transactions, and financial inclusion," she said in an interview.

To support this transition, educational initiatives are rapidly expanding. Ponera noted that Yellow Card has launched the Yellow Card Acad-

emy, which provides free resources on cryptocurrency, Blockchain, and financial literacy. "This initiative is crucial for bridging the knowledge gap and empowering Tanzanians to engage with digital currencies confidently," she explained.

Academic institutions are also contributing to this development. The University of Dar es Salaam (UDSM) now offers Blockchain courses, equipping students with essential knowledge about digital currencies and preparing them for a future where these technologies will

play an increasingly significant role.

Despite these advancements, Tanzania's digital asset market faces considerable challenges. The Bank of Tanzania (BoT) has issued warnings about cryptocurrency volatility and fraud while exploring the sector's potential to revolutionize financial services. Ponera noted that recent regulatory changes, including the introduction of a digital asset tax under the Finance Act of 2024, mark a step towards acknowledging the economic role of digital assets. However, the lack of specific laws

governing crypto currencies leaves the market in a regulatory gray area.


The BoT's cautious approach reflects both the promise and risks associated with digital assets. Although the Anti-Money Laundering Act has been amended to include virtual asset service providers, the absence of clear regulations creates uncertainty for users and investors.

The 3-percent withholding tax on digital asset transfers and exchanges could potentially hinder growth, driving local investors away from licensed platforms like Yellow Card in

favour of unregulated alternatives.

She noted Tanzania's e-commerce sector expands; digital assets could emerge as a preferred payment option. Cryptocurrencies offer a fast and secure method for transactions, which may encourage more online activity and spur the growth of the digital economy.

She said Tanzania's adoption of digital assets presents promising opportunities, it also requires careful consideration of regulatory frameworks and market dynamics to fully harness its potential.



Deutsche Gesellschaft für Internationale Zusammenarbeit (GIZ) GmbH

Invitation for BID

BID No. GIZ/ProWAS/83473218/2024

Supporting the Basin Water Boards in ISO Certification Process.

GIZ implements development projects across the country on behalf of the German Government in collaboration with the Government of Tanzania. GIZ is implementing the Program on Water Security and Climate Resilience in Tanzania (ProWAS). Under this program, GIZ will provide technical and financial support to the Basin Water Boards (BWBs) in facilitating the ISO Certification process for water-related service delivery, data and information. It is against this background that GIZ through ProWAS intends to engage a consultant/firm to provide a series of technical support that will enable the BWBs in the country to obtain ISO certification.

Requirement:

GIZ invites bids from eligible and qualified bidders for providing support to Six (06) Basin Water Boards in Tanzania to be ISO certified for data and information provisioning to customers within and beyond Tanzania. Currently, none of the Basins in the country has been ISO Certified in the provision of data and information. Since the provisioning of these important data and information is critical for planning and decision-making across levels and scales, it is important for the Basin Water Boards in the country to undergo the certification process.

Among activities to be performed by the Consultant/ firm includes,

- to undertake a gap analysis across the BWBs for ISO Certification,
- undertake a risk assessment for the Basin Water Boards,
- provide support to creating proper ISO Documentation,
- undertaking awareness training sessions and undertake a system implementation for ISO certification.

The consulting company/organisation tendering should hold the following:-

- be accredited to certify Organisation with ISO Certification
- be having a proven record of undertaking similar assignments at least for a period of five (5) years in the country and or beyond
- possess experts holding at least Master of Science Degree in Water Resources Management, Water Engineering, Hydrology, Hydrogeology, Remote Sensing or related fields from a recognised University.
- possess writing, communication, and presentation skills.
- be fluent in English and Swahili Language.

Interested candidates should request for detailed tender documents and Terms of Reference from: tz_procurement@giz.de no later than **22.09.2024**

We will answer your request during office hours from **08:00 to 15:00 hours** local time, **Monday to Friday**, except public holidays.

Late Bids, Partial Bids, Bids not received, shall not be accepted for evaluation irrespective of the circumstances.

GIZ is not obliged to follow any condition in nominating the supplier and has the right to accept or reject any or all bids.

This tender is intended solely for registered companies/ Institutions/ firms and operating in the United Republic of Tanzania.



UNHCR
United Nations High Commissioner for Refugees
Haut Commissariat des Nations Unies pour les réfugiés

TENDER NOTICE

ESTABLISHMENT OF LOCAL FRAME AGREEMENTS FOR THE SUPPLY AND DELIVERY OF ASSORTED ITEMS

- 1. Background:**
The Office of the United Nations High Commissioner for Refugees (UNHCR), Representation Office in Dar es Salaam invites reputable and qualified service providers, suppliers and manufacturers to submit firm offers for the Establishment of multiple Frame Agreements for the supply and delivery of any or all the below listed Items.
- 2. Requirement:**

TENDER REFERENCE NUMBER	TENDER ITEM DESCRIPTION	PRE-BID CONFERENCE DATES
ITB/2024/SUP/005	SUPPLY OF BULK FUEL	Thursday 02 nd October 2024, at 1100hours EAT
ITB/2024/SUP/009	SUPPLY OF MULTIPURPOSE SOAP	Thursday 26 th September 2024, at 1100hours EAT
RFP/2024/SUP/015	PROVISION OF INTERNET SERVICES	Tuesday 03 rd October 2024, at 1100hours EAT
ITB/2024/SUP/019	SUPPLY OF WOMEN UNDERWEAR	Thursday 25 th September 2024, at 1100hours EAT

- 3. Eligibility:**
Manufacturers, authorized resellers, wholesalers, service providers or traders duly registered with relevant government authorities, with sound financial basis, relevant experience, reputed clientele and with knowledge of how to meet UNHCR's needs are invited to participate in the bidding process.

Kindly download the tender documents in the below link:

https://drive.google.com/drive/folders/1v-MA-PVGBNCHMol9aBehgdT7A3xlq2wx?usp=drive_link

If you fail to access the link, please write to ndassa@unhcr.org, ishobeza@unhcr.org and copy ndibalem@unhcr.org

CRUCIAL DATES FOR THIS REQUEST FOR PROPOSAL

Deadline for receiving requests for clarification	Tuesday 01st October 2024 at 2359 hours EAT
Deadline for submission of offers	Thursday 10th October 2024, 1600, hours EAT

UNHCR tenders are free of charge, no fees are charged to collect the tenders.

TPDC to increase natural gas exports to landlocked countries

By Getrude Mbago

THE Tanzania Petroleum Development Corporation (TPDC) has announced plans to increase production and expand natural gas exports to neighbouring countries.

The targeted countries include Uganda, Kenya, the Democratic Republic of the Congo (DRC) and Zambia.

TPDC acting managing director Ahmad Massa unveiled this in Dar es Salaam over the weekend during a capacity-building workshop aimed at enhancing understanding of the oil and gas sectors.

Massa stated that the corporation has already signed preliminary agreements with the aforementioned countries to supply natural gas via pipelines, Liquefied Natural Gas (LNG) and Mini LNG systems.

"We have entered into initial agreements with Uganda, Kenya, the DRC and Zambia for the sale of natural gas. This positions Tanzania as a major supplier of cooking energy in the region," said Massa.

He further said TPDC is actively working on infrastructure projects, including the construction of mini LNG plants in collaboration with companies such as ROSETTA, Africa 50, and KS Energy. Once operational, these plants will facilitate the efficient transportation of natural gas to neighbouring markets.

Massa emphasised that these efforts will reinforce Tanzania's

role as a key player in energy provision across East and Southern Africa, particularly as energy demand continues to rise.

He added that TPDC's objective is to utilise natural gas resources not only to meet Tanzania's energy needs but also to help neighbouring countries reduce their reliance on external energy suppliers.

Massa also highlighted TPDC's role in Tanzania's agricultural sector through the production of urea fertiliser.

"TPDC is partnering with the Tanzania Investment Centre (TIC) and the Tanzania Fertiliser Regulatory Authority (TFRA), which have signed a memorandum of understanding with Indonesia's ESSA Group to build a fertiliser plant in the Lindi Region worth 3.5 trillion (approximately 1.4 billion).

He added: "This facility will be a breakthrough for Tanzania's agricultural industry and will position the country as a key supplier of fertiliser in Southern Africa."

Additionally, TPDC is exploring oil and gas fields across the country, including in Mnazi Bay, Ruvuma, Songo Songo, and the Eyasi Wembere block, which spans Arusha, Singida, and Simiyu regions. The goal is to boost domestic energy production for both local use and export.

Anthony Karomba, TPDC Senior Gas Engineer, stated that the Corporation will continue connecting households and factories to natural gas to drive development. He noted that this initiative aligns with the national goal of ensuring that 80 percent of Tan-



Tanzania Institute of Education director general Dr Aneth Komba (L) and Aga Khan Education Services Tanzania CEO Dr Shelina Walli (next to her) keep watch as pupils showcase their painting skills during the duo's familiarisation tour in Dar es Salaam on Friday. Photo: Guardian Correspondent

zanians use clean cooking energy by 2034.

Karomba added that Tanzania has substantial gas reserves for power generation and industrial and domestic use. TPDC is dedicated to increasing exploration and production to foster development.

"So far, a total of 1,511 households have been

connected and are using natural gas, thanks to TPDC's infrastructure in Dar es Salaam (877), Mtwara (425), and Lindi (209)," he said.

He further explained that natural gas is also utilised in the operations of over 50 factories in Dar es Salaam, the Coast, and Mtwara regions.



ZAMBIA CARGO & LOGISTICS LIMITED

Mukuba Depot

Plot No. 237, Kurasini Area
Near Dock Yard
P.O. Box 105638, Dar es Salaam, Tanzania

Phone: +255 22 2851471/4
Fax: +255 22 2851840
Mobile: 0715 022200
Email: info@zmcargo.co.tz

Tender No: ZCL/2024/01
Date: 17th September 2024
Deadline: 20th September 2024

TENDER INVITATION FOR DEBT COLLECTION FOR ZAMBIA CARGO AND LOGISTICS LIMITED

1.0 Introduction

Zambia Cargo and Logistics Limited was initially known as Zambia Consolidated Copper Mines Limited established early 1975 and the first employee was recruited in May 1975. The Company was formed to provide freight forwarding services to the former Zambia Consolidated Copper Mining Conglomerate (ZCCM).

On 7th June 1988, the name of the Company was changed to ZAMCARGO LIMITED registered as a clearing and forwarding business. At the time, the Company had four (04) operating and registered branches namely;

- (i) ZAMCARGO, Tanzania (Being the Headquarters) at Kurasini area;
- (ii) ZAMCARGO, U.K (United Kingdom);
- (iii) ZAMCARGO, Zambia; and
- (iv) ZAMCARGO, Zimbabwe.

On 10th August 2005, ZAMCARGO Limited was changed to MOFED Tanzania Limited (Ministry of Finance and Economic Development of the Republic of Zambia). On 16th February 2016, the Company changed the name from MOFED Tanzania Limited to Zambia Cargo and Logistics Limited (ZCL).

ZCL is a wholly owned state enterprise of the Government of the Republic of Zambia, supervised by the Industrial Development Corporation (IDC) based in Lusaka. The Company's current corporate Head Office and its main operating centre, Mukuba Depot, is located in Kurasini area, in Dar es Salaam, Tanzania next to the dockyard.

Zambia Cargo & Logistics Limited is seeking the services of a debt collecting agent to recover outstanding debts owed to the company. The successful agent will be responsible for collecting debts in a professional and efficient manner, while maintaining a positive relationship with our clients.

2.0 Scope of Work

The debt collecting agent will be responsible for:

- 2.1 Collecting outstanding debts owed to Zambia Cargo & Logistics Limited
- 2.2 Negotiating payment plans with debtors
- 2.3 Providing regular progress reports to Zambia Cargo & Logistics Limited
- 2.4 Maintaining accurate records of all collections and communications with debtors

3.0 Requirements

The agent must have experience in debt collection and demonstrate relevant experience in servicing reputable organizations;

The agent must have a good understanding of the laws and regulations governing debt collection in Tanzania and Zambia.

3.3 The agent must have excellent communication and negotiation skills

3.4 The agent must be able to provide regular progress reports

4.0 Qualifications

The Debt Collector shall submit:

- 4.1 Company profile
- 4.2 Valid business License
- 4.3 Curriculum Vitae of Key Personnel
- 4.4 BRELLA Registration
- 4.5 Tax Payer identification Number.
- 4.6 Vat Registration Number
- 4.7 Tax Clearance Certificate

5.0 Deliverables

- 5.1 A monthly report detailing all collections made
- 5.2 A list of all debtors contacted and the outcome of each contact
- 5.3 Any other information requested by Zambia Cargo & Logistics Limited.

6.0 Timeline

- 6.1 The contract will be for the period of One year.
- 6.2 The agent will be required to meet monthly targets

7.0 Evaluation Criteria

- 7.1 The agent will be evaluated based on their ability to meet monthly targets
- 7.2 The agent will be evaluated based on their communication and negotiation skills
- 7.3 The agent will be evaluated based on their ability to maintain accurate records

8.0 Payment Terms

The agent will be paid a commission on all debts collected

9.0 Confidentiality

The agent must maintain the confidentiality of all information provided by Zambia Cargo & Logistics Limited

10.0 Termination

Either party may terminate this contract with 30 days' notice

11.0 How to apply

Interested firms should submit their two copies of sealed proposals physically to the;

Procurement Office
Zambia Cargo and Logistics Limited
P.O.Box 105638
Kurasini Area, Near Dock Yard,
Dar es Salaam
Phone Number +255 715 022200
Deadline for application is 20th September,
2024 by 14:00hrs.

A Member of the IDC Group of Companies



TANZINDIA ASSURANCE COMPANY LIMITED

"Your Expectations, Our Obligation"

INSURANCE DAY

We, as valued and responsible stakeholder joins the insurance industry to commemorate the Insurance Day.

"NAVIGATING INSURANCE OPPORTUNITIES, CUSTOMER ENGAGEMENT AND OPERATIONAL AGILITY".

PRODUCTS ARE AS PER BEOW

- FIRE & ALLIED PERILS
- BURGLARY
- ASSETS ALL RISKS
- MACHINERY BREAKDOWN
- ELECTRONIC EQUIPMENT

- BUSINESS INTERRUPTION (BI) COVER
- CONTRACTORS ALL RISKS
- MARINE & ERECTION ALL RISKS
- EMPLOYERS LIABILITY

- MARINE CARGO (VOYAGE & INLAND)
- AVIATION (HULL & LIABILITY)
- DOMESTIC PACKAGE
- OFFICE COMBINED

- MOTOR VEHICLES (PRIVATE & COMMERCIAL)
- MONEY INSURANCE
- PERSONAL ACCIDENT
- PUBLIC LIABILITY
- TRAVEL INSURANCE


Head Office is located
5th Floor Amani Place
Ohio Street
P.O. BOX 1645,
Dar es salaam

1st Floor, Subzali Building
Goliandoli Road
Arusha

Mezzanine, Commercial
Complex NSSF Building,
Kenyatta Road Mwanza

Zanzibar office
Chawl Building,
1st Floor, Darajani,
P.O.Box 2716, Zanzibar,
Tanzania.

Website: www.tanzindia.co.tz Email: bima@tanzindia.co.tz Call: +255 22 2122914/15/16



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REQUEST FOR PROPOSAL FOR PROVISION OF NEWS PHOTOGRAPHY & VIDEOGRAPHY

1. NMB Bank Plc is a fully fledged commercial bank listed at the Dar-es-salaam stock exchange in Tanzania and has consistently been the most profitable bank in the country over the years. The bank offers services to individuals, small and medium size business, large corporate clients, and government has an extensive physical & digital distribution network giving its clients choices in accessing banking services.
2. The Bank has set aside the funds for provision of News photography & videography services.
3. The Bank now invites eligible, qualified, and experienced vendors to participate on the Request for Proposal for Provision of News photography & videography services.
4. Vendors could be: Individual practicing photojournalists and videographers, registered with Tanzania Information Services (MAELEZO) and have a valid Press Card.
5. The selection and shortlisting of vendors will be conducted through open competitive tendering as per the bank's procurement policy and procedure.
6. Interested and eligible vendors including the current service providers for this service shall obtain RFP Instruction document from our website www.nmbbank.co.tz/tenders and request for clarifications on the RFP document shall be sent to the office of Secretary, Management Tender Committee at procurement@nmbbank.co.tz not later than **Friday 27th September 2024**
7. The deadline for submission of the applications will be on **Tuesday 8th October 2024 at 15H00 EA Time**. For the hard copy documents, they must be marked on the envelope/email: Proposal for Provision of News photography & videography services. Applications must be delivered in either of the following ways:
 - Hard copy delivery in sealed envelope and deposited at the TENDER BOX located on the ground floor of NMB Bank Head office at Ohia/Ali Hassan Mwinyi Road, Dar-es-salaam; or
 - Delivery by courier and addressed to Secretary, NMB Bank Plc Management Tender Committee, P.O. Box 9213 Dar-es-salaam; or
 - Email delivery (with password encryption) to tendersubmission@nmbbank.co.tz (maximum document size 20MB)
8. Late applications, applications not opened at the opening ceremony shall not be considered for evaluation irrespective of the circumstances

The Chief Executive Officer, NMB Bank Plc
P.O. Box 9213, Dar Es Salaam, Tanzania, East Africa
NMB Head Office Ohia/Ali Hassan Mwinyi Street

www.nmbbank.co.tz



REQUEST FOR EXPRESSION OF INTEREST (EOI) TO INVEST IN FUND'S LANDS

The National Social Security Fund (NSSF) is established under the National Social Security Fund Act Cap 50 R.E. 2018 having its Head office located at Benjamin William Mkapa Towers, Azikiwe Street, Dar es Salaam.

- The Fund owns parcels of land in prime areas in various regions in Tanzania which can be developed into residential, commercial, industrial and other mixed commercial uses.
- As part of its investment strategy, the Fund is planning to develop some of these parcels of land through a Joint Venture arrangement in a form to be agreed upon between the Fund and the Investor or a Long-Term Lease.
- The parcel of land earmarked for development through any of the above-mentioned arrangements are as tabulated hereunder:

Sn.	LAND DESCRIPTION	REGION	SIZE (M ²)	*CURRENT LAND USE	LAND ATTRIBUTES
1	Plot No. 1 & 2 Block D Kunduchi Beach, Kinondoni Municipality	DSM	25,036 & 37,691	Hotel	The plots are located at the Kunduchi beach area, about 1.5 km from the junction of Kunduchi Road and Ununio Road. Plots face the Indian ocean and the notable landmark is Wet & Wild Water Park.
2	Plot No.40 & 41- Bahari Beach, Kinondoni Municipality	DSM	4,888 & 5,553	Residential	Plots are located along Bahari Beach Street, about 200m from the junction of Ununio Road and Bahari Beach Road. A notable landmark is the Budget Resort.
3	Plot No. 98 Mandela Road, Tembeke Municipality	DSM	8,825	Industrial and Offices	The plot is located in an industrial area along Mandela Road. A notable landmark is TAZARA HO.
4	Plot No. 12 Ununio area, Kinondoni Municipality	DSM	94,480	Hotel	The plot is located along Tanganyika Street, about 500m from the junction of Tanganyika Street and Ununio Road. The plot faces the Indian Ocean and neighbourhood is mainly residential properties developed in low-density plots.
5	Farm No 2023 Chambewa, Bagamoyo	Coast	156,540	Agricultural and Pastoral	The farm is located along Bagamoyo Road in Chambewa area, about 5km from Bagamoyo Town. Neighbourhood is characterized by undeveloped parcels of land and few residential properties developed on low-density plots.
6	Plot No. 37 Block A Magogo, Geita Urban Area	Geita	19,900	Housing Estate	The land is located in Geita urban area about 250 metres from Geita-Mwanza highway. A notable landmark is the NHC housing estate, which is located about 150m from the said land.
7	Plot No. 265 Block A Magogo, Geita Urban Area	Geita	19,700	Housing Estate	The land is located in the Geita urban area about 150m from Geita-Mwanza highway. A notable landmark is GPSA & TANROAD Offices which are located about 100m from the said land.
8	Plot No. 246-250 Block LL, Lubaga	Shinyanga	6,854	Residential	The plots are located in the newly developed residential area of Lubaga Josphoni area about 0.8 km from Shinyanga - Mwanza Road. The neighbourhood is characterized with residential plots changing to institutional and commercial uses.
9	Plot No. 284-294, 296, 298, 300 & 302 Block LL, Lubaga	Shinyanga	2234	Residential	The plots are located in the newly developed residential area of Lubaga Josphoni area about 0.8 km from Shinyanga - Mwanza Road. The neighbourhood is characterized with residential plots changing to institutional and commercial uses.
10	Plot No. 2 Block A Ligula Road, Mtwara Municipality	Mtwara	4,280	Residential	The Plot is located along Ligula Road in a residential and commercial neighbourhood about 500m from Mtwara Central Business District.
11	Plot No. 14 - 21 & 37 - 41 Block I, TANU Road, Mtwara Municipality	Mtwara	5,740	Office	Plots are located along TANU Road adjacent to TTCL offices Mtwara Branch and Cashewnut Board. The Neighbourhood is mainly residential, institutional and commercial buildings.
12	Farm No 18168 Mtwanya, Mtwara District Council	Mtwara	2,100,320	Agriculture	The farm is located at Ziwani Village about 15km from Mtwara town center. A notable landmark is Mtwanya Water Pumping Station.
13	Farm No 71, Ziwani area, Mtwara District Council	Mtwara	1,009,000	Agriculture	The farm is located at Ziwani Village, Mtwara Mikindani about 23km from Mtwara town centre.
14	Mmango Beach Plots (31 plots), Lindi Town Council	Lindi	90,877	Residential, Hotel, Commercial and Housing Estates	The plots are located about 11km from Lindi town and about 2 km from Lindi - DSM Road. A notable landmark is the Resident Magistrate Court of Lindi Region.
15	Mabano Beach plots (245 plots), Lindi Town Council	Lindi	220,255	Residential, Hotel, Commercial and Housing Estates	The plots are located about 13km from Lindi town and about 2 km from Lindi - Dar es Salaam Road.
16	Plots No.122 -131, Njiro Hill, Arusha City Council	Arusha	4,440	Residential	Plots are located about 15 km from the Arusha city center and are accessed via Faru Street which branches off Njiro road at "Njiro kwa Masister".
17	Plot No.249 Block D, Njiro Area, Arusha City Council	Arusha	39,610	Residential	The property is located at Njiro area near Ebenezer Retreat Lodge. The plot was formerly owned by the Mukidoma School.
18	Plot No 1895 Block M, Forest Area in Mbeya Municipality	Mbeya	14,350	Office	The plot is located along Mahakama road. Neighbourhood is characterized with institutional properties. Notable landmark is BOT and High Court of Tanzania.

***The current use can be changed depending on the submitted concept and upon obtaining approval from relevant authorities.**

- The Fund is seeking eligible, competent, and reputable investment Partner(s) who demonstrate the appropriate capabilities, expertise, and experience to invest in developing the above-mentioned parcels of land.
- The Fund invites sealed submissions for expression of interest from eligible and reputable local and international investors to formally express their interest in becoming preferred investors in developing the parcels of land through a Joint Venture or Long Term Lease arrangement. Interested and eligible investors must provide the following information:

- Application letter;
- A Bankable Business Plan/ feasibility study;
- Project proposal;

- Concept Design;
- Cost estimates;
- Preferred financing arrangement;
- Company Profile;
- Company registration documents;
- Audited and Financial statement for the past three years; and
- Proposed Lease Terms in case of Long-Term Lease.

- The submitted financing arrangement must be accompanied by proof of availability of funds for the proposed project in the form of a bank statement or line of credit from a reputable financial institution or any other evidence.
- Interested eligible local and international investors may submit their expression of interest as a company or as a consortium of two or more companies.
- The company/ies expressing interest can be local or foreign, upon successful award in the case of foreign investors, they will be obliged to be registered by TIC and other legal relevant authorities.
- Five years (5) experience in Sub-Saharan Africa in the proposed investment will be an added advantage.
- Potential investors shall not engage in any instance of inside dealing and should be free of any conflict of interest;
- The potential investors who wish to physically visit the parcels of land may do so from 24th September to 4th October 2024 through the following contacts:
 - Dar es Salaam Plots: Contact person: Estates Management Manager, Mr. Geoffrey A. Timothy, Tel No. 0753567260;
 - Bagamoyo Farm: Contact person: NSSF Coast Regional Manager, Ms. Witness Patrick, Tel No. 0746238415;
 - Geita Plots: Contact person: NSSF Geita Regional Manager, Ms. Winnie Lusingu, Tel No. 0746260794;
 - Shinyanga Plots: Contact person NSSF Shinyanga Regional Manager, Ms. Amina Mdabi, Tel No. 0767140926;
 - Mtwara Plots and Farms: Contact person: NSSF Mtwara Regional Manager, Mr. Rebule Maila Tel No. 0756140358;
 - Arusha Plots: Contact person: NSSF Arusha Regional Manager, Mr. Josephat Komba Tel No. 0756140182;
 - Mbeya Plots: Contact person: NSSF Regional Manager, Mr. Andrew Jandwa Tel No. 0756140441; and
 - Lindi Plots: Contact person: NSSF Lindi Regional Manager, Mr. Juma Namuna Tel No. 0758803091.

