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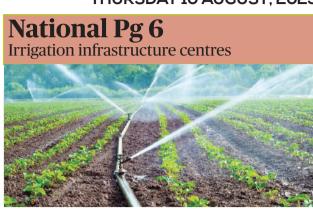
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TANZANIA

THURSDAY 10 AUGUST, 2023









AGRA and partners all ready for Africa food systems forum

By Guardian Reporter

ORGANISATIONS working with the Alliamce for a Green Revolution in Africa (AGRA) are nearing completion of preparations for this year's edition of the Africa food systems summit, slated for September 3 to 8 in Dar oes Salaam.

Amath Pathé Sene (pictured), managing director of the African Food Systems Forum, set out in an online statement yesterday, extensive planning and groundbreaking vision "behind the efforts to make this convention a pivotal moment in worldwide

He said that the forum secretariat along with strategic partner AGRA and 29 other partners were hugely satisfied with the support that President Samia Suluhu Haasan nd the government's commitment "towards making this forum a resounding

Praising the Tanzanian leadership for their decisive role in endorsing agriculture



We look forward to comprehensive coverage and the participation of stakeholders from around the globe

and food systems transformationm he said the forum goes beyond the confines of a simple conference, but emerge as an international clarion call for action.

"It aims to rally stakeholders worldwide to reimagine and revamp the food system," he stated, urging all concerned groups worldwide to "join us in transforming the food system and fostering a healthier, more prosperous world."

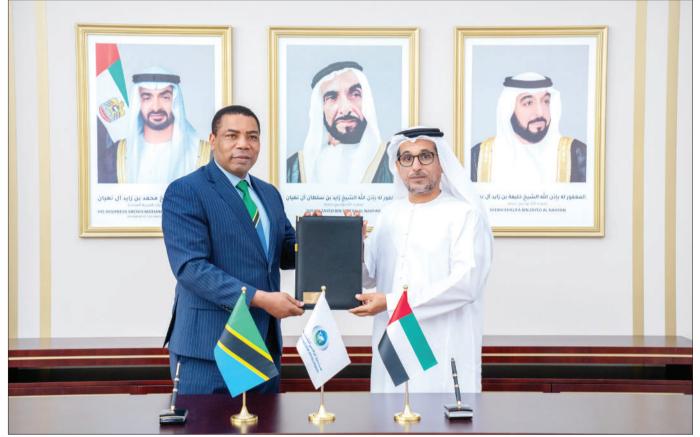
Such a shift would also create employment opportunities for young people and women in particular, he saidm, extending an invitation to "explore the beautiful Tanzanian landscape."

The summit will be preoccupied with contributing to the food system overhaul, he emphasised, while directing preliminary attention to the welcoming gesture, anticipating everyone's presence here in September.

"Feel free to arrive early or extend your stay, take the opportunity to explore the wonders of Tanzania, and join us in transforming the food system to create a healthier, prosperous world and job opportunities for youth and women," he said of the food system jamboree

He said that the conference program is nearing finalisation, and invitations have **TURN TO PAGE 2**

Abu Dhabi fund in \$30m soft loan pact



Finance minister Dr Mwigulu Nchemba (L) and Abu Dhabi Fund for Development director general Mohammed Saif Al Suwaidi pictured in Dubai yesterday displaying documents on an agreement they had just signed for a 69.9bn/- soft loan the fund will extend to Tanzania for the execution of work on the development of 167-km 220-kilovolt infrastructure from Benaco to Kyaka and the expansion of the Kyaka power cooling station in Kagera Region. Photo courtesy of I

UDSM 'grasshopper bread' sparkles as exhibition ends

By Guardian Correspondent, Mbeya

TECHNICIANS at the University of Dar es Salaam (UDSM) have invented technology for adding value to the longhorned grasshopper (Senene) using its own fats for making foods that help to prevent heart diseases.

Crispin Ndelende, a tutorial assistant at the UDSM Department of Food Sciences, unveiled the food innovation that earned the university its first prize standing in the education institutions category.

The win was handed at the climax of

In addition, the grasshopper has quality elements like iron, zinc and Vitamin B12 all of which are essential for human health

the agricultural exhibition for farmers, livestock keepers and fishermen at the John Mwakangale grounds here on Tuesday, which also attracted foreign participants.

He said at a press conference that the species' fat assists in the prevention of heart stroke and blood pressure, boosting cerebral health, making the insect a potential source of good proteins.

The fats are classified as Omega3 and Omega6 having the quality of helping the prevention of heart diseases and strengthening cerebral health for

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By Guardian Correspondent, Abu Dhabi

THE Abu Dhabi Fund for Development (ADFD) has agreed to issue a \$30m (70bn/-) soft loan to build a 220KV transmission line from Benaco to Kyaka and expansion of the Kyaka sub-station in Missenyi District, Kagera

Finance minister Dr Mwigulu Nchemba signed the agreement at ADF head offices in Abu Dhabi, along with ADFD director general Mohamed Saif Al-Suwaidi.

The project involves building the 167km transmission line from Benaco to Kyaka, estimated at \$119.4m in total costs, which the minister said the new funds will supplement other loan funds.

He pointed at the OPEC Fund for International Development (whose members are large petroleum exporters), extending a \$60m loan, the Saudi Development Fund \$13m and local financing set at \$2.4m.

This transmission project will boost power supply to the Lake Zone, with Kagera Region



starting to use power from the national grid instead of connecting power from neighbouring Uganda, he said.

Expressing gratitude for ADFD support for government efforts in the energy sector, he said that so far ADFD has issued \$96.6m directed at various development projects.

The ADFD director said that the fund sponsors strategic projects to enable Tanzania attain development goals, noting that the strategic power transmission project is an important step to attain such goals.

There were other opportunities for cooperation between the fund and the government including in the tourism sector, agriculture and road building in both parts of the Union, he said.

Among the projects which ADFD has sponsored is the construction of Wete Hospital in Pemba, the 77km Kidawe-Uvinza tarmac road, the Kagera Sugar factory and a water project for Zanzibar rural areas, now

ADFD had also soft loan funded the Uvinza-Malagarasi road at \$15m, he added.

AU transition mission in Somalia military commanders meet over troop withdrawal

Top military commanders of the African Union (AU) transition mission in Somalia (ATMIS) met yesterday to evaluate the first phase of ATMIS troop withdrawal from Somalia, which was successfully implemented in June.

The meeting, held in Somalia's capital Mogadishu, was attended by contingent commanders of the five troopcontributing countries; Kenya, Uganda, Djibouti, Ethiopia and Burundi. It was chaired by ATMIS Force Commander Lt. Gen. Sam Okiding (pictured).

"We discussed a wide range of issues, including the general security situation and the threats posed by Al-Shabaab and came up with resolutions to be implemented by the respective sector commanders," said Lt. Gen. Okiding at the end of the meeting.



ATMIS withdrew 2000 soldiers from Somalia at the end of June and handed over six Forward Operating Bases (FOBs) to the Somali Security Forces (SSF) in line with the UN Security Council Resolutions 2628, 2670 and 2687.

"We also discussed the transition in detail, mainly phase one drawdown and its impact as well as our capacity and capabilities for subsequent operations,"

added Lt. Gen Okiding. The meeting conducted under the theme, "Enhancing Synergy Towards Implementation of ATMIS CONOPS," also discussed the upcoming phase two withdrawal of 3000 ATMIS troops, which is expected to be completed

by the end of September. Meanwhile, the Somali National Army (SNA) forces with the help of foreign troops carried out an operation early today in the Mukayle area under the Bulaburte district of the Hiran region.

The allied forces targeted an oversized garage in the area, where Al-Shabaab was preparing car bombs

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NEWS

Guardian

UDSM 'grasshopper bread' sparkles as exhibition ends

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children and adults, he said.

"In addition, the grasshopper has quality elements like iron, zinc and Vitamin B12 all of which are essential for human health," he stated, underling that innovation was vital as people face challenges eating the insect for health purposes.

The varsity department has come up with a technology to make various food products which contain such nutrients, when the grasshopper is embedded in the preparation materials.

Technicians at the department sought for some long-horned materials, remaining with the added.

residue that was used to make various food products including bread and biscuits.

These foods and others will enable people who cannot eat the grasshoppers wholesome to use such foods instead, he said.

Dr Hezron Onditi, the director of undergraduate studies at the Dar es Salaam University College of Education (DUCE), said that during the exhibition they came up with various items arising from expert innovations.

Technicians had innovated various machines including those for helping farmers to dry cashew nuts and add its value, milling equipment for small entrepreneurs grasshoppers and squeezed out and technology for fish farming, he

President Ruto: We have stabilised the economy

NAIROBI

President William Ruto has said his administration has stabilised the economy one year after the August 9 general election.

Dr Ruto said the first order of business by his new administration last year was to plug a Sh300 billion hole in the 2022/23 budget.

"We now have a firm foundation and I want to announce that we have stabilised the economy. We are going to be prudent in the management of our resources," Dr Ruto told leaders and residents during a meeting held at Sagana State Lodge in Nyeri on Tuesday.

"Our first assignment when we took over power was to deal with the Sh300 billion hole in the budget. In our new budget (2023/24), we have reduced borrowing by up to Sh500 billion. One cannot improve the economy by taking loans unnecessarily," the head of state

Last year, President Ruto asked all ministries to cut spending totalling Sh300 billion as a way of managing the debt burden.

Dr Ruto made the pronouncement on Thursday, September 29 during his address to the joint parliamentary sitting of the Senate and the National Assembly.

He said the order would review the budget downwards from Sh3.31 trillion to Sh3.01 trillion.

However, Kenyans are still feeling the pressure of the rising cost of living with the prices of food and fuel remaining high. Kenyans are also grappling with a weakening shilling that has hit Sh150 to the

On Tuesday, he emphasised the need for all Kenyans to pay taxes.

"We should pay taxes to achieve self-sufficiency. We are on the right track and we will succeed as a nation," he added.

Dr Ruto said his government was negotiating a preferential trade agreement with the United States of America (USA) and the United Arab Emirates (UAE) to find markets for the country's locally manufactured products.

"Our goal is to increase the manufacturing sector's share of gross domestic product (GDP) from the current 7 per cent to 15 per cent in the next five years. By 2030, we want to reach 20 per cent of GDP. We also want to increase our exports as a percentage of GDP from 10 per cent to 30 per cent. These two paradigms are driving our economic conversation," he

The Head of State reiterated his government's commitment to eliminating cartels in the agricultural sector and protecting farmers from poor earnings.