- Interested investors may seek clarification in writing and the same to be received at least seven (7) working days before the date of closing the Expression of Interest.
- The Fund reserves the right to accept or reject any submission and to annul the expression of interest process and reject all submissions at any time prior to short-list and awarding, without thereby incurring any liability to the affected applicant.
- All applications should be submitted on or before 4:00 pm on 22nd November 2024. Further, application should be directly addressed and submitted to the Director General through the following modes:

- Postal address:**
Director General
National Social Security Fund,
P.O. Box 1322,
Dar es Salaam, Tanzania.
- Email address**
Email: dg@nssf.go.tz
- Physical address**
NSSF Headquarters,
Benjamini W. Mkapa Towers, 17th floor,
Azikiwe Street, Dar es salaam.

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53 PwDs in Msalala DC given equipment

By Guardian Correspondent, Msalala

THE Barrick Bulyanhulu Gold Mine in Msalala District Council, Kahama District, Shinyanga Region, has donated equipment valued at 25m/- to 53 individuals with special needs from the Bulyanhulu and Bugarama wards.

Lumbu Kambula, a representative of the mine's general manager, announced the donation over the weekend at a handover ceremony held at the Bugarama Ward offices in Msalala District Council.

The donated equipment includes sewing machines, bicycles, wheelchairs, hearing aids, welding machines, and support tools for individuals with albinism.

Kambula explained that this donation is part of Barrick Bulyanhulu Mine's Corporate Social Responsibility (CSR) plan, as agreed with Msalala District Council, 10-percent of CSR funds are allocated to special groups, including women, youth, the elderly, and people with disabilities.

"The assistive devices for people with disabilities and the elderly, worth over 24m/-, are a testament to our commitment to community development," Kambula said.

"We appreciate the cooperation of local leaders in implementing this plan and urge continued collaboration to foster sustainable community development," he said.

Msalala Division Officer Victoria Lusana commended Barrick Bulyanhulu Mine for providing the equipment to the elderly and people with disabilities in Bugarama and Bulyanhulu wards. She encouraged beneficiaries to use the equipment effectively.

"Barrick Bulyanhulu Mine has become an integral part of the Msalala District Council community through its support and commitment to special groups," Lusana said.

"We are grateful for your efforts in community development and for recognizing the importance of assisting these groups."



Persons with disabilities pictured with government and Barrick Bulyanhulu Mine officials at the weekend's presentation of various items to the needy at Bugarama in Msalala District Council, Shinyanga Region. Photo: Guardian Correspondent

Judica Sumari, acting director of Msalala District Council, noted that Barrick Bulyanhulu Mine, in partnership with the council, has been actively implementing social responsibility initiatives to improve the welfare of local communities, particularly in Bugarama and Bulyanhulu wards.

He also encouraged people with disabilities to take advantage of the 2-percent government loan from local revenue, designed to enhance their livelihoods and increase their income. Daniel Mgata, a beneficiary, expressed gratitude on behalf of his peers, thanking Barrick Bulyanhulu Mine and Msalala District Council for their pro-

grams supporting people with disabilities through the provision of assistive and work equipment.

In addition to these donations, Barrick Bulyanhulu Mine has been involved in various community projects in the surrounding areas, focusing on education and health sectors.

90 students, 45 teachers to meet in Dar to display innovation projects

By Correspondent James Kandoya

A TOTAL of 45 science projects will be showcased at the Young Scientists Tanzania (YST) 2024 national exhibition scheduled for Thursday in Dar es Salaam.

Prof Yunus Mgaya, YST board chairperson said over the weekend when briefing

journalists about this year's national exhibition.

During the day, a total of 90 students and 45 teachers from various secondary schools will have the opportunity to showcase their projects.

Prof Mgaya said the projects to be exhibited focus on providing practical solutions in areas such as the safe stor-

age of agricultural products, human health, and automated irrigation systems.

Others are environmental conservation, electricity availability and optimization, locally designed energy solutions, food safety, and digital solutions.

"Investment in science to young students is very im-

portant at the time the world is experiencing advances in technology. Our future country's development depends on science," he said.

He explained that this year, the number of students who submitted science projects applications increased significantly, with a total of 1,055 applications received.

Prof Mgaya said that of those, 394 projects applications were screened and mentored by YST science advisors, resulting in the full development of 191 science projects and innovations that were later selected to 45 projects.

YST co-founder Dr Gozbert Kamugisha said that for the past fourteen years, the foundation has spearheaded the initiative to nurture scientific talent among secondary school students.

He said YST has provided students with opportunities to develop practical solutions to local developmental challenges.

"Through its science mentoring programme, YST has trained both science teachers and students in scientific and technological methodologies," he said. Dr Kamugisha said so far, it has trained and mentored scientific and technologi-

cal methodologies to a total of 16,876 students and 2,788 teachers. Karimjee Foundation executive officer Caren Rowland announced the foundation's continued support for YST.

"YST, one of many projects supported by the foundation, stands as a testament to its commitment to nurturing the next generation of thinkers, innovators, and problem-solvers," she said.

Rowland explained that the foundation has been instrumental not only in financial support but also in mentorship to the young minds participating in the YST.

She said the foundation has witnessed remarkable achievements and innovations from the participants, reflecting the spirit of excellence and determination that is at the core of the initiative.

Both Justine Bahati and Lucy Konyaki winners of the YST overall winners thanked the foundation for mentoring and support that enabled them to realize their dreams.

"We are true testaments of the mentorship of YST and support from the Karimjee Foundation. We promise to further do better to achieve our goals," they said.

OUT discloses project monitoring committee

By Guardian Correspondent

OPEN University of Tanzania (OUT) has established a monitoring, evaluation and lessons learned (MELL) committee to oversee efficient implementation of the Higher Education for Economic Transformation (HEET) project at the varsity.

Speaking during the launch in Dar es

Salaam over the weekend, national assistant coordinator for the HEET project, Dr Evaristo Mtitu, outlined the committee's responsibilities, including preparing all reports related to the project's implementation.

The reports will be audited by various authorised bodies, including the World Bank, which is the project's primary donor.

"This is a strategic project. The goals you have set, which were approved by the Ministry of Education, Science and Technology and the World Bank, must be pursued with integrity. The committee is the oversight body for this project, and you have been entrusted with a significant responsibility," Dr Mtitu emphasised.

Prof. Elifas Bisanda, Vice-Chancellor of OUT, highlighted the critical role of the committee, especially as the university begins the HEET Project, which includes the construction of laboratory buildings across seven regions.

"This project is crucial for us. We have faced challenges and high costs related to laboratory use. The HEET Project aims to address these issues, so the committee must ensure that nothing is compromised and that the project is implemented according to its requirements," Professor Bisanda said.

During the launch, Professor Alex Makulilo, OUT Deputy Vice-Chancellor for Academic, Research and Consultancy, and HEET project coordinator, noted that the establishment of the committee is a key project requirement.

"It will ensure that the project's management and monitoring are robust, and that the university adheres to the projects, the Ministry's, and the World Bank's requirements, so the project achieves its expected outcomes," he said.

The MELL Committee at OUT comprises seven members from within the university. It is chaired by Benjamin Bussu, with Dr Emmanuel Mallya serving as Vice-Chair and Dr Juliana Kamaghe as Secretary.

The committee's primary role is to oversee and manage the five-year HEET Project, which is being implemented by the Ministry of Education, Science and Technology with funding from the World Bank.

The project, which aims to improve infrastructure, teaching, and learning in higher education institutions, has allocated approximately \$9 million to OUT.

The HEET Project is a five-year initiative funded by the World Bank and implemented by the Tanzanian government to promote higher education across the country.



TETRA TECH

Project: Feed the Future Tanzania Private Sector Strengthening Project

Solicitation Number: TZ PSSA-APS-002

Solicitation Title: Feed the Future Tanzania Imarisha Sekta Binafsi (Private Sector Strengthening) Project, Annual Program Statement (APS) 2 For Financial Inclusion

Tetra Tech ARD, registered in Tanzania as ARD, INC, is the implementing partner for the Feed the Future Tanzania Imarisha Sekta Binafsi (Private Sector Strengthening) Project, funded by USAID Tanzania. The Project is soliciting concept notes from qualified financial Inclusions to implement programs within the framework of the project objectives.

This Annual Program Statement (APS) involves four solicitation stages: -

Stage I: Applicants will submit a concept note by the deadline of the first or second round closing dates. Concept papers will be reviewed on a rolling basis until the APS closing date of December 30th, 2024. All applications will be reviewed and both successful and unsuccessful applicants will be notified.

Stage II: Applicants whose concept note is shortlisted will be invited to submit a full proposal application. Unsuccessful applicants will also be notified.

Stage III: Shortlisted applicants will be invited to a one-day Information Clinic. The Information Clinic will review the Project's objectives and expected results. Shortlisted applicants will receive (i) a pre-award survey questionnaire, to ensure compliance with USAID eligibility requirements; (ii) a full application template; and (iii) review the registration requirement of the System of Award Management (SAM) for any successful awardee. The pre-award survey and full application template will be reviewed, discussed, and include time for question and answers. Submission of the full application and the pre-award survey questionnaire will be due no later than 3-weeks after the date of the Information Clinic.

Stage IV: Applications selected for stage IV will engage in a co-creation discussion with the Project team to review and refine the proposal and budget prior to the Projects recommendation for approval and submission to USAID. USAID reserves the right to approve or reject any or all applications. * Organizational Capacity Assessment will be conducted to awarded grantees.

The entire process, from concept note to submission to USAID, is expected to take 12 weeks. Any award pursuant to this funding opportunity is contingent upon the availability of funds.

Solicitation Download Link: <https://bit.ly/3Xptb3E>

Please read the APS carefully and in its entirety before submitting your concept paper to ensure your organization is eligible and your submission complies with the APS requirements.

All applicants MUST send their completed concept notes to TanzaniaPSSA.grants@tetratech.com.



PRESS RELEASE

SURVEY OF COMPANIES WITH FOREIGN LIABILITIES IN TANZANIA

The Bank of Tanzania, National Bureau of Statistics, and Tanzania Investment Centre are jointly surveying companies with foreign liabilities in Tanzania. The objectives of the survey are to assess the impact of foreign private investments on the domestic economy, update the Balance of Payments (BoP) and International Investment Position (IIP); and for policy formulation. The survey will cover data on equity and non-equity for 2023 and will be conducted from July - September 2024. During the survey, a team of researchers and enumerators will visit the selected companies that are kindly requested to:

- extend maximum cooperation to researchers/enumerators;
- provide the requested information by completing survey questionnaires accurately;
- provide the researchers/enumerators with the company's audited financial statements for 2023. Where audited financial statements are not ready, the company's best estimates or provisional financial statements will suffice; and
- observe the deadline of **one week** for completion of the questionnaire after its receipt to enable timely processing of the information.

The selected companies are kindly reminded that under Section 6(b) of the Tanzania Investment Act (Cap 38), Section 34 of the Statistics Act (Cap 351), and Section 57 of the Bank of Tanzania Act (Cap 197) submission of the requested information is compulsory. Thus, compliance is mandatory.

Please, note that the requested information will be strictly used for statistical purposes and published in aggregate form.

Your usual cooperation will be highly appreciated.


 Dr. Albin Chwa
 Statistician General
 NATIONAL BUREAU OF STATISTICS


 Mr. Gilead J. Teri
 Executive Director
 BANK OF TANZANIA


 Mr. Gilead J. Teri
 Executive Director
 TANZANIA INVESTMENT CENTRE

DC issues three-week ultimatum for teachers to stay in school compound

By Guardian Correspondent, Iramba

IRAMBA district commissioner Suleiman Mwenda has issued a three-week ultimatum to seven teachers at Kisana Primary School in Kisiriri Ward to explain why they are not living in the school's compound or else face disciplinary action.

He wanted to know why they are residing far from the school despite the school having adequate housing.

Mwenda issued the directive over the weekend during a public meeting with villagers after learning that seven out of eight teachers at the school reside in Kiomboi town, the district headquarters and commute over 16 kilometres daily.

The villagers were surprised that these teachers chose to commute rather than live at the school, given the availability of housing.

Mwenda noted that he had previously mandated at a council meeting that all public servants should reside at their workplaces and expressed surprise that these teachers had not adhered to this directive.

"I am giving them three weeks to provide written explanations for why they live far from their workplace. If anyone is unwilling to live in the village, they should submit their resignation, and we will find someone else who is willing to work here," he stated.

Kisana Primary School head-teacher, Madata Simba confirmed that he is the only teacher residing in the village, while the other seven live in Kiomboi.

He acknowledged that although houses are available, they lack some important needs including proper toilets, which has deterred the teachers from living there.

Mwenda inquired if the village executive, Lucy Chawake, was aware of the toilet issue, to which she responded that she had not been informed.

Mwenda said that while the housing lacks proper toilets, the community cannot address this issue if the teachers refuse to reside there. He promised to provide 20 iron sheets to support the construction of toilets and urged the villagers to contribute to the work so that the teachers can no longer use the lack of toilets as an excuse.

The villagers were surprised that these teachers chose to commute rather than live at the school, given the availability of housing



Zanzibar residents pictured yesterday registering at a free eye care camp held at Uweleni School on Pemba Island, with all services provided free of charge by Bilali Muslim Tanzania in collaboration with Tigo-Zantel. Photo: Rahma Suleiman

Children's rights activists urge for stronger child protection laws

By Getrude Mbago

CHILD rights defenders coalition has organised a peaceful march calling for enhanced protection for children and urge the National Assembly to amend Penal Code to prohibit bail for all cases of child rape and sodomy.

Additionally, they have called on the Police Force to intensify the monitoring of incidents involving child abductions, disappearances, and murders across the country.

The walk follows a series of recent violent incidents against children, including the rape and murder of a six-month-old in Dodoma Region and the abduction and death of a two-year-old child with albinism, Asimwe Novart, in Kagera Region.

Speaking soon after the march, which began at St Peter's grounds in Oysterbay and concluded at Leaders Club grounds, Tike Mwambipile, the coalition's representative and executive director of the Tanzania Women's Lawyers Association (TAWLA) emphasised the urgent need for action in light of increasing violence against children.

"We urge the Parliament to review the Penal Code to eliminate bail for all cases of child rape and sodomy," she stressed.

She added, "We have seen suspects in these cases being arrested only to escape or be released on bail, which results in victims being threatened, subjected to further violence, and sometimes losing crucial evidence."

Furthermore, the coalition appealed to President Samia Suluhu Hassan to continue highlighting the importance of child protection, urging that all institutions responsible for safeguarding citizens fulfil their duties and expedite investigations and proceedings in reported cases to ensure timely justice.

Despite recognising the efforts of the government and stakeholders to protect children, Janeth Mawinza, Executive Director of WAJIKI organisation, noted that the safety of children remains unsatisfactory due to the rising incidence of violence against them.

She urged the police to speed up their monitoring of child abuse cases.

"The report shows an increase in cases of rape and sodomy, with sodomy cases rising from 1,205 in 2020 to 2,488 in 2023—an increase of 57 percent. Rape cases have also risen from 6,827 in 2022 to 8,691 in 2023," she said.

Rebeca Gyumi, executive director of the Msichana Initiative, emphasised that protecting children is a collective responsibility, urging the government to strengthen efforts to combat child abuse.

"Abuse against children is a disaster that affects the future of our nation. It is our shared responsibility to ensure that children grow up in a safe environment," she added.



FINCA
Microfinance Bank

FINCA Microfinance Bank Limited PUBLICATION OF FINANCIAL STATEMENTS

Issued pursuant to regulation 7 and 8 of the Banking and Financial Institutions (Disclosure) Regulations, 2014

CONDENSED STATEMENT OF FINANCIAL POSITION AS AT 31ST DECEMBER 2023

(AMOUNTS IN MILLION SHILLINGS)

	CURRENT YEAR 31/12/2023	PREVIOUS YEAR 31/12/2022
A. ASSETS		
1 Cash	789	739
2 Balances with Bank of Tanzania	9,771	767
3 Investment in Government Securities	-	-
4 Balances with Other Banks and financial institutions	11,412	10,896
5 Cheques and Items for Clearing	-	-
6 Interbranch float items	-	-
7 Bills Negotiated	-	-
8 Customers' liabilities for acceptances	-	-
9 Interbank Loan Receivables	-	-
10 Investments in Other securities	-	-
11 Loans, Advances and Overdrafts (Net of allowances for Probable losses)	64,300	61,174
12 Other Assets	2,976	1,347
13 Equity Investments	-	-
14 Underwriting accounts	-	-
15 Property, Plant and Equipment	3,597	4,990
16 TOTAL ASSETS	92,825	79,913
B. LIABILITIES		
17 Deposits from other banks and financial institutions	5,414	14,937
18 Customer Deposits	65,310	43,288
19 Cash letters of credit	-	-
20 Special Deposits	-	-
21 Payments orders / transfers payable	-	-
22 Bankers' cheques and drafts issued	-	-
23 Accrued taxes and expenses payable	441	1,140
24 Acceptances outstanding	-	-
25 Interbranch float items	-	-
26 Unearned income and other deferred charges	146	267
27 Other Liabilities	7,703	4,347
28 Borrowings	4,721	7,161
29 TOTAL LIABILITIES	83,735	71,140
30 NET ASSETS/(LIABILITIES) (16 MINUS 29)	9,090	8,773
C. SHAREHOLDERS' FUNDS		
31 Paid up Share Capital	37,895	37,895
32 Capital Reserves	-	-
33 Retained Earnings	(29,122)	(29,940)
34 Profit/(Loss) Account	317	818
35 Other Capital Accounts/Capital Advance	-	-
35a. Other- Statutory Reserve	-	-
35b. General Provision Reserve	-	-
36 Minority Interest	-	-
37 TOTAL SHAREHOLDERS' FUNDS	9,090	8,773
38 Contingent Liabilities	-	-
39 Non-Performing Loans and Advances	7,478	6,344
40 Allowances for Probable Losses	3,489	5,884
41 Other Non-Performing assets	-	-
D. PERFORMANCE INDICATORS		
(i) Shareholders Funds to Total Assets	11%	11%
(ii) Non-Performing loans to Total Gross Loans	12%	10%
(iii) Gross Loans and Advances to Total Deposits	96%	115%
(iv) Loans and Advances to Total Assets	69%	77%
(v) Earning Assets to Total Assets	82%	90%
(vi) Deposits Growth	21%	53%
(vii) Assets Growth	16%	58%

CONDENSED STATEMENT OF PROFIT OR LOSS AND OTHER COMPREHENSIVE INCOME FOR THE YEAR ENDED 31ST DECEMBER 2023

(AMOUNTS IN MILLION SHILLINGS)

	CURRENT YEAR 31/12/2023	COMPARATIVE YEAR 31/12/2022
1 Interest Income	86,229	91,447
2 Interest Expense	(6,755)	(5,912)
3 Net Interest Income (1 Minus 2)	77,474	45,535
4 Bad debts written off	-	-
5 Impairment Losses on Loans and Advances	(4,841)	(3,651)
6 Non-Interest Income	952	875
6.1 Foreign Currency Dealings and Translation Gains/(Loss)	28	25
6.2 Fees and Commissions	743	690
6.3 Dividend Income	-	-
6.4 Other Operating Income	181	160
7 Non-Interest Expense	(73,121)	(41,319)
7.1 Salaries and Benefits	(7,301)	(6,569)
7.2 Fees and Commission	(230)	(285)
7.3 Other Operating Expenses	(65,590)	(34,485)
8 Operating Income/(Loss)	464	1,440
9 Income Tax Provision	(147)	(622)
10 Net Income (loss) After Income Tax	317	818
11 Other Comprehensive Income (Itemize)	-	-
12 Total comprehensive income/(loss) for the year	317	818
13 Number of Employees	233	230
14 Basic Earning Per Share	8	22
15 Number of Branches	21	20
PERFORMANCE INDICATORS		
(i) Return on Average Total Assets	0.4%	1%
(ii) Return on Average Shareholders' Funds	4%	10%
(iii) Non Interest Expense to Gross Income	84%	78%
(iv) Net Interest Margin to Average Earning Assets	105%	81%

CONDENSED STATEMENT OF CASH FLOW STATEMENT FOR THE QUARTER ENDED 31ST DECEMBER 2023

(AMOUNTS IN MILLION SHILLINGS)

	CURRENT YEAR 31/12/2023	PREVIOUS YEAR 31/12/2022
I Cash flow from operating activities:		
Net income(Loss)	464	1,440
Adjustment for:		
-Impairment/Amortization	2,214	2,335
-Net change in Loans and Advances	(3,150)	(26,290)
-Gain on Sale of Assets	1	(5)
-Net change in Deposits	12,500	20,183
-Net change in Short Term Negotiable Securities	-	-
-Net change in Other Liabilities	3,361	3,537
-Net change in Other Assets	(1,083)	1,637
-Tax paid	(970)	(53)
-Others (Specify)-Foreign exchange gain/(loss)	317	(87)
Net cash provided (used) by operating activities	13,654	2,697
II Cash flow from investing activities:		
Dividend Received	-	(231)
Purchase of Fixed Assets	(393)	-
Proceeds from Sale of Fixed Assets	1	5
Purchase of Non-Dealing Securities	-	-
Proceeds from Sale of Non-Dealing Securities	-	-
Proceeds from maturity of investment in fixed deposit	2,227	(1,783)
Others (specify) -Additions on Right of use asset	(403)	(120)
Others (specify) -Proceeds from issue of share	-	575
Net cash provided (used) by investing activities	1,432	(1,554)
III Cash flow from financing activities:		
Repayment of Long-term Debt	(2,429)	(575)
Proceeds from Issuance of Long Term Debt	-	3,914
Proceeds from Issuance of Share Capital	-	-
Payment of lease liabilities	(904)	(917)
Net Change in Other Borrowings	-	-
Others -Long term financing (Grants)	-	-
Net cash provided (used) by financing activities	(3,333)	2,422
IV Cash and Cash Equivalents:		
Net increase/(decrease) in cash and cash equivalents	11,753	3,565
Cash and cash equivalents at the beginning of the year	5,969	2,404
Cash and cash equivalents at the end of the year	17,722	5,969

CONDENSED STATEMENT OF CHANGES IN EQUITY AS AT 31ST DECEMBER 2023

(AMOUNTS IN MILLION SHILLINGS)

	Share Capital	Accumulated Surplus	General Provision Reserve	Statutory Reserve	Total
Current Year(2023)					
Balance as at the beginning of the year 2023	37,895	(29,122)	-	-	8,773
Other Comprehensive Income	-	317	-	-	317
Transactions with owners	-	-	-	-	-
Dividends Paid	-	-	-	-	-
Regulatory Reserve	-	-	-	-	-
Balance as at the end of the current period	37,895	(28,805)	-	-	9,090
Previous Year(2022)					
Balance as at the beginning of the year 2022	37,320	(30,604)	-	664	7,380
Other Comprehensive Income	-	818	-	-	818
Transactions with owners	-	575	-	-	575
Dividends Paid	-	-	-	-	-
Regulatory Reserve	-	-	664	(664)	-
General Provision Reserve	-	-	-	-	-
Others -Issue of shares	-	-	-	-	-
Balance as at the end of the previous period	37,895	(29,122)	-	-	8,773

SELECTED EXPLANATORY NOTES FOR THE YEAR ENDED 31ST DECEMBER 2023

The above are extracts from the Audited Financial Statements of the Bank for the year ended 31 December 2023 which have been prepared in accordance with International Financial Reporting Standards (IFRS). The Financial Statements were audited by Deloitte & Touche and received a clean audit report. The Financial Statements were approved by the Board on 14th September 2024.

Name and Title	Signature	Date
Edward Talawa (Chief Executive Officer)	(Signed)	14th September 2024
Joseph Linus Mrawa (Chief Financial Officer)	(Signed)	14th September 2024
Peter Kalsi (Internal Audit Manager)	(Signed)	14th September 2024

We, the undersigned directors, attest to the faithful representation of the above statements. We declare that the statements have been examined by us and, to the best of our knowledge and belief, have been prepared in accordance with International Financial Reporting Standards and the requirements of the Banking and Financial Institutions Act, 2006 and they present a true and fair view.

Name	Signature	Date
Nasama Massinda (Board Chairman)	(Signed)	14th September 2024
Mary Pascal Mabit (Board Member)	(Signed)	14th September 2024

TUESDAY 17 SEPTEMBER 2024

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

Disruption of development projects by disasters has severe impact on budgets

FINANCE ministry remarks on the flow of development project funds as expected soon following delays in execution after financing disaster recovery are revealing.

A slowdown was experienced in the disbursement of funds in the past six or seven months owing to efforts by the government to cater for disaster-hit areas all the way from the short rains to the long rains - from October to May.

It is not all that surprising for such delays to have occurred in the wake of catastrophic landslides and extensive flooding which left plenty of infrastructure in a shambles. After all, the mess was not solely due to disasters.

With the effects of climate change showing up for most of the past decade, not having funds for such situations and then just inching up a bit was thought-provoking. Impliedly, many thought people would rush to help out if any such problems occurred - though that was not to be.

What it also indicates is that the reaction from development partners was far less forthcoming than our expectations, and funds had to be secured from various other areas as we sought to leave strategic projects unaffected.

This was in sum what the Treasury had to say in a response to a query on why there are delays in disbursing funds for all-important water supply projects.

There is evident success in the execution of various strategic projects but a slowdown of funds was experienced in the more routine ones, including district-level water supply.

As indications on world weather trends show, chances that the kind of drawbacks we saw last year and early this year

are not repeated are minimal - that is, unless some pundits prefer to attach disasters with the El Niño pattern.

As a matter of fact any pattern can be about disaster effects, whether it is El Niño or La Niña as we sometimes hear.

Ice cap melting adds to water volumes, while massive evaporation and powerful winds scoop more water than usually applies. The ground is soaked and gives way, touching off landslides when a wet soft soil belt slides over a harder underlying belt.

It is possible the government is already thinking of taking appropriate precautions about disasters, in the current fiscal year arrangements to an extent, before it becomes a normal phenomenon later.

Sometimes one has to worry if we have a habit of being overly lenient to ourselves in climatic expectations.

The point here is that the Treasury and a wider reach of decision makers in the government must have grasped by now that one can't talk of climate change difficulties and not provide reasonably usable budget sums in case of disaster. As these disruptive moments are increasingly taking an unpredictable worldwide character, zeal in helping us given our share of disasters is diminishing as people are preoccupied with their own disasters.

Certain elements in catastrophes can be put off to the following year's budget estimates, including raising such matters with donors.

However, surely the government needs to be ready for crises associated with economic growth, including joining the club of gas-rich nations particularly after massive felling of trees.

Clearing out sugar cobwebs can apply to orderly maize trade too

STATEMENTS on what is happening in our country's sugar sector have a way of excessively focusing on what is produced in the country and what we have to import, all of which is a way of rationalising what keeps recurring.

It is rare for many public officials to be as candid as President Samia Suluhu Hassan remarked when sugar subsector industrialists complained over plans to end the producer and import monopoly.

They decry not being invited to offer their views on what was being done, unable to see the need for such measures. The president wondered if it was morally appropriate for shops to sell a kilo of the item at anything between 6,000/- and 8,000/- just because someone with a factory wished to make a profit.

What these remarks left out was that there was a well-connected lobby using the "protecting local industries" watchword, seeing this pricing structure as logical in the circumstances.

The president has also in the past three months moved to ask the National Food Reserve Agency to pay maize and rice farmers higher prices for their harvests.

While perennial underpaying of farmers is not as acute as the periodic skyrocketing of sugar prices, there is also a problem of equity involved - and even a planning issue.

It is how far the government can get individuals to invest in maize farming especially if prices are not allowed to rise and thus markets are not allowed to function as ex-

pected.

We even allow situations where the public is put to a diet of inaccurate information on pricing, saying traders want to buy cheaply. NFRA being told to raise prices is a matter of being fair to farmers, while regulators gun for cheap grain.

Thus, the idea that the country will be a net sugar exporter in the next three years is good news about surplus and needs to be replicated in maize.

In that there are no maize milling is done chiefly by small-scale factories with a few 'chain investors' doing the work, there are no major lobbies for maize one way or another. Smallholder farmers have no representative as regulators and politicians are generally agreed about low maize prices in shops, thus blocking exports and hindering commercial farming of the crop as it can't be done with a regular ban on traders purchasing maize.

Commercial farming of maize has the potential to even reduce prices further, the way maize from the US or sugar from Brazil is habitually cheaper here than our own brands.

The stranglehold on maize trading by state agencies is thus clearly shortsighted, as ultimately it blocks industrialisation by depending on cheap grain to keep wages low and acceptable to the workers hired, chiefly when prices of maize and rice are low.

Now, all this considered, which way would we want to see the pendulum swing for the good of our country and nation?

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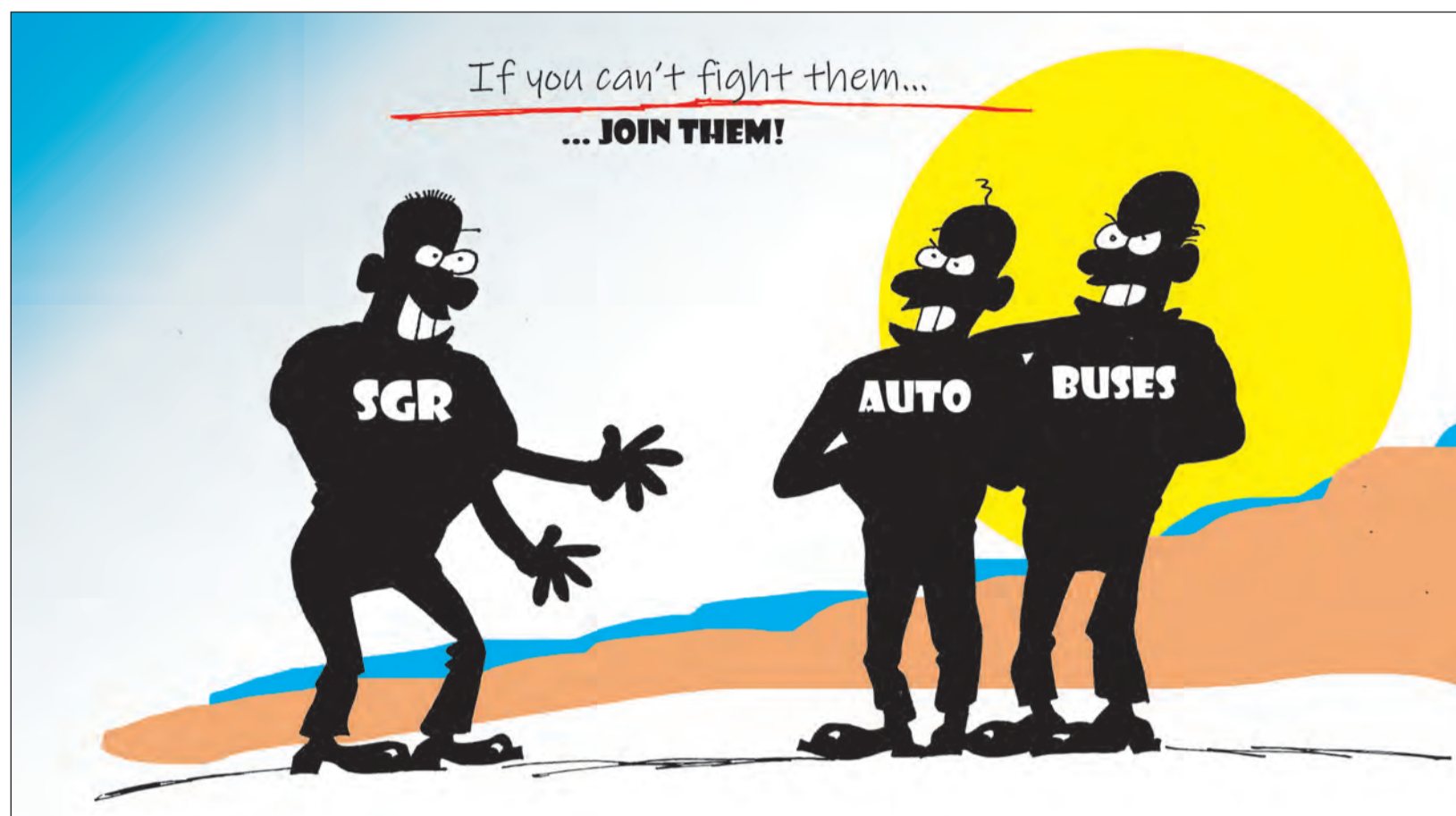
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Building inclusive smart cities: Ways to bridge the gender gaps

By Sanjeevani Singh and Fabia Sauter

WHEN the Beijing Declaration was adopted in 1995, it called for the removal of systematic and structure barriers that prevent women and girls from enjoying their human rights across social, economic, political and environmental domains. Over the last decade, the proportion of population with access to the internet has increased from 36 per cent in 2013 to 67 per cent today.

Despite this progress, a significant digital gender gap in internet access and utilization persists. In 2023, only 54 per cent of women in Asia and the Pacific had digital access. Specifically, women in South Asia are 36 per cent less likely to use the internet than men.

Closing this digital gender gap is essential for advancing the goals of the Beijing Declaration and Platform for Action, achieving gender equality and building inclusive and sustainable smart cities and communities.

With Asia-Pacific's growing urban population and digital market, smart cities are an enticing development strategy many countries are adopting to leverage data, communications, technology and artificial intelligence for improved governance, enhanced service delivery and commerce.

Smart solutions are driving improved outcomes including quality of life, low-carbon growth, and environmental stewardship and sustainability. However, the digital gender gap remains a key challenge to leveraging the benefits of smart cities for all.

The disparity between men and women in terms of access to, usage of, and benefits derived from digital technologies creates significant barriers to

sustainable development and inclusive growth.

This gap is influenced by various factors, including socio-cultural norms, affordability and digital literacy. Often, disparities are compounded further for women and girls with disabilities, those from underprivileged socioeconomic backgrounds, or ethnic minorities.

In an increasingly digital world, women's lack of digital literacy and access to the internet and mobile devices translates into missed opportunities for e-government, health and financial services, as well as online learning, employment and e-commerce.

For example, limited digital access can prevent women from utilizing telehealth services, accessing health information and managing their health through digital tools, accessing information about government services and social welfare programmes and participating in governance through online voting, public consultations and feedback mechanisms.

Efforts that increase women's digital literacy and access as well as the development of people-centred smart city policies and initiatives are needed to increase inclusion and equity. This requires collaboration with multiple stakeholders, including women themselves, to create inclusive, equitable and effective solutions that bridge the digital gap.

The benefits of closing the digital gender gap are immense. Beyond the intrinsic value of the promotion of SDG 5 (Gender Equality)

for human rights, gender equality is linked to peace and prosperity and the achievement of inclusive, safe, resilient and sustainable cities and communities as highlighted in SDG 11.

Improving digital access can lead to more inclusive and equitable societies, and allow women to contribute diverse perspectives, ideas, and innovations that could enrich societies worldwide. The Alliance for Affordable Internet estimates that closing the gap in 32 low-income countries could generate up to USD 524 billion in economic activity by 2025.

Empowering women digitally is not just about fairness, it is about harnessing the full potential of human talent and creativity for a more prosperous and inclusive region.

Governments, international organizations, and civil society across the region are actively addressing the root causes of the digital gender gap. In this context, smart city initiatives have the potential to drive significant progress toward gender equality by addressing the digital gender gap.

For example, Seoul has implemented various gender-inclusive smart city initiatives, including safety apps, enhanced surveillance, women-only parking spaces, digital inclusion policies, and gender equality programs. Additionally, several digital inclusion policies and gender equality programmes focus on increasing women's literacy and supporting their economic empowerment.

UNICEF's Digital Literacy Equity Outcomes Fund, ESCAP's Catalyzing Women's Entrepreneurship Programme, and the International Telecommunication Union's 'Girls in ICT' days help advance girls' and women's education and digital literacy. Public-private partnerships, like the Thailand Safe Internet Coalition are improving internet safety. Initiatives such as the Alliance for Affordable Internet advocate for affordable and accessible digital infrastructure to foster participatory societies.

By embedding gendered perspectives and applying gender mainstreaming in the planning and implementation, they ensure that smart cities serve gender-specific needs and concerns. Moreover, addressing intersecting forms of inequality, such as those based on race, socioeconomic status, and disability, is essential to creating truly inclusive smart cities.

Improving digital literacy, gender-sensitive policies and plans, and people-centred smart cities that leverage digital technologies to bridge the gender gap are crucial for realizing the Beijing Declaration's goals in the 21st century and the 2030 Agenda for Sustainable Development. The upcoming Beijing+30 review offers an opportunity to assess progress and galvanize efforts towards achieving gender equality through digital empowerment.

Sanjeevani Singh is Economic Affairs Officer, ESCAP; Fabia Sauter is an Intern, ESCAP.



A woman is working on her tablet while commuting to her office. ICT Connectivity in cities is essential to ensure that people can work anywhere. Credit: Pexels/ Ketut Subiyanto

By Adonis Byemelwa

Childhood secrets: Navigating trust and deception in early relationships

SECRETS are the invisible threads that shape our relationships, testing the delicate balance of trust and deception. They are more than hidden truths; they reveal how well we understand and navigate the motivations and expectations of those around us. In a groundbreaking study, UK scientists have uncovered a surprising link between deception and cognitive ability in children.

In 2015, researchers at the University of Sheffield found that children who successfully lied without being caught demonstrated better memory skills than those who didn't. Dr. Elena Hoicka explains that lying forces children to juggle both truth and falsehood, sharpening their memory.

As children grow, their grasp of these intricate dynamics evolves, shaping their ability to keep, share, and navigate secrets. This journey from innocence to sophistication in handling secrets mirrors their broader cognitive and emotional development, making the study of secrecy in childhood both fascinating and crucial.

Children's understanding of secrecy and their strategies for lying transform markedly as they mature, mirroring their advancing cognitive and emotional abilities. This evolution highlights how their grasp of complex social dynamics deepens over time, influencing their ability to manage and interpret the nuances of keeping and sharing secrets.

Research into how children understand and manage secrecy is limited but insightful. Early studies suggest that children as young as three can distinguish between actions and intentions, laying the groundwork for understanding secrecy.

By the age of four or five, most children recognize that intentions drive actions and begin to grasp false beliefs. This understanding sets the stage for their ability to deceive and keep secrets. By age six, children exhibit a more sophisticated grasp of social cognition, showing an ability to manage and integrate multiple intentions.

Children's understanding of secrecy evolves as they grow. In middle childhood, sharing secrets often signifies a deeper level of friendship, with older children placing greater value on trust within these relationships. However, detailed investigations into how children's concept of secrets evolved over the years remain scarce.

Studies involving children as court witnesses reveal notable developmental differences in understanding secrecy. For example, six-year-olds find it more challenging than nine-year-olds to identify and manage different types of secrets. This age-related variation suggests that children's grasp of secrets is uneven, with some secrets posing greater cognitive challenges than others.

A qualitative study delved into children's grasp of secrecy, particularly within their interactions with parents and friends. This investigation, conducted by Prof. Alan Watson of the University of New South Wales and Humboldt-Universität Zu Berlin in 1997, explored several dimensions: whether children would disclose a secret to their mother, their perception of their mother understands of intentions, their likelihood of revealing a friend's secret to another peer, and their ability to control their secrets.

Children were faced with four distinct types of secrets: guilty, innocent, dangerous, and embar-



Psychologists say children's understanding of secrecy deepens and their strategies for lying become more sophisticated as they grow.

assing. Each category presented unique cognitive challenges and required them to navigate complex social implications. For example, a guilty secret, such as stealing from a parent, creates a dilemma between peer expectations and parental authority. A dangerous secret, like starting a fire, demanded a balance between safety concerns and peer loyalty. Meanwhile, an embarrassing secret, such as wetting pants, tested whether children would disclose personal discomfort to friends or parents.

These investigations reveal that as children age, their ability to manage and understand secrecy becomes more nuanced. They learn to navigate the delicate balance between loyalty, trust, and social expectations, reflecting their evolving cognitive and emotional capacities. This research provides valuable insights into how children understand of secrecy develop, highlighting the complex interplay of trust, intention, and social understanding.

The dynamics of how children learn to lie are also crucial in understanding their approach to secrecy. For example, consider the case of a five-year-old girl who accident-

tally broke a decorative horse at home. When her mother returned, the girl confessed honestly but was met with a harsh reprimand and a smack.

This punishment led the girl to learn that telling the truth could result in trouble. The next time she broke a bowl, she blamed the cat. Her mother's lack of scolding or punishment taught her that lying could avoid negative consequences. This illustrates that children might not lie out of malice but as a strategy to avoid punishment.

Similarly, an eight-year-old boy, who excelled in his studies but was required by his parents to stay home and study after school, began lying about his activities. He claimed that his teacher was helping him with his studies when, in fact, he was playing.

This behavior highlights the need for children to have recreational time; when it's not provided, they might resort to deceit to meet their needs.

One day, I overheard a mother instructing her five-year-old to lie about missing school. She told the child to say they were sick with a fever rather than admitting they had

visited their grandmother. Although I considered intervening, I hesitated and later regretted it. Such parental actions can have long-term negative effects on a child's understanding of honesty.

Parents' dishonest behaviors significantly impact their children. For instance, a wife telling her husband to claim a backache to avoid work reflects how parental dishonesty can influence children. If parents do not address their behaviors or correct lying in their children, the latter may become accustomed to deceit.

Children sometimes lie to gain rewards, such as when parents promise benefits for top academic performance. This can lead to false claims about exam results or praise, perpetuating a cycle of dishonesty. Similarly, children who dislike school might pretend to be sick to avoid attending. Since such ailments are not always visible, parents may inadvertently enable this behavior.

Addressing lying in children requires an understanding of their psychological development. Children under three lack the cognitive ability to lie meaningfully; what ap-

pears as lying may simply be a desire for things to be different. Children use lies as a defense mechanism to avoid punishment and protect themselves from negative outcomes.

To foster honesty, several approaches can be effective. Firstly, children often mirror their parents' behavior. If you want your child to be truthful, model honesty yourself. For example, if you promise a gift, make sure to deliver it.

Secondly, avoid using lies to placate children. When they ask difficult questions, provide honest answers rather than fabrications. Discovering that they have been lied to may make dishonesty seem acceptable. Thirdly, create an environment where children understand that honesty, even when mistakes are made, is preferable to deceit. Punishing children for telling the truth teaches them that honesty is dangerous.

Furthermore, not punishing a child for admitting a mistake can encourage them to be honest and maintain a positive relationship with you. If you already know a child has made a mistake, address it directly instead of asking trick questions. For example, if one knows a child skipped a nap, one should ask them about their experience rather than pretending ignorance. Moreover, we should avoid labeling a child as a "liar." Such labels can foster a negative self-image and reinforce dishonest behavior. Instead, use positive language to set clear expectations for honesty.

Teaching children that making mistakes is not inherently bad, but rather an opportunity for growth is crucial. There's no need to teach them to conceal errors with lies. Ensuring a supportive environment where honesty is valued and rewarded can help children develop a healthy understanding of secrets and deception.

In sum, children's understanding of secrecy and their tendency to lie evolve as they grow. Research and practical experiences highlight the intricate relationship between trust, intention, and social understanding in the development of these concepts.

By modeling honesty and providing a supportive environment, parents can guide their children toward more truthful behavior and a nuanced understanding of secrecy. As Dr. Philip G. Zimbardo, a renowned psychologist, once said, "The truth is often less painful than the deception used to hide it."

The importance of postponement for mental stability and success

By Thomas Lyimo

MAINTAINING mental stability is essential, and at times, postponing tasks becomes necessary for this purpose. For those with a sound mind, the ability to make and follow through with plans is a common trait.

Accomplishing goals brings joy and fulfillment, but it is important to remember that we don't exist in isolation. The world is filled with billions of people, each with their own actions and thoughts, which often create challenges. True achievement should have a lasting positive impact on society, not just immediate personal success.

Health is the foundation of wealth. Our actions can either improve or deteriorate our well-being. A person who generates steady, modest profits over many years is often more successful than someone who achieves large profits quickly but then faces failure.

Success lies in consistency, and consistent performance relies on good health, particularly mental health. If our pursuit of wealth comes at the expense of our health, the long-term impact on our lives will be minimal.

Stress can arise when we try to manage more than we can handle. Overloading ourselves with plans can overwhelm us, leading to mental exhaustion. The brain, much like a computer, has limits, and pushing it too far can cause breakdowns.

When working with others, failures and setbacks are inevitable, and these challenges can force us to pause or even stop certain operations. While it may not feel rewarding to delay progress, doing so can help maintain our mental health, which is crucial for long-term planning and success.

Postponement, though sometimes frustrating, can lead to better outcomes in the long run. By taking the time to pause, we can gain stability, become more patient, and develop the ability to accept inevitable delays. Although success is often measured by time, good health is far more valuable. Without it, business and personal development are impossible.

The most meaningful competition is the one we have with ourselves. We should focus on improving and becoming the best versions of ourselves. The pace of success varies for everyone due to differences in support,



opportunities, and circumstances.

What matters is progress, regardless of the speed at which it occurs. Martin Luther King Jr. once said, "If you can't run, walk," highlighting the importance of steady progress, even if it's slow. Postponement can be justified in several ways:

Allowing proper thought, taking time to think before making decisions can lead to better outcomes. When we have multiple options, we can make more informed choices. This is why some workers request time to think before signing contracts, as careful thought improves decision-making.

Acquiring new skills and knowledge; delaying plans allows us to learn from others who have faced similar challenges. Gaining knowledge and skills from experienced individuals can increase efficiency and confidence in our efforts.

Improving economic conditions; economic fluctuations can present new opportunities, such as price drops or increased availability of resources. Postponing decisions during unfavorable economic times can allow us to take advantage of better conditions later.

Although accomplishing goals on time is satisfying, delays are sometimes unavoidable. Our health should

always come first, as sound mental health is the foundation of all success. We should avoid pushing ourselves into situations that could harm us mentally or physically.

Success is more achievable when conditions are right, and forcing progress in unfavorable circumstances can lead to more problems than solutions. By prioritizing our health, we can ensure that our efforts lead to lasting success.

The author is a teacher based in Moshi. He can be reached at lyimo.thomas@yahoo.com

By Liam Humphreys

The keys to managing chemotherapy: Exercise, nutrition and mental health

FOLLOWING the news of her cancer diagnosis in March 2024, Catherine, Princess of Wales recently released a personal update about her treatment, expressing relief that her course of chemotherapy was now complete.

Millions of people across the world receive chemotherapy each year - and it's likely to increase. A 2019 study estimates the number of patients needing chemotherapy will rise by 53% from 9.8 million in 2018 to 15 million in 2040.

So, how best to look after your body during and after the treatment?

Along with surgery and radiation, chemotherapy is one of the most commonly used treatments for cancer. It aims to stop the growth of cancer cells, either by killing them or stopping them from dividing.

But chemotherapy does not differentiate between cancerous and healthy cells, so it's associated with a variety of side-effects including fatigue, hair loss, mouth sores, nausea and vomiting, infections, memory and concentration problems - and emotional issues, from mood changes to anxiety and depression.

Chemotherapy can also have a long-term impact on the body. Late effects can include neuropathy (nerve damage), heart complications, and immune system suppression - all of which can occur months or even years after treatment.

Management and maintenance

Undergoing chemotherapy is physically exhausting and mentally draining - and some patients find their quality of life is severely affected by the treatment's side-effects.

But research shows that many patients can better cope with chemotherapy by focusing on nutrition, exercise and their mental health both before and during treatment.

Patients undergoing chemotherapy can experience changes in taste and appetite, so it can be challenging to maintain proper nutrition during treatment. But a healthy diet is essential to help the body ease the side-effects of chemotherapy - and eating well can help keep patients' weight stable and avoid malnutrition.

Easily digested foods with neutral flavours, such as porridge and eggs, might be better tolerated during treatment. Nutrient- and energy-dense foods such as nut butters, dried fruit, avocados, and nuts and seeds could also be good options. Some chemotherapy medications can cause "chemo mouth" - when the treatment affects taste to the extent that even water can become unpalatable. In this case,



Catherine, Princess of Wales

sipping clear broth can help maintain hydration.