"In our Kenya Kwanza Plan, we want to eradicate cartels in the agricultural sector and revamp the entire mechanism. We need to clean up the agriculture sector and I must tell you that we will not continue like this," said Dr Ruto.

He stressed the need to focus on value addition to all the tea produced in the country and entrench more reforms in the

"Currently, we are only doing five per cent value addition on all the tea we produce. In five years, we want to do a 50 per cent value addition of all our tea here in Kenya so that we can improve the income of our farmers," said the President.

"We are going to review the Tea Act so that we sort out the whole ecosystem. The tea sector earns the country Sh120 billion a year. We want to improve it to Sh150 billion so that we can ensure that farmers get more money," he added.

AGENCIES

US and Somalia meet on fight against Al-Shabaab commitment to lasting peace in

THE prime minister of Somalia Hamza Abdi Barre received the US Chargé d'Affaires, Shane Dixon at his office in Mogadishu on Tuesday, August 8.

Both sides discussed the paramount interest of the two countries, US support for Somali military operations and community stabilization in the fight against Al-Shabaab, according to the American

"The United States will continue to work to safeguard the hardfought victories of the

SNA forces and the Somali people as well," added the US embassy in Mogadishu.

Barre thanked the United States Government for the unwavering security and development assistance to Somalia, with a special focus on the ongoing liberation campaign against Kharijite groups.

On his part, . Dixon hailed the Somali-led military operations against terrorist elements, reaffirming his country's

Somalia.

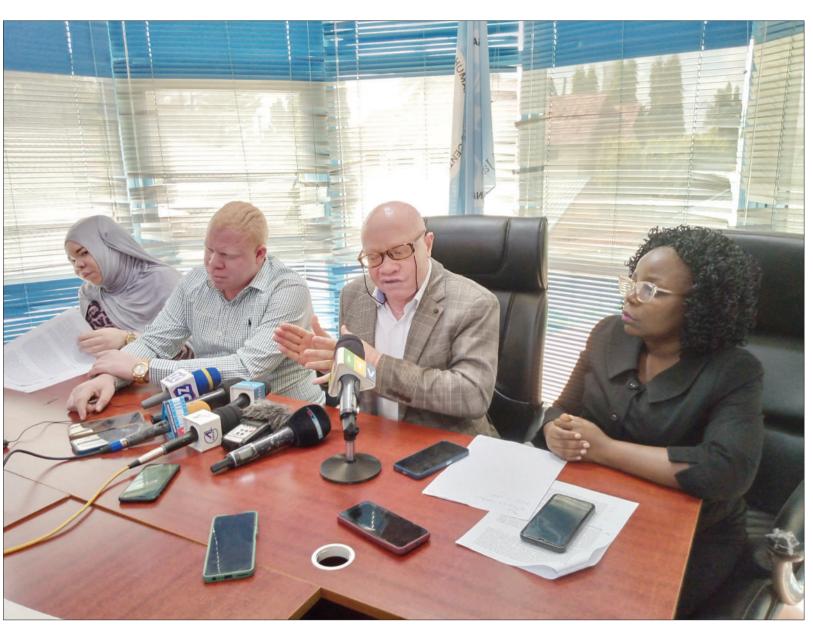
The United States has provided more than \$3 billion in humanitarian assistance for Somalia since 2006 to address the problems of drought and it trains the Danab brigade

US military officers in Somalia train DANAB commandos and take part in raids and airstrikes against the Al-Qaeda-linked Al-Shabaab, which poses a potent threat to

Meanwhile, Over 60 terrorists affiliated with the al-Shabaab terror group from Somalia on Tuesday targeted civilians in Kenya's Lamu County, killing two and injuring at least 10 others.

In a statement on Tuesday, Kenya's Interior Minister Kithure Kindiki confirmed the attack on the busy Garsen-Witu-Lamu Highway in Lamu County, approximately 241 kilometers (150 miles) northeast of the capital Nairobi, saying two travelers were killed and 10 others injured who were taken to the hospital.

AGENCIES



Tanzania Albino Society national chairman Godson Mollel (2nd-R) pictured in Dar es Salaam yesterday reading to journalists what he said was a statement by the society demanding that Simba Sports Club apologise for allegedly humiliating a person with albinism. With him are TAS projects coordinator Salehe Mkami (2nd-L), TAS secretary general Baatha Mtoteye (L) and Legal and Human Rights Centre managing director Dr Anna Henga.

FROM PAGE 1

been dispatched to all potential participants, including over 80 ministers, more than 15 Heads of State, and several past state leaders.

"We are preparing to host over 3000 delegates on the ground, and an additional 5000 to 7000 participants online," he elaborated, in a preparatory note reflected in a thematic aspect of the conference, namely the need for significant

investments and digitalisation. Looking at Africa as a land of opportunities posing fewer risks

AGRA, partners ready for Africa food systems forum than other parts of the world, agricultural practices, abundant to comprehensive coverage and the part with its graphical practices, abundant to comprehensive coverage and the participant of stellaholders from the underlined that "it is graphical practices, abundant to comprehensive coverage and the participant of stellaholders from the underlined that "it is graphical practices, abundant to comprehensive coverage and the participant of stellaholders from the underlined that "it is graphical practices, abundant to comprehensive coverage and the participant of stellaholders from the underlined that "it is graphical practices, abundant to comprehensive coverage and the participant of stellaholders from the underlined that "it is graphical practices, abundant to comprehensive coverage and the participant of stellaholders from the participant of s he underlined that "it is crucial resources, and dedicated leadership,

integrate this perspective into the conversation to ensure that it influences policy-making encourages appropriate and investments."

"With its Tanzania stands ready to display Africa's inventive solutions for food system transformation during the summit," he declared.

"To the media, this will be a forward-thinking significant event. We look forward participation of stakeholders from around the globe," he further noted.

The secretariat appreciates efforts in raising awareness, disseminating accurate messages and highlighting opportunities within food system value chains, he added.



Elizabeth Riziki (C), national director of the Tanzania Chapter of the Media Institute of Southern Africa (MISA-Tan), and Finland's Ambassador to Tanzania, Theresa Zitting, sign a two-year agreement for working together in collaboration with Protection Africa International on a project focusing on the realisation of human rights through media and legal reforms. The event was held at the Finnish Embassy in Dar es Salaam yesterday. Looking on is MISA-Tan chairperson Salome Kitomari. Photo: Guardian Correspondent

FROM PAGE 1

aimed at conducting a suicide attack against a key army position.

"The National Army destroyed four vehicles packed with explosives to harm the Somali people. We killed militants specially trained to carry out the explosions," said the Govt.

A senior army officer in Hiran said that fierce firefights between the military and Al-Shabab began

AU transition mission in Somalia military commanders meet over troop withdrawal

early on Tuesday, especially in the villages around Bulo-Burte following the raid.

The Somali government forces recently increased the planned attacks targeting Al-Shabaab bases in the Hirshabelle and Galmudug state, where since 2022 the group

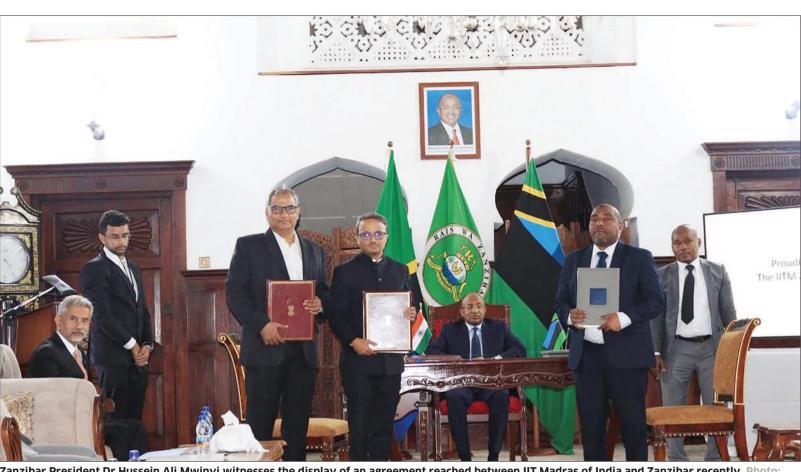
lost key ground.

Somalia's information ministry said Saturday that the army's offensives killed 160 Al-Shabab fighters and liberated several villages from the group during a week-long operation.

Somali President Hassan Sheikh

Mohamud, who was elected in May 2022, announced a "total war" against the Al-Shabaab after the group attacked the Hayat hotel in Mogadishu.

AGENCIES



Zanzibar President Dr Hussein Ali Mwinyi witnesses the display of an agreement reached between IIT Madras of India and Zanzibar recently. Photo:

Zanzibar to become technology and innovation hub in Africa

By Guardian Reporter, Zanzibar

THE launch of India's prestigious Institute of Technology Madras (IITM) in Zanzibar stands out as an exemplary partnership initiative in Africa and Tanzania.

IIT IS set to captivate the global academic community, corporate sphere, and students alike within an astonishingly brief time frame.

This offshore campus of IIT Madras materialised through the signing of a Memorandum of Understanding (MoU) on July 5, 2023, witnessed by Zanzibar President Dr. Hussein Ali Mwinyi, and Dr. S. Jaishankar, India's Minister of External Affairs. Commencement of classes are scheduled for October this year.

As outlined by President of Zanzibar during the MoU signing event, this institute will be an international campus attracting students from all over Africa and world.

These programmes meticulously designed to cultivate expertise in Data Science and Artificial Intelligence, pivotal subjects that are poised to underpin

Africa's technological advancement. More interdisciplinary subjects are planned for the future taking into consideration the needs of the modern age and as well as the needs for Africa's future.

Right from its inception, the Zanzibar campus has enjoyed India's dedication to fostering a robust backing from the Tanzanian partnership with Tanzania and

Additionally, Tanzanian scholars, including those from Zanzibar, will be awarded prestigious ICCR scholarships to undertake Masters and PhD programmes at IIT

It is expected that scholars will gain exposure to cutting-edge research and academic excellence, subsequently assuming faculty roles at IITM Zanzibar, thereby cementing the institution's holistic ownership by Tanzanians while retaining unwavering support from IIT Madras.

IITM Zanzibar's Notably, distinction as the first-ever overseas campus of the IITs underscores

Africa at large, aimed at nurturing knowledge collaboration. Dr. S.Jaishankar, India's Minister of External Affairs, reiterated this commitment and unwavering support for IITM Zanzibar's success.

Remarkably, mere months following the MoU's signing, IITM Zanzibar has forged affiliations prestigious universities worldwide-such as the University of Birmingham in the UK, the African School of Economics, Deakin University in Australia, and Nigerian University of Technology and Management.