Exercise can also be highly beneficial during chemotherapy, even if patients are struggling with fatigue. Gentle movement such as walking, stretching or yoga can help maintain fitness, reduce treatment-related fatigue and boost mood.

Studies have shown that regular, moderate-intensity exercise during cancer treatment can increase patients' energy levels, improve their sleep quality, and reduce feelings of anxiety and depression. Although it is important not to overexert, even a few

minutes of daily activity can make a difference.

As the princess of Wales shared in her update, cancer treatment is a deeply emotional journey as well as a physical one. Managing anxiety, depression and stress is vital for overall wellbeing.

A 2022 study found that maintaining a strong emotional support network can reduce treatment-related distress and improve quality of life. Counselling, therapy or support groups can provide a safe space for expressing emotions and fears.

Post-treatment recovery

After completing chemotherapy, recovery is a gradual process - the body needs time to regain strength and repair after the impact of the treatment.

In her video, the princess and her family walk and play in fields and woodland, highlighting the value of activity and connecting with the outdoors. Participants in a 2023 study reported that "nature was the most important resource in coping with their cancer". Further research has shown that "exposure to, and interaction with, natural environments" can help improve the health of those recovering from cancer.

But running around outdoors might be the last thing on your mind after chemotherapy. Post-treatment, patients can experience severe fatigue, muscle weakness and reduced stamina. Some physical activity is essential to aid recovery, though.

Regular exercise, including cardiovascular and resistance training, helps rebuild muscle strength, improves cardiovascular health, and reduces the risk of cancer recurrence. Start with gentle exercises like walking, swimming or stretching. Over time, patients can increase the duration and intensity of their activities as their bodies allow.

This post-treatment period is a time to focus on mental and emotional recovery as well as rebuilding physical strength. As patients adjust to life after treatment, they may face feelings of anxiety, uncertainty or fear about cancer recurrence. The princess talked about the emotional difficulties of explaining her illness to her children, and of dealing with uncertainty about her future. Psychological resilience plays a key role in long-term recovery: research shows that addressing mental health concerns can significantly improve a patient's quality of life.

The recovery process after chemotherapy is multifaceted, involving physical rehabilitation, management of long-term side effects, and emotional healing. By exercising, maintaining a healthy diet and focusing on their mental health, patients can rebuild their strength and wellbeing - and, as Catherine said to others going through cancer treatment, "let that light shine bright".

Kenya's nomadic women spearheading transition to green, equitable future

NAIROBI

MAYANAE Lemojong stands in the middle of her camels, the dry grass crunching underfoot as a gentle breeze stirs the dust around her. She looks out across the vast, sun-scorched landscape of Ngilai, northern Kenya, where the acacia trees stand resilient against the harsh climate.

To the outsider, this land may seem unforgiving, but to Lemojong, it is home - a place worth fighting for. In Ngilai, the fight is led by women like Lemojong, who have taken on new leadership roles to ensure the survival of their families and the larger community.

Once solely responsible for household duties and raising children, they are now stepping beyond traditional roles, advocating for change and shaping the future of their land and people. Lemojong's biggest dream is to give her children the one thing she said she did not have the privilege to experience - education. "Education opens your eyes."

I want my children to know that the world is diverse, and so should their dreams. The legacy I want to leave for my children is education.

I know it starts with being active in making our voices heard and creating a realistic vision for our community," Lemojong said in a recent interview with Xinhua.

Ngilai's Samburu community, known for their colorful attire and nomadic lifestyle, has long lived in harmony with nature, grazing livestock across semi-arid lands.

But the pressures of modern life, climate change, access to healthcare, and education have forced the community to rethink how they approach these challenges. And it is the women who are leading the way.

Four years ago, the Ngilai people began a partnership with Legado, an organization that helps indigenous communities articulate their vision for the future. Together, they developed the Nkishon Supat e Ngilai Legacy Plan, a blueprint for enhancing the community's resilience and sustainability in the face of growing threats.

Women like Lemojong played a pivotal role in creating this plan, which integrates environmental conservation with gender equity and health. "Women have always been the caretakers of the land, but

now, we are also the leaders. We are using our voices to ensure that our community not only survives but thrives," Lemojong explained. For Khadija Lelesara, taking on a leadership role in a community where deeply entrenched culture and tradition sideline women from decision-making processes was a pipe dream.

Lelesara grew up knowing leadership was only a man's job. "Before we came up with the legacy plan, I would never have imagined myself sitting at the table where decisions are made."

Taking part in the Thriving Futures training deepened my perspective on leadership. I am now a committee member in one of our schools," Lelesara said.

One of the most striking changes in Ngilai is how women have transformed maternal health in the community. Maternal health is a key pillar in the legacy plan. For years, access to healthcare was limited, and traditional birth practices were often the only option for Samburu women.

As climate change and prolonged droughts impacted the community, however, it became clear that maternal health needed

to be prioritized. In response, the women of Ngilai, with the help of Legado, built a maternity shelter that blends traditional Samburu birthing practices with modern medical care.

The shelter, designed by the community, is attached to the Lolkuniyani Dispensary and features warmer rooms and beds that allow for traditional birthing positions. "We wanted a space where women could feel safe and supported, where they would receive the care they deserve," said Purity Lekipila, one of the women who took part in constructing the shelter.

Since its opening, the shelter has already welcomed more than 28 newborns, giving mothers the comfort of knowing they can access both traditional birth attendants and emergency medical care if needed.

"We have seen the power of coming together. Our work is not just about health; it is about ensuring our children grow up strong and proud of their heritage," said Roselyn Lororua, who now leads the maternity shelter.

The construction of the maternity shelter is just one example of how Ngilai's women are find-

ing ways to blend tradition with modern solutions. In a community where cultural norms are deeply ingrained, navigating change can be a delicate process.

Tita Alvira, Legado's chief partnerships and programs officer, said the organization recognizes the importance of respecting these cultural practices while integrating new ideas for the legacy plan to come to life.

For instance, traditional birth attendants use herbal medicine in their work, so maintaining their community role incentivizes the protection of land where medicinal plants grow. "The goal was not to break traditions but to create spaces where women feel safe to speak up and take part in decision-making," Alvira said.

Andrew Lenanyokie, the Ngilai Thriving Futures Site coordinator, credited the success of building the legacy plan to prioritizing gender equity as a fundamental part of the process. "Giving our women a leading role in creating the vision for our future was the best thing to happen to Ngilai people. Women take care of us and our homes, a great skill we needed at the community level," Lenanyokie added.

In Ngilai, where women have historically been silent in public meetings and watched from afar, the shift is significant.

Today, they are actively involved in setting priorities for the community's future. According to Lenanyokie, the number of women appointed as board members in conservancies across the region has increased. "In one of the conservancies, eight out of the 18 board members are women," Lenanyokie said.

This change, Alvira noted, has led to an increase in community participation, with more women contributing to the vision of a sustainable future. Women like Lemojong are proud of what they have achieved but are acutely aware that there is still work to be done.

The road to a sustainable future is not without its challenges. Cultural barriers remain, and breaking the mindset of thinking in silos takes time. "These women are not just stewards of their land; they are leaders of change. The work being done in Ngilai is a testament to the power of community-driven solutions, and it's a model that can inspire others around the world," Alvira said.

CAPITAL RADIO

RATIBA YA VIPINDI JUMATATU - JUMAPILI

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

Tembelea mitandao ya kijamii ya CAPITAL RADIO



CAPITAL RADIO

Miner out to promote gender equality, women's empowerment at workplaces

By Guardian Reporter

IN a bold move, to promote gender equality and empowering women at workplaces, Geita Gold Mining Limited (GGML) has expressed commitment to continue empowering its female employees to participate fully and effectively in the execution of their duties.

The company has also pledged to build the capacity of women to attain senior leadership positions and create a safe environment that opposes all forms of gender-based violence.

David Nzaligo, GGML's senior legal counsel made the pledge recently in Dar es Salaam when contributing to a panel discussion during the launch of the Ajira Sawa Programme "Equal Employment Programme"

The programme, which targets women in the private sector, is a collaborative effort between the International Finance Corporation (IFC) - a subsidiary of the World Bank focused on private sector growth - and the Association of Tanzania Employers (ATE).

"Despite the mining sector's historical dominance by men, GGML has established progressive policies and procedures that not only favour women but also cultivate a safe and inclusive work environment," Nzaligo revealed.

As Nzaligo proudly shared, the company actively participates in the Female Future Tanzania (FFT) programme, coordinated by ATE, by sponsoring its female employees to enrol and graduate from this empowering initiative.

However, GGML's commitment to gender equality extends even further.

The company has implemented a specific policy to ensure the wellbeing of new mothers, granting them dedicated time for breastfeeding and even providing transportation services to facilitate this important need.

"But also, within the company, there are various trainings and workshops that we have provided to our employees to ensure that we work collaboratively regardless of gender. This has enabled us to involve women even in tasks that were previously dominated by men," Nzaligo further revealed.

Launching the programme, Minister for Community Development, Gender, Women and Special Groups, Dr. Dorothy Gwajima expressed her belief that the initiative will accelerate the reach to more women.

Gwajima also acknowledged that the contribution of women's workforce is often hindered by various challenges, including inadequate inclusion in the private sector.

"The 2021 Tanzania Integrated Labor Force Survey report shows that only 25 percent of women are formally employed



GGML's Senior Legal Counsel, David Nzaligo (R), Manager of the Financial Inclusion Services Unit at the Bank of Tanzania, Nangi Massawe (C) and Anne Kabugi, the IFC Gender Manager for Africa (L) in a panel discussion on gender equality issues in the workplace during the launch of the Ajira Sawa Programme, which targets women in the private sector, held in Dar es Salaam.

in the private sector, and the Dar es Salaam Stock Exchange report shows that only 19 per cent of board members of companies registered in that market are women."

"We are still lagging behind, and we need to be enthusiastic, and our enthusiasm should start from the grassroots level," Gwajima lamented.

The minister emphasized that the government is eager to see the program strengthen its efforts to empower women and establish equality, as it will provide an opportunity for companies to learn together on how to address gender challenges in the workplace. Maria Porter, IFC Regional

Director for East and Southern Africa explained that the program, among other priorities, focuses on the inclusion of women in the formal financial sector. This strategic approach has already yielded tangible results, reducing the gender gap from 9 percent in 2017 to just 3 percent in 2023.

Porter also revealed that 20 companies, including GGML, out of a total of 65, have already registered to participate in the program. The initiative aims to support the efforts of President Samia Suluhu Hassan to empower women and increase their contribution to the nation's progress.

Lender vows to improve Tanzanians' livelihoods

By Special Correspondent, Nairobi

DCB Commercial Bank has announced that it will continue to uphold its founding principles, which include supporting sustainable projects aimed at poverty reduction, community development, and providing high-quality services, while boasting about issuing loans exceeding 740bn/- since its establishment.

Sabasaba Moshingi, bank's CEO unveiled this in Dar es Salaam over the weekend when speaking during 22nd Shareholders Annual General Meeting.

He stated that since the bank's founding nearly 22 years ago, it has continued to grow year after year, offering different solutions to customers from all sectors, proving that DCB is indeed a "True Liberator" for Tanzanians' livelihoods.

Moshingi emphasized that the bank is proud to be a leader in addressing the issue of business capital for small entrepreneurs by introducing innovative products using modern technologies that align with global scientific and technological advancements.

"DCB Commercial Bank has been at the forefront of providing loans to small entrepreneurs who face challenges in accessing such services from other financial institutions due to not meeting their requirements. We have also continued to excel in offering personal loans and group loans for entrepreneurs, and we have consistently improved these loans to meet their needs. Over the 22 years since DCB was founded, we are proud to have provided loans worth more than 741bn/-, benefiting more than 420,000 Tanzanians," he said.

"Although we didn't perform well last year due to various challenges, such as the withdrawal of some deposits from local government authorities, non-performing loans caused by the fake certificate scandal affecting many government employees, and the COVID-19 pandemic, we are now rewriting the bank's history. Thanks to several measures we have taken, success has begun to be seen in the first two quarters of this year," Moshingi added.

The CEO stated that one of the steps taken as part of rewriting DCB's history is the launch of a five-year strategic plan from 2023 to 2028.

He outlined the objectives of this plan, which include increasing the bank's capital from 16bn/- to 61bn/-, in line with the legal requirement set by the Bank of Tanzania (BoT). Some actions to achieve this include launching a share sale initiative for both old and new shareholders.

Other goals include increasing the bank's deposits, expanding the number of branches, growing the loan portfolio, and reducing the non-performing loan (NPL) ratio from 4.7 percent to below 4.4 percent. Lastly, the plan aims to ensure that DCB's services reach ordinary citizens everywhere, in line with the bank's founding purpose.

He also mentioned the bank's special service called "Tausi," targeting women entrepreneurs by providing loans to support their businesses, offering financial education, and providing business management strategies.

"This loan program, particularly aimed at women, has been highly successful in empowering women economically. So far, more than 250bn/- has been provided, benefiting over 4,000 women," said the CEO.

Moshingi added that, apart from women's loans, DCB has also excelled in providing other types of loans, including group loans, housing loans, employee loans (especially for teachers), loans for tricycles, motorcycles, and rickshaws, among others.

"In terms of social services, our bank has also been at the forefront of supporting our government's efforts, particularly in education and health, through our ongoing projects. This includes the special DCB Skonga education account aimed at improving the education of our children.

"Last year, we donated desks to five schools in all the municipalities of Dar es Salaam under the slogan: 'Elimu Mpango Mzima na Mama Samia,' aiming to donate 1,000 desks to various schools across the country between 2023 and 2025. This project is progressing well, and next week, we will be handing over some of these desks at Msisiri B Primary School in Kinondoni, Dar es Salaam," he stated.

Siriaki Surumbu, DCB's acting financial director said the bank has con-



DCB Commercial Bank CEO Sabasaba Moshingi (R) has a word with some of the bank's shareholders' representatives during the 22nd Annual General Meeting of the shareholders in Dar es Salaam yesterday. From left are the representative of the Director of the City of Dar es Salaam, Selemani Kateti, the representative from UTT AMIS, Medson Enock, and the representative of the Director of Kigamboni Municipality, Rajab Gondomo. Photo: Guardian Correspondent

tinued to grow its revenue by focusing on high-quality lending, especially to women's groups and various entrepreneurs. Improvements in various service departments, especially digital services, are expected to enhance efficiency and increase the bank's income.

Zawadia Nanyaro, chairperson of the DCB board of directors mentioned that the bank has been at the forefront of supporting the sixth-phase government, led by President Samia Suluhu Hassan, in its agenda to ensure banking services reach

all Tanzanians. This is being achieved through better and more affordable digital banking services.

Nanyaro also said that the goal of ensuring nationwide access to DCB services is progressing well, supported by the strengthening of services, expansion of the agent network to over 1,000 agents across the country, and 1,500 strategic service centres.

Other objectives include growing customer deposits to reach half a trillion shillings, achieving a cumulative profit

of 37bn/-, and improving the bank's operational efficiency to 54 percent by balancing the bank's operating costs with its revenue.

"I would like to thank our government, under the leadership of our President Samia Suluhu Hassan, for creating an environment that facilitates the financial sector to operate in favourable and enabling conditions. I also appreciate the importance of involving the private sector in various strategic projects successfully being implemented across the country."

"I would also like to assure our shareholders, customers, and stakeholders that your bank is in safe hands and continues to thrive under the leadership of Moshingi, the management, all employees, and the Board of Directors.

"What we need is cooperation from all of you shareholders, stakeholders, and our customers so that our bank can continue to perform well in the market and achieve all the development strategies we have set.

"I call on all Tanzanians to join our bank and benefit from the various excellent banking services we offer. DCB is the True Liberator for all Tanzanians, small and medium entrepreneurs, women, and youth. DCB is the True Liberator for business people from all sectors," Nanyaro concluded.

Mysterious African manatees inspiring growing champions

By Petro Kotzé

AS a young student, Aristide Kamla had "big plans" when he travelled to Lake Ossa in Cameroon to conduct his master's degree fieldwork with the little-known African manatee. He was hoping for a manatee count and a management plan to come out of the expedition on the roughly 4,000-hectare (10,000-acre) lake.

But securing grants was difficult for this budding researcher, so his first funder was his mother. Kamla says she gave him \$500, a "huge" amount for the family's modest means.

It almost ran out before he saw a single manatee.

Months later, on the brink of abandoning ship, a local fisherman put him back on track. The fisherman taught him, Kamla says, to go early when the lake lay still like a mirror before the wind rose, to be quiet and patient, and to look for the small signs. They were bubbles, floating poop, or the serendipitous breath that breaks the water's surface. "The fishermen know the species better than anybody."

Kamla was galvanized. His eventual thesis focused on the distribution, habitat use and local perception of the African manatee (*Trichechus senegalensis*) in Lake Ossa and Douala-Edéa National Park. Subsequently, his work continues to contribute to our understanding of the species and its conservation, and has become more important than ever.

This year, Kamla won the prestigious Whitley Award, which grants him 50,000 British pounds (\$66,000) for his ongoing project on the world's least-known manatee.

African manatee expert Aristide Kamla, founder of the African Marine Mammal Conservation Organization (AMMCO), recently won the Whitley Award. (Credit: African Aquatic Conservation Fund).

The African mermaid

The world's forgotten sirenian grazes in the remote rivers, mangroves and lagoons of the west coast of Africa. Using its whisker-like hairs, known as vibrissae, to detect objects, the elusive African manatee expertly navigates the famously dark and murky waters of Central Africa. Some call these large, aquatic mammals Mamowata, a magical spirit that was once human. Others liken the languorous, wrinkled giants to mermaids.

The stuff of lore, the inconspicuous African manatee is hard to see despite its size, and, consequently, difficult to study and conserve. Few people are experts on the species, but Kamla says he hopes the recognition of his work by the Whitley Fund for Nature will help propel the so-called sea cow onto the international stage.

Kamla says his own journey with the manatee has been nothing less than a calling from God. Growing up in Cameroon's mountainous west, far from the coast, his mother forbade him from swimming in the streams out of fear of the water spirits. As a result, he never did.

But when he had to research Cameroon's aquatic megafauna for his ecology degree studies at the University of Dschang, Kamla finally met the "weird animal" that would become his life's passion.



Aristide Kamla receives the Whitley Award from the charity patron, Ann, Princess Royal.

The weird and wonderful manatee

Manatees were once thought to be an unusual tropical form of walrus, but sirenians (manatees and the dugong) are today considered the closest living relatives of elephants. Like elephants, manatees rip up plants and roots with their muscular upper lips and grind their food with "marching molars" that are replaced by back teeth that move forward as they wear. Their rudder-like flippers have toenails reminiscent of their terrestrial past, and a large, round, paddle-like tail propels their oblong bodies forward.

Their thin, fine hair is believed to help them feel water currents, like the lateral line in fish. Their small, sleepy eyes are considered poor, but they

use visual cues like vegetation, water depth and coastline features to help guide them.

There are three species of manatee. The West Indian manatee (*Trichechus manatus*) is found in the coastal Caribbean, from the eastern United States to northern Brazil. The Amazonian (*Trichechus inunguis*) is the smallest manatee and occurs in the rivers of the Amazon Basin. But the African manatee has the largest range of its brethren, spanning 21 countries along the western side of Africa in an area larger than the U.S., from the Senegal River to the Longa River in central Angola.

The African manatee use their whisker-like hairs (vibrissae) to detect objects and help expertly navigate waterways (Credit: Lucy Keith-Diagne).

West African manatees roam rivers more than 3,000 kilometers (1,900 miles) inland in Guinea, Mali and Chad, and around the tropical islands off Guinea-Bissau. They inhabit various aquatic ecosystems, from equatorial rainforests to rivers bordering the Sahara Desert to the marine waters off the coast of West Africa. The African manatee is also unusual because, unlike the West Indian and Amazonian manatees, its diet includes a healthy helping of mollusks and fish.

The IUCN Red List considers all manatee species vulnerable to extinction. While population trends for the West Indian and Amazonian manatees are declining, for the African manatee it's recorded as "unknown," though researchers believe it to also be in decline.

Some of what we suspect we know of the African manatee is based on knowledge of the better-studied, and more easily spotted, Florida manatee, a subspecies of the West Indian manatee.

African manatees face multiple threats, including poaching for their meat and medicinal purposes, or drowning as bycatch in fishing nets. Dams are an additional serious threat, says Lucy Keith-Diagne, another expert on the species and executive director of the African Aquatic Conservation Fund. She says she's seen the carnage firsthand.

During the four years of her Pew Marine Fellowship project to report on threats to manatees in four countries, Keith-Diagne and her colleagues documented more than 1,000 dead manatees, primarily killed by poaching and bycatch, but also by dams. (They also documented 50 live manatees that escaped capture or were shipped, many illegally, to aquariums in Asia).

For example, when Keith-Diagne led a study that fitted the first (and so far only) African manatees with satellite trackers, she was only able to access the manatees because they'd become trapped in an agricultural dam on the Navel, a tributary of the Senegal River. The manatees swam through openings during high water levels in the rainy season and couldn't leave when the water receded. The first year after dam construction, four died. The following year, Keith-Diagne's team rescued five and fitted three with the trackers. Results showed they travelled more than 308 km (191 mi) after their release.

Beyond trapping manatees or crushing them in their gates, hydroelectric and agricultural dams have also isolated manatee populations in major waterways like the Niger and Senegal rivers and Lake Volta in Ghana. And more major hydroelectric dams are in the pipeline.

These threats can only be moderated if we know more about the manatees. Keith-Diagne says her initial attempts, around 2006, were "really hard." She recalls tough, wet and moldy months boating up unsurveyed rivers, trying to find the "incredibly cryptic, elusive manatees" to understand their movement and distribution.

Then, in 2009, she was introduced to genetic testing. This technique, using tissue samples, allowed her to identify the first four major populations through the species' range. She and other African colleagues have more recently begun using environmental DNA (eDNA). This noninvasive technique allows for studying cryptic, low-density, or logistically difficult-to-study species.

For example, manatees shed genetic material into their environment through feces, mucus, saliva, gametes, skin cells and decomposing carcasses. Researchers can then detect this environmental DNA in water samples. The technology has been life-changing for researchers. Keith-Diagne says. An ongoing range-wide genetics study will tell us where distinct populations exist, estimate population numbers, and determine the diversity and relatedness of different African manatee populations. This will help us learn which populations are in trouble and which are doing well.

Another technique, stable isotope analysis of manatee ear bones and food, helped uncover the manatee's surprising taste for fish and mollusks, though it also consumes a lot of plants. Awareness of its diet can inform management about which habitats to protect. Another technique to detect African manatees is passive acoustic monitoring, where researchers can detect their vocalizations.

With the application of ever-improving technologies for studying waterways – and more people trained to study the species – our knowledge of African manatees has expanded substantially. Keith-Diagne says that due to the increasing number of research papers, the species probably no longer carries the distinction of being "the least studied large mammal in Africa."

Back in Cameroon, meanwhile, Kamla realized he could use technology to tap into the fishermen's knowledge. As part of the work of the African Marine Mammal Conservation Organization (AMMCO), a nonprofit he started in 2012, he developed the Siren app. Fishermen use it to log marine mammal sightings and record reams of data, which are uploaded to a central database. Since its development in 2015, the app has expanded rapidly from the coast of Cameroon to seven other countries, including the Republic of Congo, Ghana, Senegal, and even the United Arab Emirates – well outside manatee habitat. Initially developed for African manatee sightings, fishermen now use the app to log multiple aquatic species.

Sightings have included the rare Atlantic pygmy devil ray (*Mobula rochebrunei*), which hasn't been seen by scientists on the west coast of Africa for 40 years, and the critically endangered Atlantic humpback dolphin (*Sousa teuszii*), which has also evaded science for a decade.

By the early 2020s, AMMCO was also making excellent progress with manatee conservation at Lake Ossa and its surroundings, running educational campaigns and working to create alternative livelihoods to reduce poaching. The results were encouraging.

For more than four years, Kamla says, he hasn't seen manatee meat being served in local restaurants, once a common sight. And it's been even longer since he's heard of any killings. This year, they celebrated their first manatee festival.

At the Nkam River, where AMMCO is also working, Kamla says numerous poachers have handed their weapons in, and a village chief personally destroyed poaching equipment.