This network expansion signifies IITM Zanzibar's rapid integration into the international academic landscape. Furthermore, multitude of prominent corporate entities have expressed keen interest in partnering with IITM Zanzibar, offering students enticing internship opportunities that may seamlessly transition into full-time employment prospects.

Tanzania annual inflation down to 3.3 per cent in July - NBS

By Polycarp Machira, Dodoma

THE annual headline inflation rate for the month of July, 2023 decreased to 3.3 per cent from 3.6 per cent recorded for the month of June, 2023, the National Bureau of Statistics (NBS), has said.

In a statement released yesterday, NBS said the decrease of the headline inflation explains that, the speed of price change for commodities for the year ended July, 2023 has decreased compared to the speed that was recorded for the year ended June, 2023.

However, the overall index went up from 109.25 recorded in June, 2022 to 112.67 in July, 2023 as food and non-alcoholic beverages inflation rate for July, 2023 has decreased to 6.1 percent from 7.8 percent that was recorded in June, 2023.

On the other hand, the annual inflation rate for all items without food and non-alcoholic beverages for July, 2023 increased to 2.2 percent from 1.8 percent that was recorded in June, 2023.

"The national consumer price index for July 2023 has decreased to 112.67 from 112.81 that was recorded in June 2023. The decrease of the overall index is attributed to price decrease for food and non-food items," reads the statement.

Some food items that contributed to a decrease of the index include: wheat grains by 2.4 percent, rice (3.5), maize grains (4.4), maize flour (6.5), freshwater fish (1.4) dried sardines (2.2) sunflower oil (0.4), groundnuts (5.1), round potatoes (4.3) and sweet potatoes (5.5).

Others are fresh cassava (3.8), dried beans (5.5), dried lentils (1.0) dried peas (2.3), dried cowpeas (4.3) and cassava flour (3.8).

On the other hand, some nonfood items that contributed to a decrease of the index include:

kerosene by 0.1 percent, firewood (2.3) wood charcoal (0.6), diesel (5.2) and petrol (4.5).

The NCPI measure changes over time in the cost of a fixed basket of goods and services that are purchased by a representative sample of households in Tanzania.

Currently, the NCPI basket comprises 383 goods and services, of which 132 are food and nonalcoholic beverages and 251 are nonfood items.

With regard to geographical coverage, the NCPI uses price data collected from all 26 regional headquarters in Tanzania mainland.

In comparison with other East African countries of Uganda and Kenya, both have also recorded decreased inflation rates with Kenya recordingb7.3 percent in July, 2023 compared to 7.9 percent in June, 2023.

Uganda recorded a decreased inflation rate of 3.9 percent in July. 2023, down from 4.9 percent in June, 2023.



The national consumer price index for July 2023 has decreased to 112.67 from **112.81 that was** recorded in **June 2023. The** decrease of the overall index is attributed to price decrease for food and non-food items



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INTRODUCTION

World Wide Funds for nature (WWF) Tanzania country office is an international non-governmental organization which is working to ensure that humans live in harmony with nature. In Tanzania WWF performs various projects and programs in the priority landscapes i.e., SOKNOT, Water Tower, Ruvuma, and RUMAKI Seascape. In programs and projects execution WWF is working with various stakeholders i.e., governments at different tiers which includes local, regional and central, communities, private sectors, media and civil society organizations.

WWF Tanzania Country Office has received funding from WWF UK and WWF Sweden to implement the projects in the SOKNOT landscape stretches from Lake Victoria to the Indian Ocean, the Southern Kenya - Northern Tanzania (SOKNOT) transboundary area covers some 134,000 square kilometers. SOKNOT is famous for its wildlife, indigenous cultures and the variety of internationally renowned and iconic conservation areas, including among others the famous national parks of Serengeti, Masai Mara, Mkomazi, Tsavo, Kilimanjaro and the Ngorongoro crater, two UNESCO world heritage sites (Serengeti, Kilimanjaro), one RAMSAR wetland (Lake Natron), one UNESCO Biosphere Reserve (Amboseli), important bird habitats (Lake Natron, Loita, Amboseli, West Kilimanjaro) as well as 39 communal conservancies and four wildlife management areas.

WWF Tanzania for this tender, it aims at procuring Human Lion Conflict (HLC) mitigation equipment to reduce HLC with the ultimate goal of ensuring that people and lions live and flourish together by finding sustainable solutions to lion conservation in the Mkomazi Sub-Landscape.

WWF Tanzania invites eligible Tanzanian Suppliers/Contractors registered by relevant Authorities/Bodies to bid for the tender.

Application Procedure & Submission of Applications

WWF TCO invites applications from competent, qualified and experienced bidder(s) through the following address:

Secretary, Procurement Committee WWF Tanzania

Kiko Street, Off Mwai Kibaki Road Plot 252, Mikocheni P. O. Box 63117, Dar es Salaam, Tanzania Tel: +255 22 277 5346/277 2455/270 0077

All applicants should direct their electronic copy to the procurement e-mail at procurement@wwftz.org Interested applicants may access the Full Detailed Tender Document through the following website:

https://www.wwf.or.tz/jobs_and_opportunities/consultancies_and_tenders/

All applications should reach us by or before 05:00pm Tanzania local time on Wednesday, 23rd August 2023.

WWF has a principle of zero-tolerance to fraud and corruption, if you encounter such incident, report by sending an email to fcci@wwftz.org



policy forum

CALL FOR PROPOSALS TO UNDERTAKE A STUDY ON FAIR TAX MONITOR IN TANZANIA

Policy Forum (PF) is a network of more than 60 Tanzanian Civil Society Organisations established in 2003 and drawn together by their specific interest in augmenting the voice of ordinary citizens to influence policy processes that help in poverty reduction, equity and democratization with a specific focus on public money accountability at both central and local level as the underpinning pillar on which all PF activities are based.

PF undertakes studies to recommend relevant actions that should be taken by Civil Society Organizations (CSOs), Government and other stakeholders to better promote the principles of good governance. This time the focus is on Fair Tax Monitor, a study that will provide an overview of national tax systems and identify the main challenges and opportunities. The study is expected to generate data from the tax administrative procedures and use it to support the Government in the fight against practice/Administrative-induced poverty and inequality through an effective management of the policy and practice framework within the fiscal regime.

Policy Forum seeks to hire a consultant:

To conduct a study on Fair Tax Monitor. PF intends to maintain the FTM six distinct thematic evaluation categories. These categories are meant to cover the main issues that tax systems in developing countries including Tanzania face today, and to reflect the idea of a fair tax system. The categories included in the FTM's methodology to evaluate the tax systems are: -

- Distribution Of the Tax Burden and Progressivity-Inequality.
- Revenue Sufficiency and Tax Leakages
- Tax Competition and Corporate Incentives
- Effectiveness Of the Tax Administration
- Government Spending
- Transparency and Accountability

Interested applicants can view the full Terms of Reference (TOR) on our website:

Applications should be sent by email to info@policyforum.or.tz not later than 25th August 2023.

Campaign launched to demand return of the remains of the Chaga ancestors

By Correspondent James Lanka, Moshi

ARCHAEOLOGISTS University of Dar es Salaam (UDSM) and other partners have launched campaign to demand the return of the remains of the Chaga ancestors which is said to have been trafficked to European museums some years

Other partners include Old-Moshi Cultural Tourism centre in collaboration with Nairobi-based German organization-Heinrich Boell Stiftung (HBS).

The campaign launch was held at Tsuduni village in Old-Moshi ward, Moshi Rural District, Kilimanjaro Region. It also facilitates plans to build special Museum containing all historical materials about the Chaga tribe which will be used to inform generations about the history of Kilimanjaro Region.

The event attracted chiefs from Chaga, Pare in Kilimanjaro Region, Meru and Maasai in Arusha Region, UDSM's archaeologists, religious and government leaders.

The event also aimed at commemorating the life of the legend chief Mangi Meli of Old Moshi who was hanged Germany colonialists on March 2, 1900 at Kolila area.

Speaking at the launch of the campaign, Moshi District Commissioner Kisare Makori said over the weekend.

DC Makori said that there is little information on Tanzanian communities before colonisation, noting: "We are going to work with different stakeholders to make sure that our historical remains are kept well for sustainable archives."

"This is the right time to demand the remains of our ancestors during the colonial era, we understand there are in various museums in Europe," he said, adding that history shows that Chief Mangi Meli, was one of the most powerful in the Chaga community of Old Moshi, Kilimanjaro Region, in the late

"We are going to work with different stakeholders to make sure that our historical remains are kept well for sustainable archives," he explained.

The Chief Magi Meli's grandson, Isaria Meli said dialogue that his grandfather was chief for a decade before his execution by the German colonists on March 2, 1900, by hanging him in a public square in Old Moshi.

"We have been searching for

the lost skull of our beloved Mangi Meli for a very long time; he was a chief from the north of what is now Tanzania was executed in 1900 for his role in a rebellion against German colonial rule. After he died, his body was decapitated and his head was taken to Germany," he explained.

One of coordinator of the event from Old-Moshi Cultural Tourism, Gabriel Mzei Orio explained that the event aims at remembering the life of Chief Mangi Meli as well demanding for his remains including his skull that is said to be taken to Germany.

Dr. Valence Silayo from the Department of Archaeology and Heritage at UDSM said that researchers have found more than 514 Tanzanian remains in the collection whereby 375 of them are in some museums in Germany while the others are in some European and American countries.

He said most, many of them skulls were taken while the country was under German rule, which is more than double the original estimate, promising to work in collaboration with chiefs in Tanzania and other researchers in Germany and in Tanzania who are still researching to identify the skulls and other remains through DNA samples to make sure that the skulls and bones are taken back to their origins.

Dr. Silayo was accompanied by other archeologists in the special dialogue including Dr. Emanuel Temu from the Bagamoyo Cultural and Heritage College, Prof Pastory Bushozi and Dr Nancy Rushokola, both from the Department of Archaeology and Heritage at UDSM who also presented their papers on how to involve community members in demanding for ancestral remains.

Director for HBS, Joachim Paul explained that, his organisation contributes to democratic governance and social cohesion in the region through advancing civic and political spaces for dialogue.

Traces of Chief Mangi Meli of the Chagga community in Old Moshi can still be found in songs, stories and archives. But his head is missing.

"This is the right time to demand the remains of our ancestors during the colonial era, we understand there are in various museums in Europe"



President Samia Suluhu Hassan leads Agriculture, Livestock and Fisheries ministers Hussein Bashe and Abdallah Ulega to take a look at FAW vehicles which had been assembled at Kibaha by FGA factory at the just ended Farmers Day in Mbeya Region on Tuesday. Photo: Guardian Correspondent

US and govt announce food security project

By Guardian Correspondent, Mbeya

UNITED States government and Tanzania have announced USAID's new food security activity Tuhifadhi Chakula ("Let's Reserve Food"), a five-year, \$24 million initiative to be implemented by the Tanzania Horticulture Association in partnership with the Southern Agricultural Growth Corridor of Tanzania (SAGCOT) centre.

It was announced during this year's at the just-ended Farmers' Day exhibition held here at national

By targeting and reducing food loss and waste, the USAID Tuhifadhi Chakula project will increase food increase employment, and generate livestock, and fisheries sectors," said practices, and inputs; bolstering

export opportunities for Tanzania USAID/Tanzania Mission Director - especially among women and

In Tanzania, 40-50 percent of crops are lost between the field and the end market. USAID's Tuhifadhi Chakula project will work with farmers, traders, processors, and other actors in the value chain to cut food loss and waste in half. The project was designed in collaboration with the Ministry of Agriculture and aligns with its National Post-Harvest Management Strategy. The project will initially operate in Arusha, Mbeya, Morogoro, Njombe, Coast, Tanga, and Zanzibar.

security, improve livelihoods, significant strides in the agriculture, promoting improved technologies,

Craig Hart speaking during the Nane Nane event in Mbeya. "Kilimo ni Uti wa mgongo and together with determination and perseverance, we can navigate the pathway to a more promising and sustainable future.

While in Mbeya, Mission Director Hart visited the sites of several on-going USAID Feed the Future Projects, including Kilimo Tija ("Productive Agriculture"), the Private Sector Strengthening Activity, and Alliance for a Green Revolution in Africa activities. Together, these activities are focusing on agriculture-led growth "Today, we celebrate Tanzania's by strengthening the private sector;

load factor.

horticulture, and facilitating value addition.

Recently, Tanzania received a renewed designation as a Feed the Future focus country. During her June visit to the country, USAID Administrator Samantha Power reaffirmed the robust partnership between the United States and Tanzania concerning food security and nutrition, poverty reduction, and agricultural growth.

Craig Hart, the newly appointed USAID/Tanzania Mission Director, also expressed his appreciation for the long-standing and fruitful relationship between USAID and Tanzania during a meeting with the Minister of Agriculture, Hussein Bashe and at the Nane Nane event in Mbeya.

African airlines see a sweet and sour summer season

By Michael Wakabi

AFRICAN airlines saw mixed fortunes during June the International Air Transport Association (IATA) says

cargo demand dipping 2.8 percent relative to June 2022,

2023 with traffic rising 34.7 per cent year on year but in its analysis of market data for the period.

highest among the regions but aggressive growth in

The gain in African passenger traffic was the second-

A 2.8 percent contraction in cargo demand continued a deceleration that was also evident during May, when performance declined 1.9 percent. The contraction persisted despite a 3.7 percent reduction in capacity relative to June 2022.

capacity by 44.8 percent, diluted the load factor which fell 5.1 percentage points to 68.1 percent, the lowest among the regions. Relative to a year ago, Africa was the

only region to see a decline in the monthly international

Looked at in terms of the first half of 2023, cargo demand shrunk faster at 4.4 percent against a 1.6 percent increase in capacity. The region's share of the global cargo market remained unchanged at 2 percent for the period under review.

The change in Africa's passenger traffic was in tandem with the global industry which witnessed a 33.7 percent increase compared to June 2022. IATA says all markets experienced "robust growth" with international RPKs reaching 88.2 percent of June 2019 levels. International traffic for the first six months of 2023 was up 58.6 percent over the first half of 2022. IATA said in June that it predicted that airlines would generate \$9.8 billion in net profits in 2023, although Africa is still expected to be loss-making at \$-0.5 billion.

"The northern summer travel season got off to a strong start in June with double-digit demand growth and average load factors topping 84 percent," says IATA Director General Willie Walsh, adding: "Planes are full which is good news for airlines, local economies, and travel and tourism dependent jobs.'

Walsh suggested that passenger growth could have been even faster-paced, were it not for supply-chain bottlenecks, which have stifled capacity.

"As strong as travel demand has been, arguably it could be even stronger. Demand is outrunning capacity growth. Well documented problems in the aviation supply chain mean that many airlines have not taken delivery of all the new, more environmentally friendly aircraft they had expected, while numerous aircraft are parked awaiting critical spare parts.

"And, for the fleet that is in service, some air navigation service providers (ANSPs) are failing to deliver the requisite capacity and resilience to meet travel demand. Delays and trimmed schedules are frustrating for both passengers and their airlines. Governments cannot continue to ignore the accountability of ANSPs in places where passenger rights regimes place the brunt of accountability on airlines," Walsh said.

DIVIDEND DECLARATION FOR THE FINANCIAL YEAR 2022

The Annual General Meeting (AGM) of the Bank, which was held on 24th June, 2023 approved the payment of TZS 26 per share as dividend for Financial Year 2022 as submitted by the Board of Directors. Pursuant to the dividend payment declaration, the Share Register details shall remain as follows

Announcement Date	09th August 2023
Trading of Share Cum Dividend	09th August 2023 - 28th August 2023
Trading of Share EX Dividend	29th August 2023 onwards
Closure of the Members Register	31st August 2023
Dividend Payment on	06th October 2023

Dividend will be paid directly to the Shareholder's bank account or mobile wallet. Shareholders are advised to update their details by visiting or sending their details to the Company Registrar on the address below:

The Registrar CSD & Registry Company Limited 2nd Floor, NHC Corporate Office Kambarage House, 6 Ufukoni Street P.O Box 70081 Dar es Salaam Mobile 0746 160 516

Email: registrar@csdr.co.tz BY ORDER OF THE BOARD



A delegation from the Mining Commission gets a briefing about Kenyangi primary school at Matongo village in Tarime District which had been built by Barrick North Mara Gold Mine via its Corporate Social Responsibility management concept (CSR). Photo: Guardian Correspondent

Mining Commission hails Barrick North Mara on the CSR projects

By Guardian Correspondent, Tarime

DIRECTOR of Mineral Audit and Trade Department from Tanzania Mining Commission, Andrew Mgaya has commended Barrick North Mara Mine for continuing implement community projects and called to the mine's management, government officials in the mine area to collaborate with the residents in making sure every project is sustainable.

on early week following the visit is essential," Mgaya, who was of the commission's delegation to the leader of the visiting Mining some of the projects sponsored by Barrick North Mara Mine, at Nyangoto village costing 1bn/provided by the Mine, the building of the new Kenyangi Primary School at Matongo village and the Matongo commercial crops farming project for youth.

"I like to commend Barrick for these efforts, but the issue of Mgaya made the remarks here sustainability for every project

Commission delegation said.

The delegation also coordinated including the big water project a two-day workshop on the involvement of the local content in the mining sector.

implementation The Corporate Social Responsibility (CSR) projects was among the topics given priority at the workshop and participants discussed various challenges they faced during the implementation

of the projects, and gave recommendations on how to address them.

> Speaking about the workshop, Barrick North Mara Mine general Manager, Apolinary Lyambiko said the gathering was important in boosting the involvement of Tanzanians in regards to the provision of various services at the mine.

"Our expectation is that we shall continue to have more improvements after the workshop that also involved Barrick mines officials in the country," he said.

The delegation also had the opportunity to visit various mining activities in the mine's underground pit at Gakona area.

Tourism stakeholders organise race to save Ruaha River from extinction

THE just-ended Great Ruaha Marathon in the Ruaha National Park (RUNAPA) has been described as an impetus to protect Ruaha River from extinction.

It was organised by Runapa in collaboration with various tourism stakeholders, Tanzania Tourist Board (TTB) and Sustainable Youth Development Partnership (SYDP) youth- led organization who came up with the proposal in Iringa Region.

The race was attended by 250 participants from Dar es Salaam, Mbeya, Arusha, Njombe and Iringa regions and others from outside Tanzania.

Wrapping up the event, Iringa District Commissioner Veronica Kessy said the event provided a platform for people to understand the importance of preserving and protecting Ruaha River.

DC Veronica said that the marathon is meant to encourage domestic and foreign tourism to increase income for individuals and the nation as a whole.

Veronica added that through that race: "Our goal is to promote tourism in order to increase the number of domestic and foreign tourists who visit the park and ultimately increase tourists and the income from those tourists considering that Runapa has many and unique attractions."

She however said: "What we're doing today is in support of the great efforts made by President Samia Suluhu Hassan who established to promote tourism through The Royal Tour."

Head of Ruaha National Park, assistant Commissioner of Conservation, Godwell Ole Meng'ataki said: "I am very happy with the launch of Marathon tourism for the care and conservation of the Ruaha River that is here behind us, this is a very important message to convey to

By Correspondent Friday Simbaya, Tanzanians and all those who like conservation."

> "Let's realize that this river is important in our nation for generating electricity, agriculture, livestock, fishing and Ruaha tourism also depends on this river, so I take the opportunity of this race to give a message especially to the Southern Highlands and all the source areas of the water entering the Ruaha river to take care of it because this river has a wide interest for the country," he emphasized.

Hoza Mbula, Tanzania Tourism Board (TTB) information officer said that the presence of the Ruaha marathon has been a motivation to ensure stakeholders understand what it means to conserve water sources to save the Ruaha river.

He said that the Great Ruaha River (GRR) is the life line of the park because it provides water for animals and plants, so if the river is missing there will be no more tourism, next year the race will be improved to involve more stakeholders.

Mbula encouraged stakeholders so that next year they can plan to celebrate but not just run, they will have a chance to see animals and other tourist attractions found in the second largest reserve in Tanzania.