Yet even as poaching waned, a new crisis emerged at Ossa. Likely caused by nutrient pollution from the Sanaga River, an invasive aquatic fern, the giant salvinia (*Salvinia molesta*) proliferated on the lake. First noticed in 2017, it had exploded by 2021, covering half of the lake. Kamla says the plants were like a thick carpet, preventing the manatees from surfacing to breathe. Unable to fish, fishermen turned to crop farming, which entailed deforestation. Manual removal of the plants proved futile.

Kamla won a battle to introduce the salvinia weevil, a beetle feeds on the ferns and is widely used as a biocontrol agent to tackle its spread. Since its introduction to Ossa, the weevil has helped reduced the giant salvinia coverage by 90%. It was this mammoth undertaking that led to Kamla receiving the Whitley Award this May.

The award money will help further reduce the invasive fern and identify the sources of pollution that cause it. Kamla says he also wants to deploy an acoustic sensor system to detect and deter logging of the riverside forest and further help fishers develop alternative livelihood options like aquaculture and ecotourism.

Keith-Diagne, who was Kamla's Ph.D. supervisor, describes his accomplishments as "amazing." She says he might even outpace her. "That's the best you can hope for somebody you mentored and trained."

THE GUARDIAN CROSSWORDS AND WORD FIT - 177 -

1 across: things associated with the speaker
 6 Native of Angola
 8 a dance in which the dancers move in a circle
 9 Nomadic people of Siberia
 11 hunger in Kiswahili
 13 Kigali is her Capital city
 18 a fool
 19 Also known as Madiba
 20 an oval laid by a female bird

1 down: Samburu people from Kenya
 2 nana
 3 cause to be loved
 4 a plan made in secret
 5 half of two
 7 provide someone with information
 10 avoid
 12 mouse
 14 more than average width
 15 The longest river in Africa
 16 The German East Africa Company
 17 a mischievous child

Yesterday's Solutions

S A L L E T R
 A L I E N E
 G A M B I A D
 A M A F E E
 A N E R V E
 A S E I L M
 M A S S A C R E
 P E A R

G A R A G E
 H I E A R T
 O R A N G E
 S D S C
 T R E A T O
 R E A R
 R I S E R E

In this Puzzle you have no clues, only a list of words that all fit into the grid. The Guardian have given you a head start.

AWAY
 SAVAGE
 HUNTER
 SOMALIA
 LIEGE
 SAHEL
 MANGO

ONER
 TANAPA
 GAG
 PANYA
 AGE
 RONE
 USERNAME

telix: 0789437309 / telixmagezi@gmail

RADIO One **RATIBA YA VIPINDI** **JUMATATU - JUMAPILI**

MONDAY	TUESDAY	WEDNESDAY	THURSDAY	FRIDAY	SATURDAY	SUNDAY
TIME PROGRAMME	TIME PROGRAMME	TIME PROGRAMME	TIME PROGRAMME	TIME PROGRAMME	TIME PROGRAMME	TIME PROGRAMME
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Tembelea mitandao ya kijamii ya Radio One **Radio One**

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What it takes for Africa to lead in artificial intelligence

By Guardian Reporter

Experts in technology have outlined factors they believe could propel Africa to become a global leader in artificial intelligence (AI).

They says AI is not merely a technological advancement but a transformative force reshaping industries and societies worldwide, as its impact spans across sectors such as healthcare, agriculture, finance, and education, driving significant changes.

Kate Kallot, founder of Amini-Africa's first AI-based climate data platform—argues that the continent possesses two critical assets for becoming an AI hub: a youthful population and a plethora of pressing problems.

She emphasizes the need for a rethink in infrastructure development.

"We must build infrastructure in a way that ensures access to power, connectivity, and computing resources. This will foster ecosystems capable of creating impactful solutions," Kallot suggests.

Alex Okosi, Managing Director for Africa at Google, discusses overcoming the challenges related to infrastructure, talent, and regulation.

He highlights the importance of educating the youth, noting that AI can bridge educational gaps, allowing young Africans to rapidly acquire knowledge and develop innovative solutions to advance the continent.

Currently, Africa accounts for only 2.5 percent of the global AI market. However, according to Artificial Intelligence for Development (AI4D) Africa, emerging AI applications could drive an economic boost of up to \$2.9 trillion by 2030.

A GSMA report, "AI for Africa: Use Cases Delivering Impact," reveals over 90 AI applications in leading technology markets like Kenya, Nigeria, and South Africa, which could significantly impact socio-economic and climate issues.



Kate Kallot



Alex Okosi



Max Cuvellier Giacomelli

Max Cuvellier Giacomelli, head of mobile for development at the GSMA, stresses the need to increase skills for both AI developers and users, especially in underserved areas.

"Better training programs are crucial, especially given the global brain drain in AI talent. To prevent Africa from falling behind, strong partnerships among big tech, NGOs, governments, and mobile operators are essential," he says.

Giacomelli also emphasizes the importance of evolving policies to address inequality, ethics, and human rights concerns related to AI.

The majority of current AI applications in Africa focus on agriculture (49 percent), climate action (26 percent), and energy (24 percent). Agriculture, which employs 52 percent of the African workforce and contributes an average of 17 percent to GDP, benefits from AI through machine-learning-enabled digital advisory services.

These services provide farmers with data-driven advice for climate-smart practices and productivity enhancement.

In energy, AI solutions are addressing challenges in both on-grid and off-grid systems, such as predictive maintenance and smart energy management.

Improving energy access and efficiency is crucial for enhancing internet usage, cellular networks, and data generation necessary for AI capabilities.

At the recent Pan African AI conference in Abuja, Nigeria, US Deputy Secretary of State Kurt Campbell highlighted the global tech revolution and its implications.

"We aim to foster collaborations between the US and African AI researchers, policymakers, and industry leaders to drive innovation and address common challenges. This collaboration will help share the benefits of AI globally," Campbell stated.

The African Union (AU) has taken a significant step by launching the continent's AI Strategy in July 2024.

This strategy is seen as pivotal for transforming Africa into a global technology hub.

It calls for member states to adopt AI strategies that align with developmental goals, such as Agenda 2063 and the Sustainable Development Goals (SDGs).

The AU's strategy emphasizes an Africa-centric approach to AI, promoting ethical, responsible, and equitable practices.

The Continental AI Strategy aims to unify national policies across member states, strengthen regional and global cooperation, and position Africa as a leader in inclusive and responsible AI development.

Developing national AI policies is crucial for guiding the responsible deployment of AI technologies tailored to Africa's unique socio-economic contexts.

Dr. Amani Abou-Zeid, African Union Commissioner for Infrastructure and Energy, highlighted AI's potential to drive the digital revolution and impact various sectors.

She noted a significant rise in AI-related searches and daily ChatGPT use in Africa, alongside the development of notable AI labs in several universities.

Dr. Abou-Zeid praised the AU's commitment

to developing AI capabilities while addressing risks such as rights infringements and misuse. "The Continental AI Strategy reflects our commitment to ethical, responsible, and equitable AI development," she said.

NEPAD CEO Amb. Nardos Bekele, speaking at the conference, underscored AI's transformative power in addressing Africa's challenges across health, education, agriculture, and governance.

"AI is no longer science fiction; it is reshaping industries worldwide and holds the potential to accelerate our Agenda 2063 goals," Bekele affirmed.

Challenges of adopting AI in Africa

Adopting Artificial Intelligence (AI) in Africa presents several significant challenges despite the continent's potential for growth in this field.

Infrastructure Deficiencies: One of the primary hurdles is inadequate infrastructure. Many regions in Africa lack reliable electricity, high-speed internet, and computing resources, which are essential for developing and deploying AI technologies. Building and maintaining proper infrastructure is crucial for AI adoption in Africa.

Skills Gap: There is a notable shortage of skilled professionals in AI and related fields. While the continent has a large, youthful population, the lack of training and education in advanced technological skills limits the ability to develop and implement AI solutions. Addressing this skills gap through targeted education and training programs is essential.

Access to data: AI relies heavily on data, and many African countries face challenges related to data collection, management, and privacy. The availability of quality data is crucial for training AI models, and the lack of robust data infrastructure and privacy regulations can hinder progress.

Regulatory and ethical concerns: Developing comprehensive regulatory frameworks for AI is challenging. There are concerns about the ethical use of AI, including issues related to data privacy, algorithmic bias, and the potential for misuse. Crafting regulations that ensure ethical AI deployment while fostering innovation is a complex task.

Investment and funding: Securing funding for AI projects can be difficult. Many AI initiatives require significant investment, and there is often a lack of financial resources and venture capital focused on technology startups in Africa. Increasing investment and support for AI research and development is necessary to drive progress.

Digital divide: The digital divide is a significant barrier to AI adoption. Disparities in access to technology and digital literacy between urban and rural areas can limit the reach and impact of AI solutions. Bridging this divide is crucial for ensuring that AI benefits are widely distributed.

Cultural and societal factors: AI adoption can be influenced by cultural and societal attitudes towards technology. In some areas, there may be resistance to new technologies or concerns about their implications. Addressing these concerns and fostering a positive attitude towards AI is important for its successful integration.

Political and economic instability: Political and economic instability in some regions can affect the implementation of AI projects. Uncertainty and instability can deter investment and hinder the development of technological infrastructure and policies.

Way forward

Addressing these challenges requires a coordinated effort from governments, educational institutions, private sector players, and international organizations.

By focusing on building infrastructure, enhancing education, improving data management, and fostering a supportive regulatory environment, Africa can overcome these obstacles and leverage AI to drive growth and development.

By Guardian Reporter

BoT projects 5.4pc economic growth for 2024

TANZANIA'S economic growth is projected to grow 5.4 percent during this year, fueled by ongoing reforms in creating conducive business environment, which continue to stimulate both private and public investments.

The Bank of Tanzania's (BoT) recent assessment of the economy's performance based on high-frequency indicators for the second quarter of 2024 also shows continued strong economic growth.

"There is a high likelihood of attaining a growth projection of 5.4 percent for 2024. The performance is attributable to steady increases in public and private sector investment and growth of exports," said BoT monthly Economic Review for August.

National accounts data released by the National Bureau of Statistics in August 2024 indicate the economy to have grown at 5.6 percent in the first quarter of 2024 compared with 5 percent in the corresponding period in 2023.

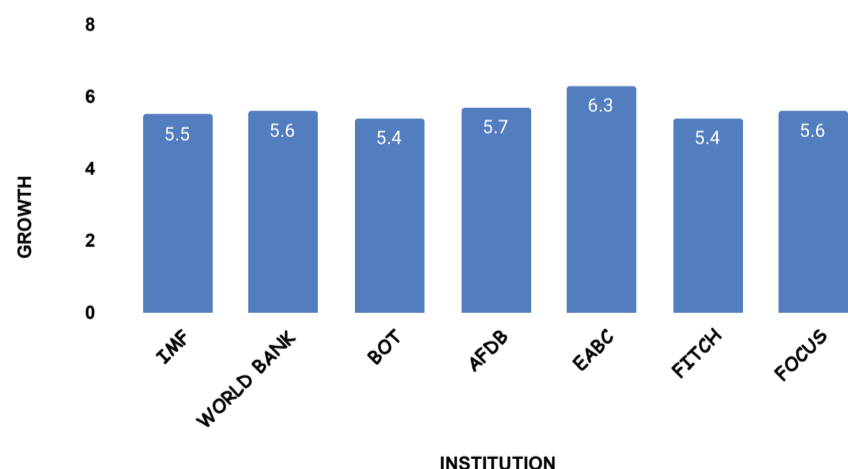
Construction, agriculture, and financial and insurance activities contributed the most to the growth outturn, according to BoT's monthly review.

The fastest growing economic activities were financial and insurance, information and communication, and electricity.

"The structure of the economy remained virtually unchanged, dominated by agriculture, construction, and mining activities," the central bank review says.

The projection is in the line with the African Development Bank (AfDB) which reported mid this year that the country's real GDP growth is projected at 5.7 percent in 2024 and 6% 2025, driven by agriculture, manufacturing, and tourism and supported by public investments and reforms to im-

Tanzania's economic growth projections 2024 (in percent)



prove the business environment.

Inflation is projected to decline to 3.3 percent in 2024 and 3.4 percent in 2025, helped by stability in food and energy prices, according to AfDB.

AfDB noted that the fiscal deficit, financed by domestic and external borrowing, is expected to decline to 2.5 percent of GDP in 2023/24 and stabilize at that level in 2024/25, supported by improvements in revenue performance.

The current account deficit, financed by external borrowing, is projected at 4.0 percent of GDP in 2024 and 4.2 percent in 2025, supported by merchandise exports and tourism receipts.

However, AfDB asserted that the major downside risks to the country's growth outlook include spillovers from geopolitical tensions and regional conflicts, slug-

gish global growth, the narrow tax base, and climate shocks.

"Structural transformation in Tanzania has been slow and constrained by several challenges, including declining industrial productivity and competitiveness and shallow financial markets," AfDB said.

Agriculture's share in employment declined from 84.8 percent in the early 1990s to 65 percent in 2022, while industry's share rose from 2.6 percent to 6.8 percent and services' share rose from 12.6 percent to 29 percent.

Agriculture's share in GDP dropped from 42 percent in the early 1990s to 26 percent in 2022. Manufacturing's share in GDP has remained unchanged at around 8 percent since the mid-1990s, and its share in total exports has remained below 25 percent.

The slow pace of structural transformation is holding back labor productivity growth.

World Bank is also projected the country's GDP to grow 5.6 percent in 2024, with the long-run potential of around 6 percent, supported by an improving business environment and ongoing structural reforms.

Supported by a promising macroeconomic outlook and an increased budget to unlock sectoral productivity in the agriculture sector, which employs three-quarters of people experiencing poverty, the poverty rate could decline in the medium term, according to the Bretton Woods institution.

"Despite this positive outlook, there are some external and domestic risks. The possibility of a global recession is the main external risk, while partial implementation of structural reforms, particularly those related to boosting the private sector, is the main domestic risk," said World Bank.

"There is also the continuing risk of growth not translating into poverty reduction, which must be mitigated by implementing reforms toward inclusive growth, with a special focus on investing in agriculture productivity and human capital."

On its part, the International Monetary Fund (IMF) said mid this year that the country's economic growth is recovering from the impact of the unfavorable global economic environment and domestic factors.

Growth is expected to continue strengthening, supported by improve-

ments in the business environment and subsidizing global commodity prices. Inflation is projected to remain within the central bank's target range.

"Growth-friendly fiscal consolidation is underway, anchored by the ECF arrangement, and the current account deficit is narrowing reflecting fiscal consolidation, easing commodity prices, and tight external financing conditions," said IMF in its June statement.

"The medium-term outlook is positive contingent on implementation of the authorities' reform agenda, anchored by the ECF arrangement. Climate change poses a major threat, as Tanzania is highly vulnerable but not well-prepared to address the effects of climate change."

Following the Executive Board discussion, the statement said, Bo Li, Deputy Managing Director and Acting Chair, said: "Tanzania's performance under the reform program supported by the Extended Credit Facility (ECF) has been strong. The program focuses on strengthening the economic recovery, preserving macroeconomic stability, and supporting sustainable and inclusive growth. The authorities' strong commitment to their reform agenda will remain important amid downside risks."

He said the ongoing growth-friendly fiscal consolidation will help buttress fiscal and debt sustainability.

However, he said efforts should be geared toward enhancing domestic revenue mobilization and strengthening cash management and commitment controls.

"Strengthening public financial and investment management will help contain fiscal risks and improve the efficiency of public investment. Closing gaps in Tanzania's human and social development will require prioritizing social spending," he said.

DIGITAL MARKETING: Customer centricity is more than a mindset

By Alley Mbatya

Customer centricity in digital marketing extends far beyond a mere mindset, it is a strategic imperative that involves reshaping how an organization operates, engages with customers, and uses data. Here's how.

Customer centricity requires businesses to truly understand their customers beyond demographics. This includes their motivations, pain points, behaviors, preferences, and aspirations. It's about being proactive and anticipating their needs at every stage of the buyer's journey. Tools like customer personas, journey mapping, and behavioral data analysis are key to fostering this deeper understanding.

Data driven personalization relies on the effective use of data to personalize experiences. It's not just about gathering data, but analyzing it to tailor messages, offers, and interactions to individual preferences. Leveraging data allows business to provide personalized product recommendations, dynamic content, or targeted advertisements, ensuring that every touchpoint is meaningful and relevant to the customer.

A customer centric approach ensures consistency across all digital and physical touchpoints. Whether a customer engages via a website, mobile app, social media, email, or in-store, the experience should be seamless and in-

terconnected. This omnichannel strategy reflects an understanding that customers engage across multiple platforms and expect cohesive communication across all of them.

Value creation and not just selling shifts the focus from selling products to creating value for customers. This requires organizations to provide content, experiences, and solutions that are genuinely helpful and enriching, even when a direct sale is not involved. Offering valuable content through blogs, webinars, or tutorials, for example, positions the brand as a trusted partner, which can lead to long-term loyalty.

Agility and continuous feedback loops in a customer centric organization is adaptive. By gathering feedback through surveys, social media listening, and direct interactions, businesses can constantly refine their strategies to align with evolving customer needs. Rapid iteration and a willingness to adjust campaigns based on

customer input or market shifts are critical elements.

Emotional connection and trust beyond functional needs, customer centric digital marketing aims to build emotional connections. Brands that demonstrate empathy, align with customers' values, and actively engage in conversations foster trust. This emotional bond is key to creating loyal customers who advocate for the brand and form long-lasting relationships.

A customer centric approach isn't just the job of the marketing department; it requires alignment across the entire organization. Cross-functional teams need access to customer insights to ensure that every part of the business whether product development, sales, or customer service acts with the customer's best interest in mind. When everyone is empowered with data and a customer first mentality, the organization as a whole becomes more agile and responsive.

Long-term relationship focus, rather than focusing solely on acquiring new customers, customer-centric digital marketing prioritizes long-term relationships. Retention strategies, loyalty programs, and continuous engagement campaigns are pivotal in maintaining customer satisfaction and advocacy. The emphasis shifts to customer lifetime value rather than just immediate sales.

In essence, customer centricity in digital marketing is an organization wide strategy that hinges on using technology, data, and a deep understanding of customer behavior to deliver personalized, seamless, and value-driven experiences across all touchpoints. It's a cultural shift toward placing the customer at the heart of every decision and action.

Alley Mbatya (pictured) is the founder of Eyeland Advertising and Analytics based in Dar es



China's investment in Africa undergoes shakeup, has facelift

BEIJING

China is revising its belt and road playbook in Africa, as it moves its investment focus to agriculture, manufacturing, industrialisation and green energy, including critical metals.

The shift is part of Beijing's pivot towards "small but beautiful" projects in its African investment strategy.

But while this could see fewer mega projects financed directly through Chinese bilateral lending, it does not mean Beijing will stop bankrolling major projects that it considers critical to growing China-Africa trade.

Nearly US\$51 billion was allocated by China for lending and investment in Africa at the 2024 Forum on China-Africa Cooperation (FOCAC) summit held in Beijing last week. More than half that amount - 210 billion yuan (US\$29.5 billion) - is a credit line.

Beijing is also encouraging more Chinese companies to partner with African businesses and governments through public-private partnership (PPP) financing models, such as build-operate-transfer agreements.

It is a model that built the 27km Nairobi Expressway in 2022, which was funded and constructed by state-owned China Road and Bridge Corporation. The Chinese company will operate the expressway for three decades to recover its investment before transferring ownership to the Kenyan government. Similar financing models have been used in Uganda, Nigeria and Zambia.

At the FOCAC summit, Beijing also pledged to encourage Chinese financial institutions and companies to get involved in African infrastructure projects through different types of public-private partnerships "to create better conditions for industrialisation in Africa".

Kai Xue, a Beijing-based corporate lawyer who advises on foreign direct investment, outbound mergers and acquisitions, and cross-border financing at DeHeng Law Offices, said shifting towards the financial model made sense.

"PPPs with Chinese investors will be the best approach for any mega project," he said, such as the extension of Kenya's Standard Gauge Railway to the border with Uganda.

Xue also noted that two positive trading trends were African exports of agricultural products and higher-value minerals to China. There was huge growth last year in the export of avocados from Kenya and processed lithium carbonate from Zimbabwe to China, he added.

"We are seeing Chinese investors making multibillion-dollar investments across Africa," Xue said.

China is also now channelling more money through the continent's multilateral financial institutions such as the African Export-Import Bank (Afreximbank) and Africa Finance Corporation for trade finance promotion and on-lending to African SMEs.

It is a "risk mitigation strategy" where Beijing can outsource "the picking of winners" to African

institutions with more in-depth knowledge of African markets," according to researchers at the Boston University Global Development Policy Centre.

The centre's data showed that of the US\$4.61 billion loaned by China to African countries last year, more than half - or US\$2.59 billion - was given to African multilateral banks as well as nationally owned banks in Egypt.

At the FOCAC summit, China agreed to encourage private sectors to work with the African Development Bank, Afreximbank, Asian Infrastructure Investment Bank and the New Development Bank to expand African infrastructure investment under the support of Chinese financial institutions, especially those involved in the belt and road plan.

China's Belt and Road Initiative is about more than just major infrastructure projects, according to international project finance lawyer Kanyi Lui, partner and China head at multinational law firm Pinsent Masons. It is also about improving global connectivity.

Lui said helping Global South governments build long overdue, essential infrastructure was why these mega projects dominated the first decade of the belt and road.

"Having these infrastructures in place then enables the government to attract foreign investments - and businesses to invest in the local economy," he said.

As part of the natural progression of the initiative, Lui said he expected to see fewer large infrastructure projects, instead predicting an increase in investments in "energy transition and local agriculture, manufacturing and productive assets".

While addressing leaders at the FOCAC Summit, President Xi Jinping said China would build 100,000 mu (6,666 hectares) of standardised agriculture demonstration areas in Africa and send 500 agricultural experts to the continent.

"We will also encourage two-way investment for new business operations by Chinese and African companies, enable Africa to retain added value, and create at least one million jobs for Africa," Xi said.

Critical minerals are also in the spotlight, with Chinese companies recently making multibillion-dollar investments to secure reliable supplies.

Chinese companies have vast investments in the Democratic Republic of the Congo (DRC), which produces around 70 per cent of the world's cobalt. Other Chinese businesses have recently ramped up their acquisitions of African lithium projects, particularly in Zimbabwe, Namibia and Mali.

Chinese Premier Li Qiang told the FOCAC summit that in the next three years, China will work with Africa to maintain the stability of the mineral supply chain and promote value addition to the industry by developing smelting technology.

The aim is to "transform Africa's resource endowments into advantages of economic development".

Macroeconomic impact of CBDC: why model predictions may well be wrong

By Ulrich Bindseil & Richard Senner

Senner

The digitalisation of large parts of everyday life and of the economy also extends to payment transactions. In the euro area, for example, the share of cash payments at the point-of-sale (i.e. in physical shops) declined from 79 percent to 59 percent between 2016 and 2022, mainly for the benefit of card payments.

If this trend continues or even accelerates, the role of cash and thus central bank money would decrease significantly for the benefit of private payment service providers.

This also raises concerns about insufficient competition, inclusiveness, privacy protection as well as strategic autonomy of sovereign states.

Against this backdrop, a heated debate about retail digital money issued by central banks - central bank digital currency - began in 2016.

Due to the growing number of papers that present macroeconomic models examining CBDC and, on the other hand, quite detailed plans by central banks to issue CBDC, the question is to what extent the assumptions and scenarios contained in these macroeconomic models of CBDC correspond to the objectives and emerging design choices communicated by central banks.

What central banks have announced on CBDC All central banks working on CBDC have announced that CBDC would



Richard Senner



Ulrich Bindseil

not be remunerated, that holdings would be limited, and that CBDC issuance would aim to preserve the roles of central bank money in retail payments in a digitalised world.

Another set of key features announced for CBDCs are those that allow to somewhat decouple the store of value from the means of payments function of CBDC and that facilitate the preservation of a single pool of money for citizens.

For example, the European Central Bank announced a so-called 'reverse waterfall' so that users would not have to prefund a digital euro account before making payments because the digital euro account can be linked to a commercial bank account.

Last but not least, central banks have announced access restrictions for CBDC. For example, the ECB plans to only allow natural persons who are permanent residents of the euro area (or possibly of the European Union), and temporary residents (e.g. travelers) to be able to hold digital euro within the limits.

Gaps and fallacies in the macroeconomic literature on CBDC

Our paper identifies in particular the following issues which future research on the macroeconomics of CBDC should address.