What we're doing today is in support of the great efforts made by President Samia Suluhu Hassan who established to promote tourism through **The Royal Tour**



Reference: PAT/E0I-INTERVENTION/02/2024 - INVITATION FOR EXPRESSION OF INTEREST (EoI) AND REQUEST FOR QUOTATION (RFQ) FOR COMPREHENSIVE INTEGRATED SHORE BASE **FACILITIES and OFFSHORE MARINE SUPPORT SERVICES**

Including PROVISION OF JACK-UP WORK PLATFORM, FLAT TOP BARGE, TUGBOATS, LOGISTICS, and

COMPREHENSIVE SUPPORT SERVICES

- PanAfrican Energy Tanzania Ltd. a Producer, Distributor and Marketer of Natural Gas from the Songo Songo Plant in Kilwa District, Lindi Region hereby invites potential suppliers who can provide the following support services to the Songo Songo Island Gas Field well intervention project. Potential suppliers are requested to submit information as set out below together with their tariff schedule.
- 2. This request for Eol and RFQ signifies the start of an open, transparent, and objective tender process which will commence from the date of this notice. The Contract for these works shall be for the duration of the Well Intervention project which is scheduled to commence Q1 2024.
- 3. The Potential Supplier should be a well-established and reputable company which can supply at least the following shore -based and offshore logistics support services (scope of work):
- supplies and personnel to perform onshore services prior and during to mobilization to Songo Songo Island. The services shall include but shall not be limited to provision of: · a guayside berth 200m minimum to enable mobilization of vessels.

equipment, equipment modifications and loading of vessels for up to a

· Shore base facilities and Services: including specialist equipment,

- month in duration. • Quayside craneage to load vessels (capacity to be determined)
- · Freight forwarding services.
- · Onsite welding and machine shop facilities
- General engineering and drafting support services Onshore office facilities for Company representatives · Onsite or local storage facilities for third party well servicing
- Competent personnel to operate and manage all equipment and provide all necessary services.
- Marine and Logistics Support: including specialist equipment, supplies and personnel to perform offshore marine and logistics support; supply: 1x jack-up work platform - approximately 10m x 20m; 300 tons load capacity; capable of carrying a crane (capacity to be determined) and supporting well servicing equipment.
- · Crane to be loaded onto the jack-up platform, prior to towing to worksite (Songo Songo island)
- 1x flat top barge approximately 80m x 20m; 2000-ton load capacity suitable for carrying well servicing support equipment. • 1 crawler type crane to be positioned on the barge, to transfer well
- service equipment between the jack up work platform and the barge during operations.
- Tugboats to tow the jack up and barge to SS-7 well platform and position both, then remain on standby for the duration of the project.
- Electrical power, lighting & fuel for operations.
- · Reverse osmosis (RO) unit for treatment of sea water · Sewage treatment unit.
- · Experienced personnel familiar and capable of supervising with offshore marine and logistics support; compliant with IMO and SOLAS standards where applicable.
- Note: well servicing equipment has yet to be finalized, however, loads to be transferred from barge to jack up could have the following dimensions: LxWxH: 4.5x2.4x3.5m, with a weight of 20 tons.
- 4. Potential Suppliers must have:
- Prior experience of marine and logistics operations and ideally with well drilling or interventions.

- Recognized Health, Safety and Environmental management system
- (iii) Recognized Quality Assurance management system (ISO certified).
- 5. Potential suppliers must indicate clearly whether they can supply part or all services, and that they are willing, capable, experienced, competent and have the capacity to offer and manage these services; failure to indicate clearly so may result in disqualification from the hid list. Potential Suppliers must submit information to demonstrate their technical competency and relevant experience as a minimum. This must include the
 - Proof of experience in providing shore -based and offshore logistics support services.
 - Registration as a Local Supplier and Service Provider with EWURA for Tanzanian companies; a JV or another arrangement with a local partner/s or a plan/willingness to team up with Local expertise for international companies as per the Tanzanian Petroleum Act, 2015 and the Local Content Regulations, 2017.
 - Proven technical capability. Proven HSE expertise and good record (attach relevant HSE policy,
 - quality assurance documents, accident/incident records etc.) Specific payment terms in Tanzania Shillings for Tanzania registered Companies and USD and Euro for International Companies. Payment should indicate clearly costs in each area of the scope of work. Potential suppliers are to be aware of the Tanzanian tax requirements including Withholding Tax, Value Added Taxes (VAT) etc. Quotations will be subject to the terms of the
 - agreed Service Agreement. Proof of registration with their respective authorities. For Tanzanian companies, this shall not be limited to a certificate of registration/compliance with BRELA, TRA (TIN & VAT), Valid Business License, current annual returns updated in the BRELA Online Registration System/ ORS Detailed Company Search Report. Form No. 128 will not be considered, etc.
 - (vii) Proof of having all necessary and valid permits from the relevant authorities for the required services. (viii) Proof of financial capability. Provide latest approved audited
 - financial statements for the past 3 years.

Note: Potential suppliers may be requested to submit further information prior to being included in any final Bid List.

- All correspondence regarding this enquiry shall be in writing and communicated by e-mail, facsimile, hand-delivery, or delivered by courier, otherwise the potential supplier may be disqualified from tendering at the sole discretion of PanAfrican Energy Tanzania Limited. eligible suppliers may obtain further information by writing to the address below or e-mail to Earl Scott (e-mail address: escott@panafricanenergy.com) with a copy to Rehema Shija (e-mail: rshija@panafricanenergy.com).
- 2. All responses are to be sent to the following address before Thursday, 31st

PanAfrican Energy Tanzania Limited, Oyster Plaza, 5th Floor, Haile Selassie Road, P.O. Box 80139, Dar es Salaam, Tanzania, Telephone: +255 22 292

Attn: Rehema Shija: Procurement, Contracts, Local Content and Compliance Manager.



Request for Quotation SUPPLY OF BUILDING MATERIALS FOR CONSTRUCTION OF STUDENTS LATRINES IN KIBONDO, KAKONKO GEITA TC AND GEITA DC RFQ No. PIT/CO/10782632/FY24

- 1. Plan International Tanzania is an International humanitarian child-centered development organization without religious, political or government affiliation. Plan's mission is to achieve lasting improvements in the quality of life of deprived children in developing countries through a process that unites people across cultures and adds meaning to their lives. Plan Tanzania has a physical presence and implements projects in the following Regions: Dar Es Salaam, Morogoro, Geita, Dodoma, Mwanza, Rukwa, Mpanda and Kigoma. Plan Tanzania also works with other stakeholders in various projects countrywide.
- 2. Plan International Tanzania through Keeping adolescent girls in school (KAGIS) project funded by Global Affairs Canada (GAC) has set aside funds to conduct the construction of students' latrines in Kibondo, Kakonko Geita TC and Geita DC. The Interested eligible bidders must confirm their intention to bid indicating all relevant contact information including an email address to tenders@plan-international.org Attn: Head of Procurement and Logistics. Bidding documents in the English language will be sent to interested bidders by email. Plan International Tanzania will not be held responsible for any costs related to printing or submission of the bid documents.
- 3. Plan International Tanzania now invites sealed bids from eligible suppliers for the above as follows:

Lot No.	General Description	Quantity
1	Supply of construction materials, for the construction of 6 student latrine blocks in Kibondo district (Kanyinya P/S, Nyampengere P/S & Rubirizi P/S) - pour flush latrine	Various
2	Supply of construction materials for the construction of 6 student latrine blocks in Kakonko district (Kiyaobera P/S, Rusenga P/S & Kigarama P/S) - pour flush latrine	Various
3	Supply of construction materials for the construction of 4 student, rehabilitation of latrine blocks, and water connection in Geita town council (Ikulwa P/S, Nyakato P/S, Nguzombili P/S & Mwatulole P/S) - pour flush latrine	Various
4	Supply of construction materials for the construction of 8 student latrine blocks in Geita district council (Kilimani P/S, Mchongomani P/S & Lutozo P/S) - pour flush latrine	Various

4. Bidders must submit their bids in a sealed envelope by hand to:

The Country Director, Plan International Tanzania, Plot no. 496 Mikocheni Light Industrial Area,

P O Box 3517, Dar es Salaam

Plan International Tanzania, Plot no. 350, block H, Kagera area, Nyanza street Geita Office P O Box 448, Geita

The deadline for submission of the bids is 5PM, Monday 11st September 2023, the outer cover of the envelope should be clearly marked the above tender number.

5. Late and Electronic Bids shall not be accepted for evaluation irrespective of the circumstances.

> **Country Director** Plan International Tanzania **Central Technologies House** Plot No. 96 Mikocheni Light Industrial Area New Bagamoyo Road - Next to TBC1&NECTA P 0 Box 3517 Dar es Salaam

'Mafinga TC is losing 12m/- per month from uncollected taxes'

By Correspondent Friday Simbaya, Mafinga

MAFINGA Town Council in Mufindi District, Iringa Region is losing more than 12m/- from uncollected taxes in its revenue

George Kavenuke, the ruling CCM chairman in Mufindi District unveiled this when speaking at the full council meeting held in the district over the weekend.

The meeting discussed the council's report for between April-June, this year and was led by council chair Reginald Kivinge.

Kavenuke tasked the council to collect taxes in all the 331 market stalls in Mafinga main market to boost council revenue collections.

According to him, the taxes that has not been collected from the market's traders, deprive the government's revenue.

He said that there has been a long-term tension between the traders of the market and the council, which has resulted in the failure to collect taxes, thus asking traders.

the council to start implementing the order beginning this month.

"The matter has reached the national level and we, as a district party, have instructed you to collect the taxes of 331 traders' stalls in the Mafinga Main Market, research shows that the council loses more than 12m/-per month," said Kavenuke.

"As the party, we've built capacity for the traders and they have agreed to pay the government tax. The main task of the party is to supervise the government to ensure that it collects taxes, which is the real meaning of the implementation of the CCM Election Manifesto 2020-2025," he

He added: "If the government collects taxes well, it can implement various plans, projects and perform government work, so it is necessary to collect taxes so that the government can provide various social services.'

The market has more than 800



Minister for Livestock and Fisheries Abdallah Ulega (2nd R) being briefed about the operations of Tigo Southern Highlands Zone form the director Abbas Abdulrahman (L). He explained about the firm's cooperation with the government to improve payment systems for farmers through Tigo Pesa and various services. The minister visited the just ended Farmers' Day exhibition in Mbeya on Tuesday. Photo: Guardian Correspondent

Malawi records increase in tobacco sales this year

LILONGWE

MALAWI tobacco regulators have hinted at a 55 per cent increase in the sale of the product amounting to \$282 million compared to \$182 million last year.

Despite the increase, this year's sales are still lower compared to previous years when they hit over \$350 million.

Production was lower last year because the southern African country lacked enough dollar reserves in order to import various agricultural inputs like fertilisers and even fuel.

spokesperson said this year's campaigns.

production which is more than \$121 million has been improved by the good weather.

Malawi is one of the lowest income countries but a major tobacco producer, ranking first in the world for burley and seventh for overall production.

other economy more dependent on the leaf. Government statistics say over 70 percent of the nation's export income comes from tobacco.

Returns from tobacco, dubbed 'Malawi's Green Gold', have dwindled over the past decade due to declining global Malawi's Tobacco commission demands driven by anti-smoking

By Guardian Correspondent, Mbeya

A TOTAL of 8bn/- has been allocated for the construction irrigation infrastructure for 17 Tanzania Agricultural Research Institute (TARI) centres countrywide.

Speaking about strategies for boosting research activities for quality seeds for various crops at the just ended NaneNane exhibition for farmers, fishermen and herders in Mbeya, TARI director general, Dr Geoffrey Mkamilo said already the process for the construction of the infrastructure had begun.

Dr Mkamilo said the funds will be used to build the infrastructures in 854 hectares of land at all TARI centres in the country in order to boost their irrigation systems

Govt allocates 8bn/- for irrigation infrastructure 17 research centres

during seeds production.

He added a contractor, Pro Agro Global Limited has been found and contracts have been signed since last year and work will start at any time at the 17 TARI centres.

"The contractor has already made the maps, there are areas where they have to dig dams and install water tanks.

"Feasibility studies have already started at all centres and during the current financial year that began in July there is an 8bn/- budget to continue with the grand project," he said.

responsibility of the research institution is to supervise, mobilise and coordinate the country's research activities, hence through these irrigation infrastructures, it will boost quality seeds production in the short period of time.

He named TARI centres where irrigation infrastructures are being built as including Maruku (Bukoba), Ukiriguru (Mwanza), (Tabora), Kihinga (Kigoma) and Uyole (Mbeya).

Others are Kifyulilo (Iringa), (Mtwara), Kibaha Naliendele

Dr Mkamilo added that the (Coast), Mikocheni (Dar es Salaam), Dakawa, Mvomero, Ifakara, Kilombero, Ilonga (Morogoro) and Hombolo (Dodoma).

> Yet others he named are Makutupora (Dodoma), Mlingano (Tanga), Tengeru (Arusha) and Selian (Arusha).

> For his part, the Minister of Agriculture Hussein Bashe told the Vice President, Dr Philip Mpango that in the current financial year, irrigation infrastructures have started to be built to enable research on quality seeds for various crops to be implemented.

IN THE RESIDENTS MAGISTRATES' COURT OF DAR ES SALAAM

CROB BACK PLC PLAINTIFF

WITNESS FTUNIO & 20 THER DEFENDANT

A LOYCE PAUL PLECHY

P.O.BOX. D.S.M.

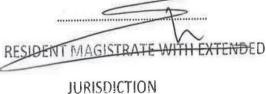
Take that the plaintiff has instituted a suit against you with particulars of claims set out in a plaint filed in this court.

Services of summons on you has been ordered by means of this publication. You are defected to collect copies of the summons and plaint from the court's registry

kivukoni/kinondoni in the resident's magistrates' court

Take further notice that should you default to enter appearance in court on the day time mentioned above, the suit will proceed and judgement may be given in your absence.

Given under my hand and the seal of the court this day of $\frac{7/8}{20.20}$





WHO pledges continued support to Tanzania over health initiatives By Correspondent Daniel Semberya contribution towards ending the

TANZANIA has pledged continued support to the World Health Organisation (WHO) after country representative Dr Charles Sagoe-Moses presented his credentials to the Minister of Foreign Affairs and East African Cooperation Dr. Stergomena Lawrence Tax.

Minister Dr Tax welcomed the official to Tanzania and assured him of cooperation during the implementation of his duties in the country.

The minister also acknowledged the excellent technical support received from WHO on various public health security initiatives such as the national plans for health security which is still operational and the organisation's immense

recent Marburg virus disease outbreak.

Dr Tax noted that Tanzania will continue to work with the WHO to ensure that it improves and strengthens health systems and the health sector in general as well as building the capacity of health sector experts to enable them to deal with and control various diseases emerging in society.

"Tanzania and the WHO have been cooperating in strengthening and improving the health sector in the country and WHO's contribution is great and has helped us to improve the health sector and the implementation of various interventions to fight against diseases", said Dr Tax.

In return, the WHO official

hailed Tanzania for making major reforms in the Health Sector as well as providing cooperation to international organizations especially the WHO.

He further noted that the efforts of the Tanzanian in dealing with various diseases, especially those of outbreaks, are good and satisfactory, giving an example of how Tanzania fought Marburg fever in the Kagera Region. "WHO will continue to cooperate with Tanzania in preventing and treating various diseases in ensuring we achieve health priorities for Tanzania."

Before his appointment, Dr Moses was WHO Country Representative in Namibia. Prior to that Dr Sagoe-Moses was the WHO Country Representative in The Gambia and acting WHO Country Representative in Eritrea.

He previously held other senior leadership positions in the WHO Regional Office for Africa (AFRO).



A roast meat vendor attends to his customers in Temeke District on the outskirts of Dar es Salaam yesterday.

MSD reiterates the commitment to ensure reliable supply of sufficient health products

By Polycarp Machira, Dodoma

(MSD) has reiterated the commitment to ensure reliable supply of sufficient health products to health facilities in the country in 2023/24, thanks to the government's allocation of 205bn/to the department.

MSD has also initiated discussion with a number of local and foreign investors, to set up the medical appliances and pharmaceutical factories to warrant for affordable prices and timely delivery of the health products countrywide,

Acting director of MSD, Hassan Ally Ibrahim said, "MSD IS working in collaboration with our embassies in China, Algeria, South Korea and Russia among other areas, to identify the manufacturers of health products and prospective investors for direct purchase of quality, reliable and affordable prices."

Briefing journalists here on thus stimulating rubber farming. the department's strategies, THE Medical Stores Department Ibrahim, who is also MSD Manager for Planning, Monitoring and Evaluation, said in 2023/24 financial year, they will undertake construction of three state- ofthe-art medical stores in Dodoma, preservation and stock of the health products.

> He said the much awaited Idofi Factory in Makambako in Njombe Region will start production of gloves next month and will see the government saving 33bn/- it annually spends to import the

> According to the manager, the construction of the factory would be important in enabling MSD to meet 83.4 per cent of the demand for gloves in the country.

> Ibrahim further elaborated that the factory will offer 200-direct employment and produce 84.6 million pairs of gloves annually,

MSD will also production capacity of the disposable masks to 10.8 million both surgical and N95 a year in the country to serve health facilities, mining and in industries.

In the 2022/23 financial year, Mtwara and Kagera for safe MSD distributed the health products to 7,662 health facilities countrywide from its zones in Dodoma, Dar es Salaam, Mtwara, Mwanza, Tabora, Kilimanjaro, Tanga, Kagera, Mbeya and Iringa.

As of June 2023, MSD signed 238 framework agreements of 2004 health products for assured availability and reliability of the items.

Ibrahim said MSD pays special tribute to the sixth phase government, because since its establishment 30-years ago, it was for the first time in the 2022/23 fiscal year, when the government dished 157.56bn/- to them to purchase the health products.



President Samia Suluhu Hassan (R) gets a brief from the Tanzania Agricultural Development Bank (TADB) managing director Frank Nyabundege (L) when she visited the bank's pavilion at the just ended NaneNane exhibition in Mbeya on Tuesday. Centre is the Minister for Agriculture Hussein Bashe. Photo: Guardian

Water project relieves 30,000 villagers in 3 districts from using unsafe water

Shinyanga

MORE than 30,000 residents from Shinyanga Region's three districts have been relieved of the necessity in having to use water that is both not safe and clean for themselves and livestock following the implementation of the Phase I of water projects implemented by LifeWater International from the

Previously residents of Mwantini, Mwalukwa and Mwamala wards were forced to use water from dams for livestock drinking and frequently suffered from water borne diseases.

This was disclosed early this week when Life Water International Board of Directors visited some of the projects in collaboration with RUWASA officials.

Correspondent, Agnes Musa, a Mwaluka resident LifeWater Devocatus said before the coming of the projects they used to wake up very early in the mornings to fetch water from dams before the livestock came to drink, because there were no other sources of water in their

> She said people suffering from water borne diseases including women and children was normal, but with the coming of the project the diseases are past history.

Juma Ramadhani, another resident from the area said during dry seasons the dams and wells they dug used to dry up and they had to walk long distances to fetch water, but now, both the residents and livestock are in good health due to plentiful of safe and clean water and pledged to safeguard the projects' infrastructures in collaboration residents in Mwantini Ward with the local militias, Sungusungu.

said the project costs more than 1bn/- and has incorporated the building of modern toilets and the installation of clean water system infrastructures in some primary schools.

He said they have been able to supply safe and clean water services at between 34 and 75 per cent in the project's Phase I, and added that they will continue with the projects in order to reach more residents.

He also called on them to protect the projects' infrastructures to benefit all those in need.

For his part, Shinyanga District RUWASA Manager, Emael Nkopi said they had been implementing water projects in collaboration with various development partners in Phase I for Bulambila village including students at Hinduki The country Director of Primary School.

WFP 'tests' resumption of food aid in Tigray

ADDIS ABABA

THE UN's World Food Programme (WFP) has said that since the end of July it has been "testing" the resumption of food aid distribution in the Ethiopian region of Tigray, which it suspended in May for misappropriation.

The WFP, along with the US government's international aid agency USAID, suspended food aid to the war-torn northern region of Tigray in early May, before extending the decision to the whole of Ethiopia the following month, due to "widespread and coordinated" detour.

"On July 31, the World Food Program began testing and verifying enhanced controls and measures to deliver food aid in four districts of Tigray, to ensure that food aid reaches the most vulnerable people," according to

a statement, stating that it had its six million inhabitants were "distributed 15kg pre-packed bags of wheat to just over 100,000 people eligible for aid".

The WFP also announced that it had resumed registration of food aid beneficiaries and introduced "bag marking to enable precise tracking of foodstuffs".

The organization plans to roll out similar measures in other districts of Tigray, as well as in the Amhara, Afar and Somali regions, without specifying a timetable.

USAID said: "US food aid to Ethiopia remains suspended", while assuring that it was working "in close collaboration with the WFP."

Between November 2020 and November 2022, Tigray was the scene of a deadly war between this northern Ethiopian region's federal

and rebel authorities. During the conflict, Tigray and

deprived of assistance for a long time. Aid distribution had gradually resumed, before being suspended by the WFP and USAID.

The Ethiopian authorities criticized the suspension of food aid, claiming that it "punishes millions of people".

Some 20 million people, or 16% of the 120 million Ethiopians, depend on food aid, estimated the UN humanitarian agency (Ocha) at the end of May, due to conflicts and a historic drought in the Horn of Africa, which have displaced 4.6 million people across the country.

Many Tigrayans have been forced to skip meals due to the suspension of food aid, others to prostitute themselves in order to obtain food, Ocha estimated on Friday.

Ethiopia is also home to almost a million refugees from South Sudan, Somalia, and Eritrea.



INVITATION FOR EXPRESSION OF INTEREST - PREQUALIFICATION OF SERVICE PROVIDERS FOR AUDIO - FREQUENCY MAGNETOTELLURIC (AMT) GEOPHYSICAL SURVEY SERVICE OVER THE NYAMULILIMA DISTRICT - GEITA GOLD MINING LIMITED.