First, the modelling in all the papers assumes that the decision to issue CBDC hits a static monetary and financial system. But the decision to issue CBDC is a 'conservative' response to profound changes of the monetary system relating to digitalisation. In other words, the macroeconomic effects of not issuing CBDC are likely to be more relevant than the ones of issuing it. Overlooking this means very likely ending with wrong conclusions.

Second, many papers do not consider the design features of possible CBDCs as outlined more recently by central banks. Most papers assume remunerated CBDC, or that CBDC is of considerable volume.

Third, as real-world CBDCs are expected to be unremunerated, it is difficult to specify a clear difference between CBDC and cash in macroeconomic

models. None of the papers develops this difference in a way that could imply macroeconomic consequences.

Fourth, and relating to previous points, the papers generally tend to assume, in line with earlier narratives, that the issuance of CBDC will considerably increase the amount of central bank money in circulation.

But it is more likely that the combined decline of banknotes in circulation (relating to their lesser use) and the announced CBDC design features will lead to a declining volume of central bank money in circulation, even if CBDC is issued.

The way forward on understanding the impact of CBDC

Under the assumption of ever-progressing digitalisation of society, the macroeconomic effects of issuing CBDC should be identified starting from the counterfactual.

If retail payments are exclusively left to the private sector and central bank money would be marginalised, then the amount of central bank money in circulation will

significantly shrink, the length of central bank balance sheets would decline and the banks would benefit from deposit inflows, payment costs will increase (due to increasing market power of the successful firms), monetary and financial stability will be weakened (as the unifying convertibility test of all private monies, i.e. to be exchangeable at sight against central bank money, will have become remote or inexistent), and strategic autonomy.

In this sense, the issuance of CBDC aims at preserving economic efficiency and stability by preserving the current role of central bank money - a genuine public good.

Of course, it cannot be excluded that some central banks and legislators will, in the future, design CBDCs which better match the assumptions taken in the macro models reviewed.

For this reason, the models remain useful for future scenarios. Moreover, macroeconomic researchers could review the macroeconomic predictions of the models for CBDCs designed as in recent central bank communications.

Ulrich Bindseil is Director General of Market Infrastructure and Payments at the European Central Bank and Richard Senner was working at the Directorate General, Macroeconomic Policy and Financial Stability at the European Central Bank.

CURRENT NEWS



Chinese President Xi Jinping has pledged to encourage two-way investment between Chinese and African companies. Photo: Xinhua

INTERVIEW:

Mabuza: Africa's digital youth will drive the next GDP growth wave

During the WTO's Public Forum 2024 in Geneva, themed 'Reglobalization,' Business 20 (B20) - the official G20 dialogue forum with the global business community - hosted a roundtable focused on enhancing trade's efficiency, resilience, and inclusivity. Busi Mabuza (pictured), President of South Africa's Industrial Development Corporation (IDC) and co-chair of the B20 working group, shared her insights on the future of African trade with Ecofin Agency.

According to WTO and UNCTAD statistics, many developing countries, particularly in Africa, are still poorly integrated into global trade or have limited participation. From your point of view, what explains this situation?

To add to what you said, it's not just limited integration into global trade, but also within the continent itself. Intra-African trade, the last time I looked, was around 17% of the total trade of African countries. Several obstacles hinder our ability to increase trade, including inadequate infrastructure, regulatory challenges, and inefficient border processing mechanisms, all of which affect intra-African trade. Additionally, we have become too dependent on exporting raw materials, with infrastructure focused more on moving these materials to ports rather than supporting manufacturing activities. All of this contributes to the limited growth of trade within the continent. However, I think COVID-19 has been a wake-up call, encouraging us to increase intra-African trade and reduce dependence on just one or two countries for supplies and exports. I believe we are now on the path toward that.

Today, it's well known that SMEs are the backbone of the African economy, accounting for at least 90 percent of businesses, yet they barely participate in global trade. What explains this paradox?

Yes, the statistic that SMEs constitute 90 percent of business entities on the continent is an important one. However, the reality is uneven. In economies like South Africa, large businesses dominate, whether they are domestic or multinational. In the

rest of the continent, we see the entrepreneurial spirit reflected in the number of small, medium, and micro-enterprises. But when it comes to participating in global supply chains, many barriers exist, primarily related to the cost of accessing information, markets, and logistics networks. Financing for SMEs is limited, and this restricts their ability to trade. Additionally, international trade, particularly with larger economies, requires scale, and by definition, SMEs lack the scale to compete. Government support, both financial and non-financial, is critical in this regard. I also believe business associations have a role to play in consolidating trade packages to reduce logistics costs and help entrepreneurs access global markets. Another issue is the limited access to broadband infrastructure in many African countries, which is crucial for displaying goods and services on digital platforms. Improving infrastructure is key to unlocking opportunities for SMEs.

Trade financing, as you mentioned, is still very low for SMEs in Africa, limiting their role in global commerce. What recommendations does the B20 have regarding compliance with banking regulations? Or should banks adapt to better address these challenges?

The challenges range from regulations such as KYC (Know Your Customer) requirements, which, as we heard yesterday from a representative of Standard Chartered, are costly for banks to implement, especially for small and medium enterprises. It's also costly for SMEs themselves, as they often lack the necessary information readily available online, making it difficult to quickly provide the required documentation. A model



that was shared with us - the one used in Singapore - involves financial regulators handling verification of tax status, identification, and address, allowing banks to access this verified information when a business or individual applies for financing. I think this is a groundbreaking suggestion to reduce costs for SMEs while also providing financial services with quicker access to verified information. Once again, this highlights the importance of digital platforms in enabling efficient trade opportunities.

Lack of financing confines many African countries to being raw material exporters, with underdeveloped industrial sectors. However, South Africa stands out with its strong industrial base. How can the rest of the continent learn from South Africa's success in building a viable export industry?

While South Africa has a relatively developed industrial sector, it too has faced challenges over the past decade. Industrial policy has been a key element in the development of South Africa's industrial base, and it's crucial to ensure that macroeconomic policies create stability and certainty to attract investment. Diversification is

another important factor, especially since Africa is rich in minerals, which we unfortunately still export as raw materials. I'm excited to see that more countries are requiring their partners to consider building plants locally as part of their resource agreements.

Government procurement policies also play a role. In South Africa, for instance, the government has a policy of localization, requiring a percentage of inputs to come from local sources, which encourages investment in domestic industries. With the African Continental Free Trade Area (AfCFTA), we need to move beyond competition between countries and instead build supply chain opportunities across borders, where countries can collaborate in producing goods like motor vehicles with components sourced from different countries. This would strengthen industrial bases across the continent and create a win-win situation for all.

You mentioned the African Continental Free Trade Area (AfCFTA). How can adopting interoperable customs standards between countries promote better regional integration and strengthen

intra-African trade under the AfCFTA?

Interoperability is crucial, but we also need to focus on digitizing our processes. I remember hearing a few years ago how long it takes to transport goods from South Africa to the Democratic Republic of Congo, and it was shocking. The delays are not just due to poor road infrastructure but also the time taken at each border post for processing. A digital platform where goods can be scanned and moved across borders seamlessly would help enormously. We could enable customs and regulatory authorities to track goods in real-time, and exporters could also monitor the location of their goods, which is especially important for time-sensitive or perishable items. Harmonizing procedures and digitizing systems would allow us to model efficient trade practices and potentially influence global standards.

The continent remains dependent on imports. Many voices are calling for Africa to improve its position in the global supply chain while building resilience. How can Africa improve its supply chain resilience?

First, we must acknowledge the importance of sustainability. While pandemics are disruptive, Africa is also facing extreme weather events that are affecting trade. For example, we experienced rice shortages due to the conflict between Russia and Ukraine. Now, we are seeing potential restrictions from some economies related to carbon emissions, which could severely impact developing countries like ours.

We must invest in resilient value chains and focus on trading with our closest neighbors within

Africa before looking beyond. We also need to ensure that we don't adopt restrictive policies that could hinder economic growth, especially as we work toward cleaner energy. South Africa have supported the Brazilian B20 recommendations in so far as trying to influence how the other G20 nations look at those restrictive policies and practices and how they will impact the developing economies and the least developed economies.

Many African entrepreneurs are trying to enter this space, but there is a significant digital gap with developed countries. Is Africa ready to fully harness the potential of digital trade?

Maybe not today, but very soon. Africa has the largest youth population in the world, and by 2050, one third of the world's youth will be in Africa. These digital natives are more familiar with the digital space than previous generations. The key now is improving infrastructure to support the innovation needed for digital trade. We're seeing pockets of innovation in areas like fintech and medtech, but there's still a long way to go to catch up with developed countries. However, I'm confident that the younger generation is ready to take full advantage of the digital opportunities before them. Beyond digital platforms, services will expand, and I'm particularly excited about how Africa has already made significant strides in exporting our creative culture globally. While we may not have monetized it fully yet, I believe it's only a matter of time. The next wave of GDP growth will come from the digital economy, and Africa's youth are well-positioned to lead this transformation.

CBE plans to construct students' hostel

By Correspondent Joseph Mwendapole

THE College of Business Education (CBE) in collaboration with the Public and Private Partnership Center (PPP) are expected to build student dormitories, a project which will cost a total of 20bn/-

This was said over the weekend in Dar es Salaam by the Rector of the college, Prof Edda Lwoga, when speaking to journalists at the college in Dar es Salaam.

She said that the dormitories that will be built on the main campus of Dar es Salaam will have the capacity to accommodate 2,728 students, thus reducing the large gap in accommodation for students.

She said that currently the CBE Dar es Salaam campus has a total of 12,000 students, while in terms of accommodation, the campus has only two dormitory buildings with the capacity to accommodate only 160 beds for female and male students, thus meeting the need for accommodation by 1.3 percent only.

"The project will be done in a partnership model between CBE and the investor, but I also use this opportunity to inform stakeholders, local and foreign investors about this important investment opportunity so that they can participate in a special meeting that will bring together various stakeholders in bringing this project to the market and provide more understanding and the meeting will be held on Friday this week," she said.

The Rector said that when the project is completed, it is expected to reduce the accommodation challenge from the existing 1.34 percent to 30 percent of students' needs for boarding.

"The current situation has caused a great need for student accommodation for 98.6 percent, so many look for accommodation outside the college at a high cost, which causes some students to be unable to afford those costs," she said.

In addition, she said that the col-



The Rector of the College of Business Education (CBE), Prof Edda Lwoga, speaks to journalists at the college in Dar es Salaam at the weekend on plans to build a students' hostel. She is with deputy rector (Planning, Finance and Administration), Dr. Emmanuel Munishi (L) and acting deputy director of planning, Dr. Nina Buna. Photo: Correspondent Joseph Mwendapole

lege has evaluated itself and found a way of partnership, that is, PPP provides a solution to the infrastructure gap, so in collaboration with private investors, CBE can use external capital to build the hostels needed without greatly affecting its financial resources.

Regarding the benefits of the project, Prof said CBE has chosen this PPP method after being satisfied with several benefits including, construction to be completed on time, private partners will contribute not only capital but also expertise in construction, management, and operation, thus ensuring high quality accommodation for students.

The Deputy Rector, (Planning, Finance and Administration), Dr. Emmanuel Munishi said that

through the system of (Design-Build-Finance-Operate-Maintain-Transfer), (DBFOMT) private investors will manage the dormitories for a specific period as the contract will guide them and after that period, the ownership will be returned to CBE.

In addition, he said the dormitories will ensure adequate access to students, which he said will strengthen the financial efficiency of the project for investors.

He said that construction through joint ventures will ensure that accommodation costs will be cheaper compared to private accommodation providers outside the campus.

"On the other hand, this project officially aims to implement national goals, including the gov-

ernment's plans to expand the Education Sector, the Business Development Policy of 2023 that gives priority to improving the well-being of students and access to higher education," he said.

He said the project is in line with the economic goals of increasing cooperation between the public and private sectors, as outlined in the partnership policies between the Public and Private Sectors of Tanzania.

"The PPP method is better and faster to achieve this project, which will benefit the students and the institution. CBE is focused on providing a better learning environment and improving student accommodation is an important priority for us," said Dr. Munishi.

Africa targets high cereal yields amidst resilience in climate

CONAKRY

It was a cool and breezy evening in Koba.

Abou Camara sat in his reclining chair, with the gentle breeze caressing his bearded face and unveiling the palpable feeling of satisfaction and happiness emanating from his being.

Abou, a renowned rice farmer in Koba, a town in the Témélé Prefecture in the Kindia Region of western-central Guinea, is in high spirits following a recent discovery on his farm. This discovery will change his socio-economic status forever!

With experience in rice farming from 1998, Abou has planted several rice seed varieties on his farm. Each year, his hope for a bumper harvest gets shattered by flooding occasioned by fluctuating weather patterns in his region. In 2016, Abou acquired and planted the NERICA L19 variety, but little did he know that the variety does not have the flood-tolerant submergence gene, and when the floods came, he lost nearly all he planted that season.

In 2019, Abou participated in a farmer field school organised by Technologies for African Agricultural Transformation (TAAT) in collaboration with the AfricaRice Centre and some seed enterprises. He was introduced to new climate-smart varieties: NERICA L19sub1, WITA 4sub1, Mbapeya, and ROK5.

Upon planting the new NERICA L19sub1 and WITA 4sub1 seeds in the subsequent season with strict observance of good agronomic practices, Abou discovered that the seeds he planted had a flood-tolerant gene. He noticed that

these varieties could tolerate flooding when it occurred at the vegetative stage on his farm for a period of 10 days, and yet the crop was able to show normal growth.

"Both NERICA L19sub1 and WITA 4sub1 showed high promise of a very good harvest despite the flooding in my farm. Accessing these varieties has made a huge difference in my life, and I am happy because this year's harvest will be my biggest one so far," Abou said.

"This is something I have never experienced with other varieties. I am proud of this scientific achievement. Indeed, with science, we can overcome," he added.

To reduce the negative effects of climate change on rice production and paddy quality, the African Development Bank, through the TAAT programme, is scaling the adoption of improved climate-resilient rice varieties across Africa. This will ensure that seed enterprises and farmers can access elite rice varieties adapted to adverse weather conditions like erratic rainfall, flooding, and droughts.

In this regard, TAAT and AfricaRice, working with the Africa-wide Rice Breeding Task Force, have developed varieties tolerant to key biotic and abiotic stresses. NERICA L19sub1 (submergence/flood-tolerant at the vegetative stage), aromatic ORYLUX 6 (Basmati group of rice), which are recognized for their excellent grain quality, taste, and early maturing, and hybrid ISRIZ 09 (AR05IH) with excellent grain quality (long grain with firm texture) and good taste form part of the latest generation of rice varieties for Africa.

VIEW FROM THE TOP

WORLD

Trump safe after assassination attempt foiled at his golf course

FLORIDA

REPUBLICAN presidential candidate Donald Trump was safe on Sunday after the Secret Service foiled what the FBI called an apparent assassination attempt while he was golfing on his course in West Palm Beach, Florida.

Several Secret Service agents fired on a gunman in bushes near the property line of the golf course after he was spotted a few hundred yards from where Trump was playing, law enforcement officials said.

The suspect left an AK-47-style assault rifle and other items at the scene and fled in a vehicle and was later arrested.

The apparent attempt on Trump's life came just two months after he was shot at a campaign rally in Pennsylvania, sustaining a minor injury to his right ear.

Both incidents highlight the challenges of keeping presidential candidates safe in a hotly contested and polarized campaign with just over seven weeks to go before the Nov 5 election.

"I would like to thank everyone for your concern and well wishes - It was certainly an interesting day!", Trump said on social media late on Sunday, thanking Secret Service and police for keeping him safe.

CNN, Fox News and the New York Times identified the suspect as Ryan Wesley Routh, 58, of Hawaii, citing unidentified law enforcement officials. Late on Sunday, Secret Service and Homeland Security agents searched a home in Greensboro, North Carolina, which a neighbor confirmed had belonged to Routh.

The attempted attack was sure to raise new questions about the level of protection Trump is given. In response to a reporter's question, officials acknowledged that because Trump is not

in office, the full golf course was not cordoned off.

"If he was, we would have had the entire golf course surrounded," Palm Beach County Sheriff Ric Bradshaw said during Sunday's briefing. "Because he's not, security is limited to the areas that the Secret Service deems possible."

Soon after the incident, Trump sent an email to his supporters, saying: "Nothing will slow me down. I will NEVER SURRENDER!"

President Joe Biden later said he had directed his team to ensure the Secret Service has the resources it needs to ensure Trump's safety, according to a statement released by the White House.

Supporter of Ukraine

Presumed suspect Ryan Routh had traveled to Ukraine after Russia's operation in 2022, where he told journalists he aimed to help recruit foreign fighters to Kyiv's cause after being rejected as too old to volunteer himself.

"A lot of the other conflicts are grey but this conflict is definitely black and white. This is about good versus evil," Routh said in a video interview posted by Newsweek Romania in June 2022.

"If the governments will not send their official military, then we, civilians, have to pick up the torch and make this thing happen and we have gotten some wonderful people here but it is a small fraction of the number that should be here."

Showing emotion as he pleaded to the camera in a shirt with American flag symbols, he called on people from around the world to stand up "for humanity, for human rights, for everything that is good with the world" by supporting the country at war.

Profiles on X, Facebook, and LinkedIn for a Ryan Routh also contained support for Ukraine. Reuters was not able



Members of FBI are seen at the crime scene outside the Trump International Golf Club in West Palm Beach, Florida, on Sept 15, 2024, following a shooting incident at former US president Donald Trump's golf course. (PHOTO / AFP)

to confirm these were the suspect's accounts and law enforcement agencies declined to comment, but public access to the Facebook and X profiles was removed hours after the shooting.

The suspected gunman's son, Adam, reached by Reuters at the hardware store where he works in Hawaii, said he had not yet heard of the assassination attempt and had "no information", adding it was not something he believed his father would do.

Later, the reporter called back and a colleague said Adam had gone home because of an emergency.

Gun barrel in bushes

Bradshaw said a Secret Service agent protecting Trump saw a rifle barrel poking out from bushes about 400 to 500 yards (365 to 460 meters) away from the former president as they cleared holes of potential threats ahead of his play.

Agents engaged the gunman, firing at least four rounds of ammunition around 1:30 pm (1730 GMT) on Sunday.

The gunman dropped his rifle, and left behind two backpacks and other items, and fled in a black Nissan car. The sheriff said a witness saw the gunman and managed to take photos of his car and license plate before he escaped.

Sheriff's deputies in neighboring Martin County apprehended the suspect on I-95 about 40 miles (65km)

from the golf course.

The White House said in a statement Biden and Vice-President Kamala Harris had been briefed and were relieved to know he was safe.

Trump is locked in a tight presidential election race with Harris, who has had a surge in the polls since replacing Biden as the Democratic Party's candidate in July.

"Violence has no place in America," Harris said in a post on X.

Democracy worries

Earlier this year, Routh warned in a post on X that democracy in the US was at stake in the upcoming election.

Harris has repeatedly warned that another Trump term would threaten US democracy and has vowed unwavering support for Ukraine in its struggle against Russia. Trump, asked during a debate last week whether he wanted Ukraine to win the war, said that he wanted it to end.

Trump was grazed in the right ear and one rallygoer was killed in the gunfire at the Pennsylvania rally on July 13.

That was the first shooting of a US president or major party presidential candidate in more than four decades, and the glaring security lapse forced Kimberly Cheatle to resign as Secret Service director under bipartisan congressional pressure.

Agencies

UK PM Starmer pledges migration cooperation ahead of Italy talks

ROME

BRITISH Prime Minister Keir Starmer has promised "a new era" in cross-border cooperation to tackle people smuggling gangs ahead of talks on Monday with Italian Prime Minister Giorgia Meloni, part of his push to reset Britain's relations with Europe.

Starmer has put renewing ties with European leaders at the top of his diplomatic agenda since winning an election in July, and Monday's visit to Rome follows trips to Berlin, Paris and Dublin in recent weeks.

Heading to Rome to meet Meloni, who had close ties with Starmer's predecessor Rishi Sunak, Starmer will stress his commitment to tackling illegal migration and the need to work with European partners to smash the business model of the illegal networks that fuel it.

Starmer has scrapped the previous government's contentious plan to deport asylum seekers who arrive in small boats to Rwanda, but has not ruled out arrangements that would see asylum claims processed offshore, similar to an agreement Italy has struck with Albania.

Ahead of the talks with Meloni, Starmer said Martin Hewitt, a former chair of the National Police Chiefs'



Britain's Prime Minister Keir Starmer (left) talks with Italy's Prime Minister Giorgia Meloni, during a bilateral meeting at the European Political Community Summit at Blenheim Palace in Woodstock, England, July 18, 2024. AP

Council, would run a new Border Security Command which would be empowered to lead joint investigations with other countries.

"No more gimmicks. This government will tackle the smuggling gangs who trade the lives of men, women and children across borders," Starmer said, promising "a new era of international enforcement to dismantle these networks, protect our shores and bring order to the asylum system".

Earlier on Sunday, French authorities said eight people had died trying to cross the Channel after their boat got into difficulty, bringing the death toll in attempted crossings to 46 since the start of the year.

Starmer's Labour government has said it will step up deportation flights and use money saved from the Rwanda scheme to help law enforcement to tackle the crossings.

During his visit to Italy, Starmer will visit the National Coordination Centre for Migration to discuss Italy's approach to the issue, which has seen a 60 percent drop in irregular arrivals by sea, his office said.

He will also raise defense matters in the talks with Meloni, which could touch on Britain's involvement in the GCAP fighter jet project with Italy and Japan.

Final results show Algeria's President Tebboune wins 2nd term with 84.3% of votes

ALGIERS

ALGERIAN President Abdelmadjid Tebboune has won a second term after securing 84.3 percent of votes in last week's election, according to final results announced on Saturday by the country's Constitutional Court.

The court, responsible for validating the election results, held a press briefing aired live on state-run television after reviewing records from polling stations inside and outside Algeria, as well as appeals submitted by the candidates.

Out of more than 24.4 million eligible voters, 11,226,065 participated, resulting in a voter turnout of 46.1 percent. Of these votes, 9,461,428 were valid, while 1,761,637 were invalidated, according to the court.

Tebboune won with 84.3 percent of the votes. His main opponent, Abdelaali Hassani Cherif of the Islamist Movement for the Society of Peace, received 9.56 percent, and Youcef Aouchiche of the Socialist Forces Front secured 6.14 percent. Tebboune will begin his second term after his swearing-in.

The presidential election was held on Sept 7. Although Algerian presidential elections are traditionally held in December, Tebboune moved this year's election to an earlier date in March, citing "technical reasons."

The 78-year incumbent president first took office in 2019 following a political crisis and the resignation of late President Abdelaziz Bouteflika.

Tebboune's victory marks a continuation of his leadership. During his electoral campaign, he pledged to continue addressing Algeria's political and economic challenges.

Agencies

US not ready for dialogue with Russia on Ukraine, Russian ambassador says

MOSCOW

WASHINGTON is not ready to negotiate with Moscow on Ukraine, Russian Ambassador to the United States Anatoly Antonov (pictured) told Rossiya-24 television.

"The Americans are unwilling to negotiate. They are uncomfortable discussing that. They say they do not control the Ukrainians. They are not ready for a normal conversation," the diplomat said.

The Daily Telegraph reported earlier that British Prime Minister Keir Starmer and US President Joe Biden during a meeting in Washington on Friday might touch upon the issue of granting Ukraine permission to use British long-range Storm Shadow missiles.

The Guardian reported on September 11 that Starmer did not intend to speak publicly about granting Ukraine such a permit following his meeting with Biden.

According to The Daily Telegraph, if the parties allow Ukraine to fire long-range missiles deep into Russian territory, they will probably announce this at the UN General Assembly in late September.

Earlier, Russian President Vladimir Putin told the media that Ukraine is unable to strike deep into Russian territory without Western help because it needs intelligence from satellites and flight tasks to do so.

The Russian leader noted that NATO countries were now not just debating about Kiev's possible use of Western long-range weapons.

They are essentially deciding whether or not to get directly involved in the Ukrainian conflict. Putin pointed out that Moscow would make decisions based on the threats that would be posed to Russia.



BEIJING

In a bustling supermarket in Changsha, capital of central China's Hunan Province, a woman surnamed Li was choosing snacks for her son and daughter.

She picked up two boxes of dried deep-sea anchovies. "I would like to have my children eat healthily, so every time I buy food for them, I read the ingredients and nutrient list carefully," she told Xinhua. "In these deep-sea anchovies the protein content is very high, and they taste good."