I. INTRODUCTION

Geita Gold Mining Limited ("The Company") a subsidiary of an AngloGold Ashanti's ("AGA") is in north-western Tanzania, in the Lake Victoria goldfields of the Geita region, about 5km from Geita town.

The Company is in the process of prequalifying Service providers for land-based Audio-frequency Magnetotelluric (AMT) Geophysical survey service and is, therefore, inviting interested eligible service providers to submit Expression of Interest for the provision of this service as detailed below.

NB: THE DOCUMENTS REQUESTED BELOW MUST BE SUBMITTED WHEN EXPRESSING INTEREST ON THIS SERVICE/WORK. QUALIFIED CANDIDATES WILL BE SUBJECTED TO ANGLO GOLD ASHANTI **VETTING PROCESS.**

Scope of Service:

REFERENCE NUMBER	SERVICE DESCRIPTION
GGME01729-01	PREQUALIFICATION OF SERVICE PROVIDERS FOR AUDIO - FREQUENCY MAGNETOTELLURIC (AMT) GEOPHYSICAL SURVEY OVER THE NYAMULILIMA DISTRICT - GEITA GOLD MINING LIMITED

II. INFORMATION REQUIRED

DDE OUALIEICATION DECLUDEMENTS (MANDATODY)	20%
PRE-QUALIFICATION REQUIREMENTS (MANDATORY)	20%
Company Profile	2%
Company Code of Conduct and Ethics	2%
Copy of Current Business Permit and Trade license	2%
Copy of Incorporation Certificate, the most recent BRELA search, and	2%
the latest BRELA application of annual return.	2 70
Copy of Valid Tax Clearance Certificate (TCC), TIN Certificate and VRN	3%
certificate	
Copy of company memorandum and article of association	2%
Current NSSF Compliance clearance certificate	2%
Compliance with Mining Act-Approved Local Content Plan.	3%
FINANCIAL POSITION & TERMS OF TRADE	5 %
Supplier's audited financial statements for the past three consecutive	
years, this will confirm Supplier's experience in the business, and	
assist in comparability and business trend analysis.	2%
At least 1 reference from the applicant's bankers regarding supplier's	
credit position. If any.	1%
All bank statements of the Supplier's active bank accounts for the past	
6 months to date	1%
A guarantee from a reputable financial institution to support any	10/
declared alternative source of funds.	1%
SAFETY AND ENVIRONMENTAL MANAGEMENT SYSTEMS	5%
OSHA Compliance Certificate	1.5%
Environmental compliance certificate	1.5% 1%
Workers' compensation fund certificate	1%
Safety and Environmental policy OTHER POLICIES	5%
Gifts / Hospitality / Sponsorship Policy / Procedure	1%
Policies / Procedures dealing with Forced and Child Labour	1%
Policies / Procedures dealing with Abuse, Discrimination and	1%
Harassment	170
Grievance Procedure	1%
Human Rights Policy / Procedure / Programme	1%
PAST EXPERIENCE	5%
At least 3 names of the applicant's clients, value and duration of the	1.7%
contracts entered with the clients in the past two years (must be listed)	
Signed contracts/LPOs (proof of the above)	1.7%
Provide at least 3 recommendation letters from different clients	1.7%
TECHNICAL CRITERIA (GGME01729-01)	60%
Proof to demonstrate a good track record of working in similar type of	5%
surveys in challenging topography (hilly terrains) and complete the	
work within a specified time	
Proof to possess qualified and competent geophysicists to run the	15%
survey	
Show Proof to be able to setup and use a remote referencing station to	10%
correct for anthropogenic noise in the AMT data	150/
Proof to possess modern equipment which are in good condition to run	15%
the survey (AMT equipment, remote reference, electrodes, magnetic	
coils, amplifiers and processing and inversion software) in order to	
deliver the products (1D and 3D resistivity inversion products) in L	
deliver the products (1D and 3D resistivity inversion products) in Geosoft GDB format that can be plotted in 3D space	
Geosoft GDB format that can be plotted in 3D space	15%
·	15%

- Interested bidders must submit their expression Letters of Interest ("LOI") by quoting the SERVICE DESCRIPTION 'PREQUALIFICATION OF SERVICE PROVIDERS FOR AUDIO - FREQUENCY MAGNETOTELLURIC (AMT) GEOPHYSICAL SURVEY OVER THE NYAMULILIMA DISTRICT - GEITA GOLD MINING LIMITED" AND REFERENCE NUMBER (GGME01729-01) on THE SUBJECT OF THE EMAIL together with supporting information to GGML, which states the full name, address, telephone and e-mail address of the bidder, name of the principal contact, and signed by an authorized representative. The LOI must outline a statement of firm capability to provide the relevant Services, including similar contracts undertaken over the past three years.
- All LOIs and support documentation (in PDF format) must be received by the **GGML** Office via e-mail at geita.eoi@anglogoldashanti.com without copying any individual from GGML. Submission should not be later than 8.30AM 23rd August 2023. (the "LOI" Submission Deadline"). EOI submissions should not exceed 10MB per email. In case the size of the email exceeds 10MB, please split the submissions into more than one email.

=END OF ADVERTISEMENT=

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THURSDAY 10 AUGUST, 2023

Taking A New Look At The News ESTABLISHED IN 1995

Youth is the backbone of any country: Africa nations need to empower them

five young people today are in Africa. has become increasingly hard to ignore them. In fact, many of the world's powerful now recognise the enormous potential in a constituency numbering 226 million, aged between 15 and 24.

Youth in Africa constituted 19 per cent of the global youth population in 2015, numbering 226 million. The United Nations defines youth as people aged 15 to 24 years. By 2030, it is predicted that the number of youths in Africa will have increased by 42 per cent.

Africa's population as a whole is very young, with 60 per cent of the entire continent aged below 25, making it the youngest continent in the world, in relation to its population makeup. All of the world's top 10 youngest countries by median age are in Africa.

A 2004 study found that young people are the most likely to commit violent acts, as well as more likely to become victims of violence themselves. The youths of Africa experience the globalisation of culture in many different forms, such as through fashion and music.

A further significant issue for Africa's youth population is the prevention, treatment and eradication of disease, with particular reference to HIV/AIDS, which remains a major cause of morbidity and mortality amongst African youths.

There is a crisis due to lack of formal skilled employment opportunities across Africa, which is exacerbated by the addition of 10-12 million youths to the labour market each year. As age within the working population increases, so do levels of employment, as youths are three times more likely to be

TITH one in every unemployed than adults (aged 25 or over), which demonstrates an antiyouth bias across African labour markets.

> International Youth Day is an awareness day designated by the United Nations. The purpose of the day is to draw attention to a given set of cultural and legal issues surrounding youth. The first was observed on 12 August, 2000.

The theme for this year's Day is 'Green Skills for Youth: Towards a Sustainable World.'

It is crucial we hold concerts, workshops, cultural events, and meetings involving national and local government officials and youth organisations around the world

President Macron of France recently opted to invite young Africans to his One Planet Summit over political leaders. And the African Development Bank has placed its bets on young agripreneurs to successfully adapt to climate change and feed the growing, youthful continent.

Young Africans themselves have seized the opportunity to create their own destiny by driving forward the transformation of food systems.

The next generation recognises that our future depends on functioning food systems, and at the same time, it is Africa's youth that holds the power to deliver them.

To begin with, young Africans are informed and educated, alert to the twin threats to our prosperity of malnutrition and climate change.

They do not farm like our parents and grandparents farmed, nor do they eat the way our forebears ate.

We know that a healthy diet is a diverse diet, leading young agricultural entrepreneurs.

And we know the importance of animal protein in staving off undernutrition and its impact on cognitive and physical development.

Coffee prices steady after many farmers left the crop

major foreign exchange earner seem to be moving a step closer to reality, as coffee always had high potential in good price years, and utterly disappointing when the tide turned. Some of the problems affecting the crop are local, or rather came up in the past two decades, like persistent drought interfering with maturity cycles and yields. But the premise of being disappointed with the crop was the global market, prices caving on a good crop.

In the past, there were efforts to peg foreign exchange earnings expectation to a year of good prices, and then the picture is radically altered the following year. In a country where cash crops are farmed by masses of people in relation to geographical zones, crop price failure becomes a systematic problem, affecting not just government earnings but social assurance. Things are less so at the moment, as dependence on coffee has been pared down, but it is still

That is why a meeting of 25 African countries anchored in coffee farming was of significance to forward planning, but the trends can scarcely be set out with any assurance. Chroniclers still talk with some trepidation of fhe devastating black frost of July 1975 in Brazil, which surprisingly an excellent moment for African planters as prices doubled while the Brazilian crop was largely crushed. Chroniclers recall another severe frost in 1994, also in July, taking the better art of two weeks, touching off vast rethinking of monocrop culture in that region.

What is surprising is that while Brazil is a vast country and can arguably set out to produce large

LANS to make coffee a amounts of the crop its nearest competitor is Vietnam, a narrow coastal state in the Far East with a particularly skilful use of terraced farmland. It is hard to say how far this competition has been good for coffee prices around the world, as a Brazilian monopoly would have hurt consumers and uplifted farmers. Still, constant oversupply ensures that raw coffee prices

Rising prices noticed in the past two decades appear to have been tied to durable value chain price factors, such that the situation is largely unchanged in the past as it is

Reports of the World Bank's Commodity Market Outlook show that world coffee prices maintained a long-term positive trend, with the price of Arabica coffee doubling over the past two decades, from two dollars per kilo in 2001 to \$5 a kilo last year. Africa's earnings will still paltry, though.

While coffee production can be stabilized by drought resistant coffee varieties in the coming few years, expectations by African leaders espoused by Vice President Dr Philip Mpango are harder to scale. They involve transforming the African coffee sector through value addition, but the most the value part had to do in the meeting was addressing issues of coffee quality.

That would stabilise prices and be assured of markets, not change basics where Africa earns 0.5 per cent of total traded value set at \$466bn; the chain is dominated by big brands. Africa won't change these value ratios until it abandons communal structures for a vast rise in capital purchasing land, build industries and huge real demand. It is this bridge African can't cross, and appeals to 'redistribution.'