A box of the dried anchovies, with 10 packages inside, sells for 25 yuan (about 3.5 U.S. dollars). Li said she buys this prod-

uct regularly.

The anchovies, from the eastern coastal area of Kenya, can be seen in many supermarkets in Changsha.

"Sales of our dried deep-sea anchovies have topped 1 billion yuan a year, for which we need to import tens of thousands of tonnes of the fish," said Zhou Jinsong, chairman of Jinzai Food Group Co., Ltd.

In 2018, the company set up a factory in Kenya, where locally purchased fish were processed before delivering to China.

The popularity of dried deep-sea anchovies exemplifies the thriving economic and trade exchanges between China and Africa. Pineapples from Benin,

African food landing on Chinese dinner tables

citrus from South Africa, dried chili pepper from Rwanda, coffee from Ethiopia, sesame from Tanzania and peanuts from Senegal have all landed on the dinner tables of ordinary Chinese.

The latest arrival was mutton from Madagascar, the shipment of which was cleared at Changsha Customs, marking China's first mutton imports from Africa and an important breakthrough in the China-Africa meat trade. The 900 kg of mutton was shipped by air, with the entire delivery period taking approximately 36 hours.

China has remained Africa's largest trading partner for 15 consecutive years, recent customs data showed. China-Africa trade reached a record high of 282.1 billion U.S. dollars in 2023 - up 1.5 percent year on year, showing strong resilience. China's 2023 imports of African nuts, vegetables, flowers and fruits had increased by 130 percent, 32 percent, 14 percent and 7 percent, respectively, compared to the previous year.

In the first seven months of 2024, Hunan imported African agricultural products valued at approximately 240 million

yuan, up 10.6 percent year on year.

Such trade has benefited from China's unceasing efforts to establish "green channels" to promote fast market access for African fresh imports, such as soybeans, coffee beans and avocados.

In the city of Kunshan, east China's Jiangsu Province, several coffee shops offer coffee beans imported from Africa. Shop menus there carry details of the origins and flavors of coffee varieties such as Yirgacheffe, Geisha and Hambella, which are all renowned coffee types

originating in Ethiopia.

The Kunshan Yiguo International Trade Co., Ltd. is a local importer of African coffee.

"African coffee beans have a unique fruit acid and floral taste, which has won the hearts of Chinese coffee lovers," said Zhang Lipeng, a warehouse director of the company.

He revealed that over the last three years, the company has imported about 800 tonnes of coffee beans from African countries, including Ethiopia and Uganda.

China's fresh-food chain Hema Fresh is currently put-

ting South African citrus, grapefruit and apples on shelves in its retail stores across the country.

Wang Ruishu, Hema's import fruit purchasing manager, said citrus produced in South Africa has a sour and sweet taste, while it is also easy to peel and eat. This produce is sold swiftly in Beijing and Shanghai, where sales grew by 44 percent compared with the same period of 2023.

Wang said the harvesting season of these African fruits is earlier than in China, which means it can fill China's market gap concerning apples and citrus.

African people also benefit from trade between the two sides.

Xi hails people power on NPC anniversary

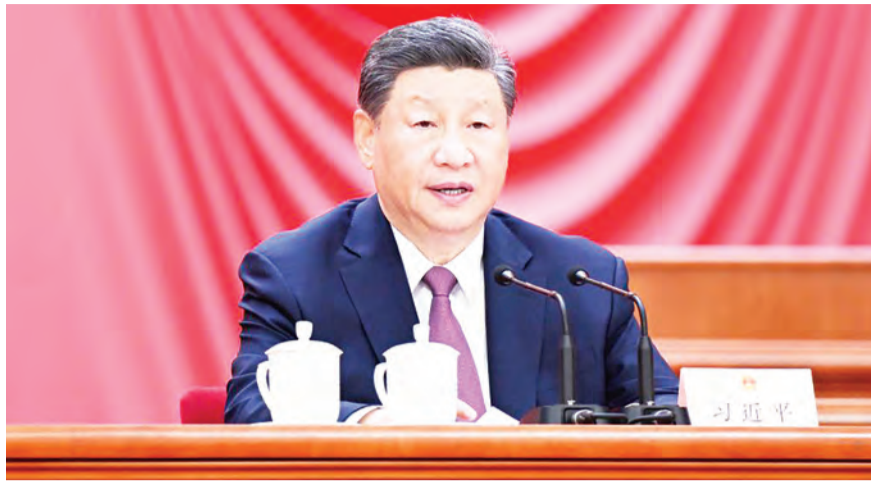
BEIJING

PRESIDENT Xi Jinping has said that China's democracy has enriched the theory and practice of democracy in the world, while urging constant efforts to uphold, improve and run the system of people's congresses effectively to develop whole-process people's democracy.

Xi, who is also general secretary of the Communist Party of China Central Committee and chairman of the Central Military Commission, made the statement on Saturday while delivering an important speech at a meeting to celebrate the 70th founding anniversary of the National People's Congress in Beijing.

The NPC is China's highest organ of State power. The inaugural session of the first NPC was held in September 1954. People exercise State power through the NPC, the country's top legislature, and local people's congresses at different levels, ensuring their interests and will are reflected in the decision-making process.

Xi said the establishment of this system marked a profound transformation in China's political landscape, signifying a shift from a system where the power was concentrated in the hands of a few while the majority faced oppression and exploitation, to one that empowers the people to govern the country as its masters.



President Xi Jinping, also general secretary of the Communist Party of China Central Committee and chairman of the Central Military Commission, delivers an important speech at a meeting to celebrate the 70th founding anniversary of the National People's Congress at the Great Hall of the People in Beijing Sept 14, 2024. XINHUA

He noted that the system of people's congresses is an important institutional vehicle for realizing whole-process people's democracy in China.

The system is conducive to safeguarding the people's exercise of democratic elections, consultations, decision-making, management, and supervision according to law, managing State affairs, economic and cultural undertakings, and social affairs through various means and forms in accordance with the law, he added.

Xi said that it has effectively overcome the phenomenon in some coun-

tries where the people have formal but not actual power, and where there are endless promises made during elections followed by no accountability afterwards.

Noting that democracy is a common value of humanity, Xi emphasized that the great achievements made by the Chinese people under the leadership of the CPC in developing people's democracy have contributed Chinese wisdom and solutions to global democracy.

Recalling the past 70 years, Xi said that the system of people's congresses has provided an important institution-

al guarantee for creating miracles of fast economic growth and long-term social stability.

He called for continuous efforts to better uphold, improve and run the system to ensure the full and effective implementation of the Constitution, calling people's congresses at all levels to play their leading role in legislation, with more focus on key, emerging and foreign-related fields.

Efforts should also be increased by people's congresses in the oversight of both the Party and the country to ensure that all State organs exercise their power in accordance with the law and that the legitimate rights and interests of the people are safeguarded and realized, he said.

People's congresses should put the people first, maintaining close ties with the people and listening to their suggestions, he said, urging deputies to people's congresses, as the bridge between the people and the nation, to expand content and forms to connect with the people.

Huang Lixin, chairwoman of the Standing Committee of the Shanghai People's Congress, said: "Whole-process people's democracy has improved the quality of people's life and also promoted the megacity governance."

"While giving strong support to the renovation of old urban areas and the protection of elderly and children through legislation, we've also beautified the environment by rule of law, and established stations to help residents participate in lawmaking," she added.

Xinhua

TOKYO

JAPAN'S elderly population has surged to an all-time high by reaching 36.25 million, government data showed on Sunday.

The figure marks an increase of 20,000 from the previous year, according to a report by the Ministry of Internal Affairs released a day before the Respect-for-the-Aged Day celebrated nationwide. As of Sunday, citizens aged 65 and older comprise 29.3 percent of Japan's total popula-

Japan's elderly population at record 36.25 mln

tion, another record high with an increase of 0.2 points from the prior year.

In a breakdown of the age group, men account for 15.72 million, or 26.1 percent of Japan's male population, while women represent 32.3 percent of the female population with a total number of 20.53 million, the data showed. The trend of an

aging population has persisted since the 1950s and is projected to continue. Estimates from the National Institute of Population and Social Security Research suggest that by 2040, when Japan's second-generation baby boomers, born between 1971 and 1974, reach 65, the elderly demographic will represent 34.8 percent of the total population.

The workforce participation of elderly individuals is also on the rise. In 2023, the number of people aged 65 and older who were still working increased for the 20th consecutive year by reaching 9.14 million. Among them, 1.32 million were employed in wholesale and retail, 1.07 million in healthcare and welfare, and 1.04 million in the

service sector.

The labor force participation rate among those aged 65 and older stands at about 25 percent, with half of those aged 65-69 remaining employed, the data showed.

Local media reported that while the rapidly aging demographic continues to challenge Japan's economy and social systems, Japan's aging society is setting global benchmarks.

Xinhua

Breton steps down as France's EU commissioner, citing spat with von der Leyen

PARIS

FRENCH European Commissioner Thierry Breton yesterday said he would step down as a member of the EU executive body over a rift with Commission President Ursula von der Leyen, alleging that she had asked Paris to withdraw his candidacy.

Von der Leyen is finalizing her list of commissioners for her second term leading the governing body, due to be presented to the public this week.

Breton, a former business executive, was the EU's industry and internal market commissioner during her first term, overseeing many of the bloc's most important policies, ranging from industrial arms production to regulating Big Tech.

In his resignation letter, which Breton posted on X, he said von der Leyen "a few days ago" had asked France to withdraw his name as its pick for the Commission "for personal reasons" in return for an "allegedly more influential portfolio".

Reuters was unable to immediately verify the allegation. Von der Leyen's office did not immediately reply to a request for comment.

"In light of these latest developments - further testimony to questionable governance - I have to conclude that I can no longer exercise my duties in the College," Breton said in the letter.

Each EU member state will have one seat at the Commission's table, although their political weight and importance varies greatly depending on the portfolio.

The French presidency did not immediately reply to a Reuters request for comment.



European commissioner for Internal Market Thierry Breton speaks during a meeting with members of Artificial Intelligence sector, at the Elysee Palace in Paris, May 21, 2024. AP

Multiple developing nations unite at UNHRC to challenge Western unilateral sanctions

GENEVA

"TO my regret, sanctioning states deny the existence of the humanitarian and often disastrous impact of unilateral sanctions," said Alena Douhan, the United Nations (UN) Special Rapporteur on the negative impact of the unilateral coercive measures, during an interactive dialogue at the 57th session of the UN Human Rights Council (UNHRC) here on Friday.

In her report submitted to this session of the UNHRC, Douhan said that unilateral sanctions imposed by the United States and other countries on China violate international law, negatively affecting the human rights of the Chinese people and causing spillover effects.

She welcomed China's use of necessary administrative and legal measures in response and called for systematic monitoring and assessment of the adverse human rights impact of unilateral coercive measures.

In recent years, the U.S. has introduced a series of unilateral coercive meas-

ures against China, such as restricting the export of semiconductors and key technologies and sanctioning certain Chinese companies.

Globally, the U.S. has imposed widespread economic and financial sanctions on countries like Iran, North Korea, Russia, and Venezuela, restricting their trade, energy exports, and banking activities. These measures aim to influence the policy directions of these nations through isolation and pressure.

As a concerned party in the report, China expressed its appreciation for Douhan's findings. The Chinese representative pointed out at the interactive dialogue that unilateral sanctions, which China has always firmly opposed, seriously violate the purposes and principles of the UN Charter; breach the basic norms of international relations, and gravely infringe on human rights.

The Chinese representative further asserted that the U.S. frequently abuses long-arm jurisdiction under domestic law, using the pretense of democracy and human rights to conceal its actual violations, despite its own poor human rights record. China called on the U.S. and other nations to heed the legitimate concerns of the international community and promptly lift all unlawful unilateral sanctions against developing countries.

Several representatives from developing nations echoed Douhan's report, aligning with China at the interactive dialogue in condemning the widespread use of unilateral sanctions by the U.S. and other Western countries. The representatives of Russia and Venezuela pointed out that the

unilateral sanctions imposed by the U.S. are a blatant interference in the internal affairs of other countries. Such actions are not motivated by respect for freedom, but rather an attempt to use lies and coercion to gain an advantage in unfair competition.

The Cuban representative highlighted that the longstanding U.S. blockade has had a profoundly negative impact on the lives of the Cuban people, with frozen funds that could have been used to meet the country's food and medical needs.

Additionally, Cuba's re-designation on the State Sponsors of Terrorism list is unjustifiable both morally and legally. The Zimbabwean representative pointed out that although certain unilateral sanctions claim to target only the governments of specific countries, their effects extend to large numbers of ordinary citizens and businesses, with repercussions spreading to neighboring countries and other regions worldwide.

Unilateral sanctions directly undermine the political, economic, and social stability of nations and hinder the achievement of sustainable development goals. The Belarusian representative pointed out that certain Western countries use unilateral sanctions as tools to achieve geopolitical objectives, causing catastrophic impacts on the populations and business environments of sanctioned countries. These sanctions severely violate human rights and breach international law.

The Iranian representative called for greater attention to the broader scope and cumulative humanitarian costs of unilateral sanctions. Iran also supported the Special Rapporteur's proposal to establish

a universal, inclusive, comprehensive, systematic, transparent, and evidence-based monitoring and impact assessment mechanism for these sanctions.

The representatives of Laos and Cambodia pointed out that unilateral sanctions obstruct efforts to eradicate poverty and achieve sustainable development goals.

They severely impact fundamental human rights, including the right to development, and undermine the norms of international diplomacy and cooperation.

The representatives of Palestine and Syria noted that growing evidence indicates that the humanitarian consequences of unilateral sanctions are becoming increasingly severe.

These sanctions are causing difficulties for UN humanitarian efforts, exacerbating poverty and hunger, and making the most vulnerable groups even more fragile.

The representatives of South Africa and Togo pointed out that unilateral sanctions violate the UN Charter, the Universal Declaration of Human Rights, and international humanitarian law.

They emphasized that international cooperation and constructive long-term dialogue remain the most effective means of resolving disputes. The Non-Aligned Movement, the African Group, the Like-Minded Group, and the Group of Friends in Defense of the UN Charter, among other developing countries, also expressed similar positions.

Xinhua

North Korea's Kim lauds relations with Moscow as rapidly developing at meeting with Shoigu

SEOUL

NORTH Korean leader Kim Jong Un told Russian Security Council Secretary Sergey Shoigu at a meeting on September 13 that relations between the two countries are developing dynamically, including in politics, economy and culture, Voice of Korea said.

"Comrade Kim Jong Un (pictured) stated that, in line with agreements reached at a summit in Pyongyang in June, relations between the two countries have been developing rapidly in various spheres, including politics, economy and culture."

He gave his assurances that the North Korean government will continue to expand cooperation with Russia in the spirit of a comprehensive strategic partnership," the state-owned radio broadcaster said. Shoigu conveyed greetings from Russian President Vladimir Putin to Kim Jong Un. The North Korean leader asked Shoigu to convey a similar message to Putin as he expressed his gratitude.

The meeting was held in a friendly and trusting atmosphere. Kim and Shoigu exchanged opinions on international and regional issues, efforts to strengthen cooperation, including deepening strategic dialogue and protecting common security interests.

According to the radio, the sides

showed a convergence of opinions on the topics raised.

The North Korean leader held another meeting with Shoigu as he asked the top Russian security official to convey his message to Putin in which he wished the Russian president good health and every success in his work.

Also, Kim extended wishes of "winning a victory, wealth" and happiness to the Russian people.



NAIROBI

AS the dust settles after the 2024 Summit of the Forum on China-Africa Cooperation, university scholars have hailed the platform for its transformative role in economic, political, and social development over the last two decades.

In a seminar held on Friday in Kenya's capital Nairobi, co-organized by the Department of Diplomacy and International Studies at the University of Nairobi and the Africa Center for the Study of China, scholars said the platform has helped bridge the gap between the Global South and the major world economies.

Jack Odhiambo, the dean of the Faculty of Arts and Social Sciences at the University of Nairobi, said the tangible results of the partnership are visible across Africa, ranging from the

African scholars hail FOCAC achievements

roads, bridges, healthcare and education projects, to the capacity-building programs.

He lauded the FOCAC emphasis on people-to-people ties and educational exchanges, noting that the significance of education, research, and cultural diplomacy in fostering stronger ties between China and Africa cannot be overstated.

Through scholarships, training programs, research collaborations and cultural exchanges, he said thousands of African students and professionals have benefited from opportunities to study in China, and vice versa.

"These exchanges have enriched not only the lives of individuals but also strengthened our shared intellectual capital and cultural understanding," he

said.

"As we move forward, let us keep in mind that the strength of our partnership lies not only in the infrastructure we build or the trade we conduct but also in the education and people-to-people relationships we foster and the shared knowledge we generate."

Patrick Maluki, the chairman of the Department of Diplomacy and International Studies at the University of Nairobi, said programs such as the Confucius Institutes, have facilitated greater mutual understanding and collaboration.

"These programs have not only enhanced language and cultural education but have also strengthened academic and professional networks between

our regions," he said.

Maluki said the commitments on people-to-people exchanges made during the 2024 FOCAC summit, which was held from Sept 4-6 in Beijing, underscore the importance of academic collaboration and research partnerships.

"These initiatives are critical as they enable us to leverage academic expertise to address pressing global issues such as climate change, public health and technological advancement," he said.

"The integration of the elements into our academic discourse enriches our understanding and contributes to the practical implementation of FOCAC's objectives."

Technological changes

Maluki said the evolving global landscape, characterized by rapid technological changes and shifting economic dynamics, necessitates a renewed focus on innovation, inclusivity and sustainability.

"It's the role of the academic institutions to provide critical analysis, generate new knowledge, and propose innovative solutions that can support and enhance the goals of FOCAC," he said.

Margaret Hutchinson, the vice-chancellor of the University of Nairobi, said China-Africa partnerships under the FOCAC framework have created a new model for international cooperation - one built on mutual respect, win-win outcomes and

shared development goals.

"China has emerged as Africa's largest trading partner, while African countries have found a reliable partner in China for sustainable development," she said.

Hutchinson said the future of Sino-African relations under FOCAC is full of promise, noting that the commitments made at the recent summit, particularly in areas such as green development, digital economy, industrial cooperation and health, provide a blueprint for deeper and more strategic engagement.

Zhang Zhizhong, charge d'affaires of the Chinese embassy in Kenya, said many other countries have turned their attention to Africa, following the establishment of FOCAC in

2000.

"I'm proud and confident to say that China and Africa have developed the most successful model of cooperation for Global South, featuring its own valuable characteristics," he said.

Since the establishment of FOCAC, he said, China has helped Africa to build and upgrade almost 100,000 kilometers of roads, more than 10,000 kilometers of railways, nearly 1,000 bridges and almost 100 ports.

Zhang added that Chinese companies have created more than 1.1 million jobs in Africa in the past three years.

He said China is ready to work with Africa to build a platform for governance experience sharing, a China-Africa knowledge network for development and 25 centers on China and Africa studies.



Kitunda FC player Adebi Ali (centre in blue jersey) fights for the ball with Mpango FC player Mwita Samwel during their friendly match held recently at Kitunda grounds in Dar es Salaam. PHOTO: CORRESPONDENT JUMANNE JUMA

Kimanzi cites tight schedule for Tabora United's draw against Tanzania Prisons

By Correspondent Seth Mapoli

TABORA United FC's winning streak came to a halt after they were held to a 0-0 draw by Tanzania Prisons FC in a closely contested Premier League match at the Ali Hassan Mwinyi Stadium over the weekend.

Despite being the favourites after two consecutive wins, Tabora United struggled to break through Tanzania Prisons' resilient defense.

Coming into the game off a 2-1 away victory over Namungo FC and a 1-0 home win against Kagera Sugar, Tabora United were expected to continue their momentum.

However, they found themselves frustrated by a Tanzania Prisons side still searching for their first win of the season.

Tabora United head coach Francis Kimanzi attributed his team's lack of sharpness to the demanding schedule, noting that they had played just 72 hours before the match.

"The players have sacrificed themselves, and getting one point against Prisons was not easy considering the strength of our opponent. I'm grateful we secured three points from our previous home game," said Kimanzi.

Despite the result, Kimanzi expressed satisfaction with his team's effort and emphasized that they would regroup ahead of their next match against Fountain Gate.

"We didn't lose, and that's important. We created chances but didn't capitalize on them. Now we'll focus on preparing for our next game to get a better result," he added.

Tanzania Prisons head coach Mbwana Makatta was pleased with his team's performance, viewing the draw as a positive step forward after playing three consecutive away games.

"I congratulate our players for their high-level performance. A draw is a good result, especially considering the circumstances," said Makatta.

Makatta also praised his team's improved second-half performance, noting the impact of introducing faster players.

Despite creating several chances, Prisons couldn't find the back of the net, but the coach expressed optimism about securing their first win in the next fixture.

The match saw key moments, including several missed opportunities from Tabora United striker Yacouba Songne, while the physical battle between Tabora United defender Kelvin Pemba and Prisons striker Samson Mbangula captivated the crowd.

Pemba's standout performance earned him the Man-of-the-Match Award, continuing his strong start to the season.

Tabora United, who narrowly escaped relegation last season through a play-off victory over Biashara United, currently sit third on the Premier League table with seven points from four matches, alongside Mashujaa FC.

However, they trail league leaders Singida Big Stars, who have collected nine points from three games.

Looking ahead, Tabora United will aim to return to winning ways in their next home match against Fountain Gate FC.

Meanwhile, Tanzania Prisons will prepare for a home clash with Dodoma Jiji FC, hoping to build on their solid defensive performances and secure their first victory of the season.

As the Premier League progresses, both teams will be eager to improve their results and solidify their positions in the table.

Taifa Stars triumphantly back in the winners' circle

By Lloyd Elipokea

FOLLOWING an arguably underwhelming showing in their opening 2025 AFCON qualifier against Ethiopia, the Taifa Stars pleasingly returned to winning ways in their second AFCON qualifier against Guinea a week ago.

Indeed, despite playing away from home, the Taifa Stars still splendidly demonstrated mental resolve, which helped them to secure a razor-thin 2-1 triumph.

Consequently, the Stars' impressive win now means that they occupy 2nd place in Group H behind the DR Congo, who have a 100 percent record thus far after two games played.

As for the Taifa Stars, they now have four points from two games and one hopes that they can continue moving higher on their current upwards trajectory.

Admittedly, doing so will be difficult for our national football team as their next opponents are Group H's table-toppers, the DR Congo.

Indeed, the Taifa Stars will lock horns with the DR Congo at the Stade des Martyrs stadium in Kinshasa on October 6 while the two teams will clash again on October 14 at the magnificent Benjamin Mkapa Stadium here in Dar es Salaam.



Tanzania national football team (Taifa Stars) attacking midfielder Feisal Salum (Fei Toto) celebrates after scoring his side's equalizing goal during their second AFCON Group H qualifier against Guinea a week ago. Stars won 2-1. Photo: Courtesy of TFF

Significantly, it is not a falsehood to claim that our upcoming two consecutive battles against the DR Congo will impact greatly on our chances of qualifying for the 2025 AFCON Finals for better or worse.

That last point helps us to segue nicely now into Young Africans SC's exertions on the continental football stage, which bore fruit last Saturday to the sheer exultation of their countless fans.

Playing against the Ethiopian side CBE on the latter's home turf in the first leg of their CAF Champions League second round tie, Young Africans bril-

liantly earned a hard-fought 1-0 victory in what was undoubtedly a gripping contest.

Despite that triumph, though, it is absolutely crucial for Young Africans not to believe that they are already home and dry.

It should be borne in mind that football history is replete with stunning tales of courageous giant-killing feats, which means then that CBE's prospects of victory cannot be entirely ruled out.

In light of this, one would like to exhort Young Africans not to underestimate their Ethiopian counterparts, who will be definitely going for the jugular in

the second leg encounter.

Naturally, it is an incontrovertible fact that all Tanzanians will be fervently hoping that Young Africans can prove equal to the task of sending the Ethiopians packing in the high stakes second leg.

Let us remain with the football theme but alter our focus slightly to zero-in on local women's football, which recently received a headline-grabbing, positive boost.

Indeed, the boost that I am alluding to here concerns the national women's under-17 football team, which recently came out on top at the Union of North Africa Football (UNAF) Girls championship in Tunisia.

In what was a high-profile football competition that featured Egypt, Morocco, and Tunisia, it was hugely encouraging to see that the Serengeti Girls were not deterred in the slightest by the fact that they were taking on such an elite trio of accomplished football-playing nations.

After turning in terrific displays against their North African opponents, the Serengeti Girls admirably finished the competition at the apex of the standings with an unmatched seven points, which saw them deservedly emerge as bona fide champions.

Thus, if the Serengeti Girls' recent dazzling exploits at the UNAF Girls Championship are anything to go by, the future of local women's football appears to be quite bright indeed.



Prime Minister Kassim Majaliwa (seated in the middle) posing for a group photo with various stakeholders, including senior government officials, renowned artists, and the sponsors of the Ruangwa Marathon 2024, which took place over the weekend at the Madini Stadium in Ruangwa District. NBC Bank was one of the key sponsors of the event. Photo: Correspondent

Prime Minister joins NBC Bank in promoting health and sports at Ruangwa Marathon 2024

By Guardian Correspondent

THE National Bank of Commerce (NBC) participated in the second edition of the Ruangwa Marathon 2024, underscoring its commitment to supporting the sports sector through sponsorship and the provision of specialized financial services.

This move aligns with the bank's strategy to support the government's efforts in nurturing talent, promoting health, and creating employment, particularly for the youth, while advancing social agendas through sports.

Speaking during the event, which took place at the Madini

Stadium in Ruangwa on Saturday and led by Prime Minister Kassim Majaliwa, Zubeider Haroun, Coastal Zone Manager of NBC Bank, who represented the managing director at the event, emphasized NBC's dual role as a main sponsor and active participant.

"We are here not only as sponsors but also as participants, running alongside Prime Minister Kassim Majaliwa and other leaders to support the event's objectives of promoting health, tourism, and sports," Zubeider stated.

The marathon attracted nearly 5,000 participants, including

government officials, such as the Deputy Minister of Health, Dr. Godwin Mollel, and the Deputy Minister of Culture, Arts, and Sports, Hamis Mwinjuma, as well as artists and community members.

Zubeider led a team of NBC officials, including Mtwara Branch Manager Editha Mwakatobe and Lindi Branch Manager Iovin Mapunda, in running the marathon.

NBC's ongoing involvement in sports is part of its broader strategy, including initiatives such as the NBC Dodoma Marathon, which raises funds for cervical cancer awareness and

midwife education to improve maternal and child health.

Additionally, the bank's sponsorship of the NBC Premier League, Youth League, and Championship League demonstrates the bank's commitment to providing innovative financial services for football clubs, players, and technical teams, including bus loans and health insurance.

Prime Minister Kassim Majaliwa praised NBC and other stakeholders for their contributions to the event, highlighting the role of the sports sector in supporting key community initiatives, particularly in health.

By Correspondent Michael Mwebe

Pamba Jiji face unbeaten Singida Black Stars in tough home test

DESPITE failing to secure a win in the Premier League this season, newly promoted Pamba Jiji remain one of eight clubs yet to suffer defeat as they enter round four of the 2024/25 campaign.

The Mwanza-based side has prioritized a

robust defensive approach, keeping all their matches close but still struggling to find the back of the net.

Pamba Jiji's start to the season has been marked by three consecutive goalless draws. They opened with a 0-0 result against Tanzania Pris-

ons, followed by another goalless draw at home against Dodoma Jiji, and a similar stalemate in their first away match against Azam FC.

As they prepare for their third home game this afternoon against Singida Black Stars at CCM Kirumba Stadium,

their defensive resilience will be tested against one of the league's most potent attacking sides.

Head coach Goran Kopunovic will be concerned by his team's inability to score, as they have yet to net a goal in their first three fixtures.

Improving their at-

tacking play will be crucial if they are to start collecting maximum points. On the brighter side, Pamba Jiji's defense has been solid, with goalkeeper Yona Amos earning two man-of-the-match awards, keeping a clean sheet in each game.

Pamba Jiji will hope for more from their forwards, particularly Eric Okutu, John Nakibinge, and George Mpole, who will need to be more clinical in front of goal.

Defensively, the team will aim to shut down Singida Black Stars' dangerous attacking duo of

Elvis Rupia and Josephat Arthur, who have been instrumental in their team's strong start to the season.

Singida Black Stars, under head coach Patrick Aussems, come into the match in fine form, sitting comfortably at the top of the Premier

League table after three consecutive wins.

The visitors opened their campaign with a 3-1 victory over KenGold, followed by a narrow 1-0 win away to Kagera Sugar, and most recently a 2-1 home win over KMC.

With a 100% record, they will be eager to extend their winning streak to stay at the summit of the league.

Sleepless Mikel Arteta now praises depleted Arsenal for 'ugly' win

LONDON

ARSENAL manager Mikel Arteta says he "didn't sleep much" after losing key players to injury before Sunday's north London derby against Tottenham, but praised his side for winning "ugly".

The Gunners were already without the suspended Declan Rice for the game, but also saw captain Martin Odegaard and defender Riccardo Calafiori pick up injuries playing for their respective countries during the international break.

It meant they faced their rivals depleted but dug in at the Tottenham Hotspur Stadium before Gabriel's second-half header sealed a 1-0 victory to ensure they stay within touching distance of Premier League leaders Manchester City.

"We had to adapt a little bit because of some of the players we lost," Arteta said.

"I prepared for Tottenham for five days, then in one moment I lost one player and in another I lost another. I didn't sleep much!

"There were no excuses, no crying. The players have thick skin. They love the game. Sometimes to win you have to do the ugly things and they love to do that.

"I loved it, because day after day the players are hungrier and hungrier."

The decisive goal came from a corner as Arsenal continued their impressive record from set-pieces.

Since the start of last season, Arsenal have scored more goals (24) from dead-ball situations than any other team in the Premier League.

Key to that has been the impact of set-piece specialist coach Nicolas Jover, who joined Arsenal from Manchester City in 2021.

"I made the decision to bring him to City when I was there and to Arsenal," Arteta added.

"Together with the rest of the staff, they have injected the belief that there are many ways to win games and this is one of them, so big credit to them."

Victory was the perfect start for Arsenal in a difficult run of fixtures.

They play Atalanta in their Champions League opener on Thursday before travelling to defending champions Manchester City next Sunday.

Arsenal are second in the Premier League, two points behind Pep Guardiola's side.

"It is a tough week coming up," Arteta added.

"The players believe already. We have a won a lot of big games, but this will give us a lot of energy and belief."

BBC

I always win things in second year - Postecoglou

BBC

TOTTENHAM boss Ange Postecoglou said "I always win things in my second year" after their 1-0 north London derby defeat by Arsenal.

Gabriel scored the only goal at Tottenham Hotspur Stadium with a header from a corner to send the Gunners into second spot.

Spurs, though, have only won one of their four Premier League games this term.

Former Celtic boss Postecoglou is in his second season at the club, having led them to fifth place in 2023-24.

After the disappointing loss, the Australian was asked about a pre-season interview where he said "usually in my second season I win things".

He told Sky Sports: "I'll correct myself - I don't usually win things, I always win things in my second year. Nothing's changed.

"I've said it now. I don't say things unless I believe them."

Postecoglou added he "absolutely" thinks Spurs can challenge for silverware this season, with their last trophy the 2008 League Cup - the only competition they have won in the 21st century.

He won the Australian title with both South Melbourne and Brisbane Roar and the Japanese league with Yokohama F Marinos - all in his second season or second full season in charge.

Postecoglou also won the Asian Cup two years after becoming Australia boss - and the Scottish championship in both seasons with Celtic.

The 59-year-old did not see out two seasons in charge of the three clubs he failed to win anything at - smaller clubs Panachaiki and Whittlesea Zebras, and Melbourne Victory, whom he left after 18 months for the Australia job.

Former England defender Matt Upson, watching the game for BBC Radio 5 Live, said: "Tottenham are so susceptible defensively that it's a real problem.

"They are not being clinical enough either which is what the real hammer blow is.

"If you're going to be that offensive and that open and free, you've got to bang the ball in the back of the net and they're not doing that.

"The pressure is going to start to build a bit on the manager."

Man City hearing is the chance to clear the club's name or taint its dominance of English soccer

MANCHESTER, England

THE biggest challenge to Manchester City's Premier League dominance was due to start on Monday at a hearing into a slew of alleged financial breaches.

On the line is City's reputation and punishment could be as extreme as expulsion from the league.

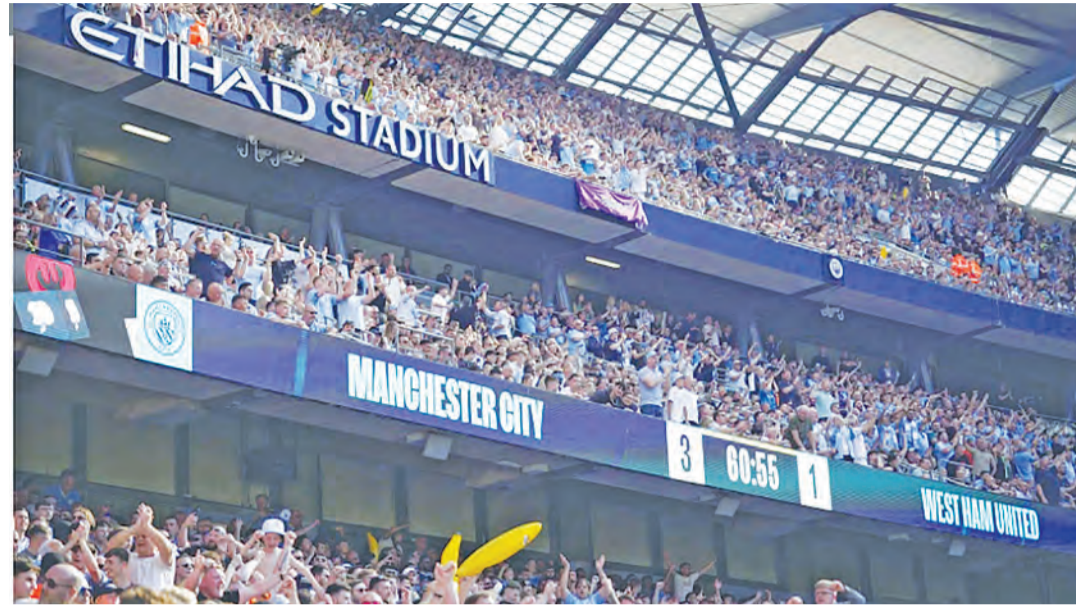
City, which has won the last four league titles, denies the charges, which include providing misleading information about its finances. It will be down to a team of lawyers to clear the club's name and finally quash accusations that have cast a cloud over its unprecedented period of success.

Manager Pep Guardiola confirmed on Friday that the long-awaited hearing into more than 100 charges of alleged financial wrongdoing was due to start.

"I'm happy it's starting on Monday. I know there will be more rumors," he said. "Everybody is innocent until guilt is proven."

*The charges

City was accused by the Premier League in February last year of providing misleading information about its finances over a nine-year period between 2009-18 after it was



FILE - Manchester City fans celebrate after Manchester City's Rodrigo scores his side's third goal during the English Premier League soccer match between Manchester City and West Ham United at the Etihad Stadium in Manchester, England, Sunday, May 19, 2024. (AP Photo)

bought by Abu Dhabi's ruling family in 2008. City was trying to establish itself as one of the leading clubs in Europe, signed some of the world's best players like Yaya Toure, Sergio Aguero and Kevin de Bruyne and won three league titles - in 2012, 2014 and 2018.

The league's financial fair play rules are designed to ensure clubs essentially spend what they earn and commercial deals are assessed for being at legitimate market value.

The charges came after a four-year investigation and following the publication

of leaked emails and documents, likely hacked, that were published starting in 2018 by German magazine Der Spiegel. The documents allegedly showed attempts to cover up the source of City's income in a bid to comply with Financial Fair Play rules operated by European soccer's governing body UEFA and the Premier League.

City was also accused of breaches relating to its alleged failure to co-operate with the investigation.

*The hearing

The hearing into the charges will be held by an independent commission made up of three judges appointed by a lawyer who chairs the league's judicial panel. The hearing will be held behind closed doors, and a verdict is not expected until next year.

"The punishment Potential punishment for a "serious breach" of the league's rule book is wide-ranging. Dependent on whether City is found guilty of any of the charges, possible sanctions include a fine, points deduction or in "extreme cases,

expulsion from the competition" according to the league's rules.

*City's response

City said it was surprised by the charges when they were made last year.

"The Club welcomes the review of this matter by an independent Commission, to impartially consider the comprehensive body of irrefutable evidence that exists in support of its position," it said in a statement. "As such we look forward to this matter being put to rest once and for all."

Guardiola has repeatedly been critical of the treatment of City.

"My first thought is we are already being condemned," he said after the charges were made. "We are lucky we live in a marvellous country where everyone is innocent until proved guilty. We didn't have this opportunity. We are already sentenced."

*The rules

Known as Financial Fair Play, the regulations are aimed at preventing clubs from spending more than they earn. FFP was established in the aftermath of the 2008 global financial crisis, which deepened worries in European soccer that clubs could go out of business if the cost of player transfers and wages kept rising.

AP

The simple Arsenal gameplan that preyed on Tottenham's weakness and exposed their flaws

By Miguel Delaney

A NORTH London derby so predictable that, well, it could have been a set piece. You could see everything lined up, right down to Ange Postecoglou's complaints about a "narrative" after a 1-0 defeat. Tottenham Hotspur played a lot of attacking football but did little with it; Arsenal defended superbly before a set piece settled the game.

Even the manner of the goal was as rudimentary as you could get, Bukayo Saka swinging in a delivery that Postecoglou himself called "spot on" and Gabriel heading in unchallenged from close range. Arteta beamed afterwards with the satisfaction of a plan that had come together, especially after so much disruption. He even spoke of changing that idea so many times, but it helps when you can be so sure of other key elements.

While Postecoglou wearily answered questions about Spurs' set-piece frailties while insisting he "doesn't care" about how this perception has grown - something he himself has fostered - Arteta was lauding the work of Nicolas Jover as "the best in his field, the best in any field". Arsenal's set-piece coach, appointed in 2021, has been crucial in helping the team develop this hugely dangerous weapon in their attack. Gabriel's goal made it 42 from such scenarios in three years, the most of any team in Europe's top five leagues. The preparation is so good that players can visualise these moments and see them manifest.



Gabriel leaps highest to bury Arsenal's winning goal from close range (Getty)

All of this was ironically a vision that materialised from a set of circumstances that could well have led to a very different version of this game. Without their first-choice midfield, and after the way the Brighton 1-1 draw had played out, it was easy to see Arsenal dropping more points to fall five behind Manchester City. A good old-fashioned crisis could have set in. Instead, that is what Spurs are facing because Arsenal stood up in so many ways, especially defensively. That was witnessed so directly in the match-winning goal. Cristian Romero lost Gabriel, who rose to head in a beautifully flighted corner from a few yards out.

It was all so easy, albeit thanks to that hard work but also granite-hard players. That's what Arteta has turned this team into, even if an element of imagination was missing without Martin Odegaard. The manager spoke afterwards about players who "are hard, have a thick skin" and who were only "hungrier and hungrier" to play when they kept getting bad news about absences during the week.

Spurs never looked

like getting into Arsenal's area so easily, after the energy from an admittedly impressive early burst dissipated. Even then, William Saliba made one brilliant challenge to completely consume Dejan Kulusevski's space. It was to be a sign of what was to come. Any time Spurs got close to the Arsenal area, on the occasions when they didn't make poor attacking decisions, one of Arteta's defensive players was there to shut it down.

This was the major difference between the teams. As one prominent Spurs figure lamented at half time, Arsenal looked like they knew exactly what they were about. The

gameplan and instructions were so clear, even if necessarily simplified. Part of that was down to the opposition.

It's brutal but, at this point, everyone in the Premier League knows what you're getting with Spurs. Opportunities at set pieces are certainly among them.

So, while Arsenal became so confident close to their own goal, Postecoglou's players seemed to panic in the same area. There were so many inexplicable decisions. Virtually every player was responsible for at least one, usually in the form of a bad pass, wrong option

or poorly-hit cross.

The last example was almost a theme of the game. The home crowd became so anxious about the refusal to shoot that they were soon imploring the players to do exactly that. It was summed up when, for one rare moment, the box opened up for Dominic Solanke, only for the forward to dummy it.

Spurs' main idea seemed to be to get it wide and try something hopeful, which was so easy for Saliba and Gabriel to clear away. Jurrien Timber stood out in terms of his physical presence, too, even if Spurs felt that eventually extended into a foul on Pedro Porro that could have been a red card. Arsenal just looked more commanding.

There is a bigger point there, to go with how Arteta has increased both the physicality and quality of this team. Spurs, by contrast, have leant further into buying mere potential. The wage bill remains so low, relative to rivals as well as the

club's revenue.

That has proven a promising model in football for most of the last decade and has broadly worked for Spurs in transforming them from an inconsistent mid-table club into one that is regularly around the Champions League places. The true difference is still revealed in games like this, though. Spurs were playing against a defence that might just be the best in Europe right now. You couldn't say their attack is anything close to that level.

Arteta added that, with the absences, he wasn't going to get into the sort of open game that Postecoglou's Spurs can be so good at. They weren't here. So many Tottenham crosses went nowhere. Even Son Heung-min, for so long one of the best performers on the planet, has been off it for some time. There just wasn't that sense of danger here.

Spurs are left with familiar questions. Arsenal are able to celebrate familiar qualities.

THE INDEPENDENT

Gwiji by David Chikoko



SPORT

Man City hearing is the chance to clear the club's name or taint its dominance of English soccer

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Fadlu hails Simba's 'spirit and fight' in Al Ahli Tripoli stalemate



Simba Sports Club midfielder Yusuph Kagoma clears the ball during their CAF Confederation Cup preliminary round first leg encounter against Al Ahli Tripoli held at Tripoli International Stadium, in Libya on Sunday. Photo: Courtesy of SSC

By Correspondent Michael Mwebe

SIMBA boss Davids Fadlu praised his side's resilience following their 0-0 draw away to Al Ahli Tripoli in the CAF Confederation Cup preliminary round first leg encounter on Sunday.

The 'Wekundu wa Msimbazi' played in front of a full-house hostile crowd and spent most of the game out of possession, but they defended incredibly well to earn a first leg stalemate.

Speaking to reporters after the match, the South African gaffer expressed his satisfaction with the fighting spirit and tactical performance of his players.

"I think it was a very good performance, especially the defensive performance from our players. We really showed we can fight and work together as a unit.

"In our previous matches we showed how good we can with the ball, I think today was a performance where we can comment without the ball.

"We created a few big chances in

the first half and in away matches these opportunities are few, you have to capitalize on them.

"It was a really good tactical performance from the players in terms of closing the space where we knew they were strong and using spaces in transitions.

"It will be a very different game once we come to Dar es Salaam," he said.

Fadlu admitted that they faced an intimidating atmosphere in a packed Tripoli International Stadium that was rocking, but highlighted that he hopes Simba fans can reciprocate

with a huge turnout in the second leg to help them grind out the needed result to knock out the Libyans.

"It was a really intimidating atmosphere. A huge credit to Al Ahli Tripoli for filling up the stadium and making it very difficult for us but I know Simba fans can go one better.

"I know Simba fans are gonna come and make it even more hostile," he said.

Simba will welcome Al Ahli Tripoli in the return leg in Dar on Sunday, September 22, with the aggregate winner qualifying for the CAF Confederation Cup Group Stage.

Simba urge fans to fill stadium for mouth-watering CAF Confederation Cup clash

By Correspondent Nassir Nchimbi

SIMBA SC's Information and Communication Manager, Ahmed Ally, has called on fans to turn up in large numbers at the Benjamin Mkapa Stadium for the crucial second leg of the CAF Confederation Cup second preliminary round against Al Ahli Tripoli.

The decisive encounter, set for September 22, follows a hard-fought 0-0 draw in the first leg in Libya. The Msimbazi Reds held their own in front of a hostile crowd of 45,000, a result that sets the stage for an electrifying return leg in Dar es Salaam.

Ally praised the team for their resilient performance in Tripoli, despite the intense pressure from the home supporters. He emphasized that the goalless draw provides head coach Fadlu Davids and his staff with ample time to strategize and

prepare for the home leg, where the advantage of playing at the Benjamin Mkapa Stadium will be crucial.

"The team showed incredible composure and maturity in a very hostile environment. Playing in front of thousands of Al Ahli Tripoli fans, they displayed the true spirit of Simba SC. Our technical bench, the only one without fan support, witnessed their remarkable performance," Ally said.

He stressed the importance of Simba's supporters in helping the club secure a place in the group stage of the CAF Confederation Cup and warned that it would be a missed opportunity if the stadium was not filled to capacity.

"For the return match, every Simba SC fan should encourage their fellow supporters to buy tickets from designated locations. Let's come

together and cheer our team to victory, propelling Simba SC into the group stage. The fans are the key to our success, and their support will make all the difference on Sunday," he added.

Despite finishing third in the Premier League last season, Simba remain determined to progress further in this year's CAF Confederation Cup after being eliminated in the quarter-finals of the 2021/2022 edition by Orlando Pirates.

Al Ahli Tripoli, meanwhile, reached the semi-finals in 2022 and are expected to provide tough competition.

Coach Davids has hinted at significant tactical adjustments for the second leg and, like Ally, urged the fans to come out in large numbers to create a formidable atmosphere at the Benjamin Mkapa Stadium.

"The atmosphere in Tripoli was incredibly intimidating, and I commend Al Ahli Tripoli's fans for filling their stadium and making it tough for us. However, I am confident that Simba fans will surpass that and create an even more hostile environment for our opponents. I urge all Simba SC supporters to attend in large numbers," Davids said.

As Simba prepare for the high-stakes encounter, the team is focused on securing a place in the CAF Confederation Cup group stage, a key milestone that would mark a significant achievement for the club.

With the support of their passionate fans and the guidance of Coach Davids, Simba are determined to advance and continue their quest for continental glory.

The winner of the tie will advance to the last 16 of the competition.

EATV WEDNESDAY

TO NIGHT @ 9:00

UJENZI

UJENZI provides information and ideas on residential construction, interior decor and residential appliance markets values. The show aims to enhance residential construction. It provides free expert advice, news and commentary.

eastafrika RADIO

05:00 Supa Breakfast
09:00 MAMAMIA
12:00 Kipenga Xtra
13:00 Planet Bongo
16:00 EA Drive
19:00 Kipenga
21:00 The Cruise

88.1FM DAR ES SALAAM

Singida BS now seek to extend perfect Premier League start against stubborn Pamba Jiji

By Correspondent Seth Mapoli

SINGIDA Black Stars FC will take on Pamba Jiji FC at 2:00 pm today at the CCM Kirumba Stadium in Mwanza, in what is shaping up to be a crucial Premier League encounter.

Both teams are eager to secure valuable points early in the season to maintain their momentum.

At a pre-match press conference, Singida Black Stars' assistant coach Denis Kitambi stressed the importance of improving their finishing in front of goal. Despite the team's strong start to the season, Kitambi urged his players to capitalize on the scoring opportunities that come their way.

"All our players are fit, and we've prepared well. We know Pamba Jiji FC is a solid team, having neither won nor lost in their first three matches. This tells us they have a strong defense, and we will approach the game with respect," Kitambi said.

Singida Black Stars currently lead the Premier League table, but head coach Patrick Aussems has expressed concern about the team's finishing, urging his attackers to be more clinical.

Despite scoring six goals and conceding just two in their last three matches, Aussems emphasized the need for efficiency against Pamba Jiji, whose defense has been unyielding so far.

Pamba Jiji FC, who have yet to taste victory this season, have drawn all three of their league fixtures, including a goalless match against Azam FC. Under head coach Goran Kopunovi, the newly promoted side has impressed defensively but has struggled to convert chances.

"We need to continue making it tough for our opponents by defending as a unit. I believe the goals will come soon," Kopunovi said. Today's match will test his team's resilience against a high-scoring Singida Black Stars side.

Pamba Jiji are currently eighth in the Premier League standings, while Singida sit comfortably at the top with nine points from three matches. After today's match, Pamba Jiji face a demanding fixture list, including games against Mashujaa FC, Young Africans, and Kagera Sugar FC. Singida Black Stars, meanwhile, will be looking to keep their winning streak alive ahead of upcoming matches against JKT Tanzania and Mashujaa FC.

In addition to the Singida-Pamba showdown, Coastal Union will play Namungo FC later today at 4:00 pm at the KMC Complex in Dar es Salaam. Both teams are still searching for their first victories of the season, making the stakes high as the Premier League heats up.

With today's fixtures promising excitement, fans can look forward to a thrilling day of football as teams jostle for early dominance in the Premier League standings.

Flexibles by David Chikoko