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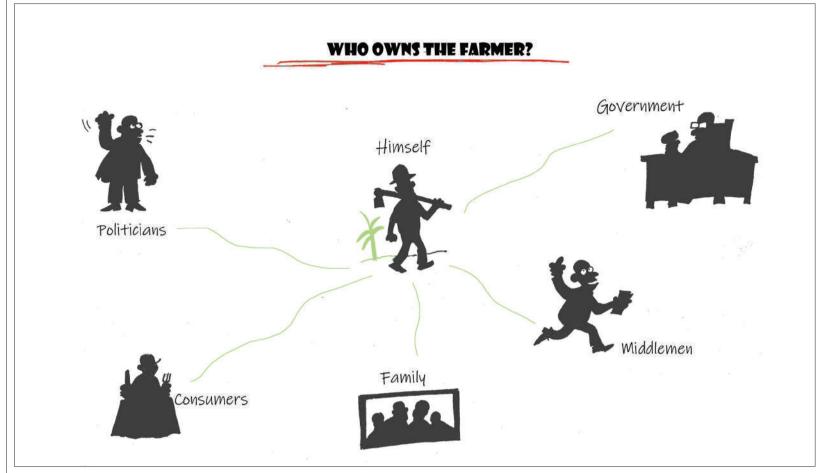
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We are woefully short of judges in South Africa

By Mbekezeli Benjamin

HE government needs to act quickly and provide more money to recruit more judges.

Two extraordinary events in the last few weeks lay bare the severe shortage of judges in our courts.

The first was last week's announcement by Judge Robert Henney that several gang-related murder trials could not proceed because there were simply no judges available to try them at the Western Cape High Court division. He postponed the trials to 2024 and 2025 respectively.

The second, was this weeks' notice to the legal profession by Gauteng High Court Deputy Judge President Roland Sutherland announcing that, in the nine-week term that began on 17 July, the Johannesburg court would recruit 29 legal practitioners as [paid] acting judges, and 46 more to act pro bono. That is to supplement the 40 permanent judges there, a quarter of whom will be on longleave or acting in appellate courts.

Both the Gauteng and Western Cape high courts have the largest number of judges (80 and 30, respectively) and for good reason: both courts have the highest caseloads. According to the Judiciary Annual Report 2021/22, Gauteng finalised 55,578 civil and 1,031 criminal cases, while Western Cape finalised 14,816 civil and 5,266 criminal cases. But both courts, like the rest of the judiciary, need many more judges to carry this load. It is a country-wide problem.

How did the shortage of judges get to crisis point?

South African society has grown more litigious. Many more disputes that should've been resolved elsewhere are reaching our courts. Take for example the numerous cases filed to challenge the outcome of political party conferences, or the outcomes of votes in Parliament. Many of these disputes should be resolved through persuasion and negotiation in appropriate political forums but are ending up before judges. It's the judicialisation of politics.

Over the last decade, the South African population has grown in leaps and bounds (51 million people per 2011 Census, versus 61 million by mid-2022). The rates of crime have also increased. The murder rate, which is a reliable indicator, has risen steadily and so has the complexity of crime, for example cybercrimes and corruption. Despite this, the number of judges has largely remained the same - 250



or so since 2010.

Previously, both Limpopo and Mpumalanga provinces serviced by the Gauteng High Court. This changed in 2016, when high courts were established in both provinces. Yet only a handful of new judges' posts were created, and the majority were recruited on secondment from Gauteng.

Money is also a problem. Since at least 2016, the budget allocated to high court services - via the Office of the Chief Justice, the national government department which administers the higher courts has largely remained the same or been cut in specific areas. In real terms and adjusted for inflation, the 2022/23 OCJ budget allocation of R2.6-billion is only marginally higher than the R1.6-billion budget allocation for the 2015/2016 financial year. The bump is largely due to an adjustment of judges' salaries which had not increased for several years (arguably a violation of section 176(3) of the Constitution).

The costs of adding additional judges' posts to the existing number go beyond the salary spend on each individual judge. There is also the costs of office (or chamber) space and hiring of judges' secretaries.

Regardless, the bottom line is that we need more judges - and fast.

Long delays The obvious impact of the shortage of judges is the long delays in getting cases to court and

In divorce cases, that means longer periods of uncertainty over crucial issues like child custody and

maintenance. In the Labour Court (which only has 13 judges nationwide), we are told that as from October 2022 no new trial dates are available until 2024.

In criminal matters, like the gang murder trials in the Western Cape, crucial evidence like DNA is deteriorating, witnesses die, and the memories of those remaining

fades. Accused persons also spend many years in pre-trial detention before their day in court.

There is also an impact on the speed at which judgments can be delivered. In his notice, Judge Sutherland notes that to improve lead times for when cases go to court, no time is allocated for judges to prepare for cases or write judgments. That means judgmentwriting is left for weekends, court recesses and holidays. That means the rate of delivery of those judgments is slower. Indeed, two Gauteng judges have been recently suspended for the slow pace at which they deliver judgments.

All of these have a serious impact on the confidence people have in the judiciary and the justice system as a whole. It also erodes the rule of

What is being done to deal with the crisis?

In October 2021, Minister of Justice Ronald Lamola appointed retired Deputy Chief Justice Dikgang Moseneke to chair a committee to rationalise the jurisdiction of the high courts.

There are two parts to the committee's work.

First, it must analyse the apartheid-style boundaries of the courts and align them with the current provincial and municipal boundaries, based on the needs of the population and access to justice.

Second, it must undertake a scientific analysis of the judicial establishment to determine exactly how many more judges' posts we need, taking into account the new boundaries, population sizes, caseloads, and the need to establish new courts to bring justice closer to the people.

The Moseneke Committee has recently(28July2023)completed the first part of its work, and has made thoroughgoing recommendations such as the establishment of new courts in George in the Western Cape, Welkom in the Free State, Ekurhuleni in Gauteng, and,

controversially the relocation of the main high court seat from Makhanda to Bhisho in the Eastern

The committee will soon begin the second part of determining the exact number of judges needed. This is a long-term project for the overhaul of the judiciary that will take some time to complete. But the crisis of a shortage of judges cannot wait until then.

Money needed

The most crucial intervention in the short to medium term is more money allocated to the judiciary. It sounds simple but that's because it

While we wait for the Moseneke Committee to come up with a long term solution and tell us exactly how many more permanent judges we need, there needs to be more paid acting judges appointed.

The Gauteng High Court is already recruiting 29 acting judges for the next term just to prevent a complete collapse of its functions. It's unsustainable -- and probably risky for the independence of the judiciary -- to rely so heavily on pro bono judges. We need money.

While we do need more courtrooms, the Covid pandemic showed that many cases that do not require witnesses can proceed in virtual court.

What about office space and secretaries? 'Hotdesking' is now a common feature in the workplace, and judges can share chamber space. There can also be a pool of skilled secretaries to support new acting judges.

Again, all of this needs a modest amount of money. We now need Chief Justice Zondo to sit with justice minister Lamola to figure out exactly how much more money is needed and can be found. National Treasury needs to be included. It will need to craft special budget allocations as soon as the October mini-budget, and most certainly by the February 2024 budget.

The national fiscus is under severe pressure, and the economic situation is deteriorating, but the rule of law and people's confidence in the justice system are indispensable ingredients for economic growth and achieving social justice. You can't grow business in a lawless country. We need more judges and we need them now.

Mbekezeli Benjamin is a research and advocacy officer at Judges Matter, a civil society organisation forming part of the Democratic Governance and Rights Unit at UCT Law Faculty that monitors the South African judiciary.

inquisitiveness.

Second is difference

in learners' abilities. The

svllabus sets maximum

expectations from educa-

tion which some learners

can meet and others can-

not. Failing to meet ex-

pectations of the syllabus

does not mean a learner is

useless as they may retain

a competence though in

a low level but successful

Innovative teachers go beyond syllabus to stimulate critical thinking

OR any activity to stand out, extra thinking, planning and precise execution are essential. There are some guidelines that workers abide by in carrying out their responsibilities but the same should not limit or hinder creativity at work.

In the teaching profession, a syllabus is an important document that must be consulted so that educators do not provide less than what is expected since the syllabus assures the teacher of meeting the set national standards in education.

What is not expected is when a teacher provides less than what is expected but if a teacher can provide beyond the margins of the syllabus, they can be hailed. Learners expect teachers to meet their demands and teachers need to consider the needs of learners provided they can acquire the desired competence.

Teachers need to hold the syllabus as a guide but they need to consider learners' ability for them to be relevant and attractive to learners. For, students differ in terms of capabilities and hence different expectations.

For fast learners, teaching only what syllabus provides may seem boring while for the struggling learners, the contents as per the syllabus may be more than enough. Therefore, a teacher must be considerate so as to make

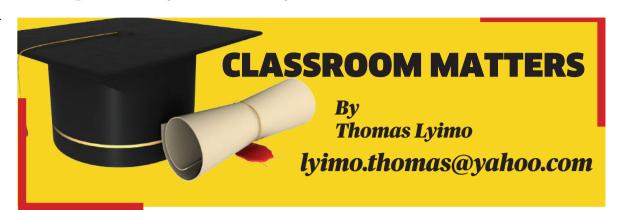
sure that all groups of learners are satisfied.

Teachers come from different colleges or universities where they were taught different approaches and techniques which they apply so as to test the existing theories to improve the teaching process. What parents expect is positive results, caring little on approach that should be used to attain those results.

Therefore, a teacher is a permanent researcher and proposer of new thinking in the teaching and learning processes. Globalization has brought an increased movement of people from one place to another and hence increased levels of interactions.

There is also a great flow of information to and from all corners of the world. Teachers as other members of the society are exposed to academic discussions on radios, televisions and social media platforms which bring together ideas and innovations from all parts of the world.

Teachers work in different places where they get exposed to different cultures, ideas and geographies. All of these make them think and act in a different ways which enable them to sharpen their skills in the fight against ignorance and underdevelopment. The society considers the teacher as a problem solver, meaning they need to think outside the box.





A good teacher should not embrace the syllabus only because of the following reasons: One is difference in learners' objectives. Learners come from different backgrounds and hence different objectives

in education. A teacher needs to consider the expectations of the learner so that they are not bored.

Learning should be leisure and therefore demands satisfaction by the learner. Contrary to the learners' to the learners' tives in their lives, including education. This reality demands teachers to be more sensitive to learners'

past, some of the current learners come from welloff families which can build for them clear objectives in their lives, including education. This reality demands teachers to be

economic development.

The problem may arise when a teacher forces all learners to get As while Bs and even Cs indicate success in academic arena. The task of a teacher

should be enabling each

learner to register the best performance according to their ability.

Third is rapid changes that the world experiences. The world is now seen as a global village as people are brought together in nearly all aspects of life very easily and in many times in a short period of time unlike in the past. This situation has exposed teachers and the rest of the society to new ways of thinking and opportunities. This reality calls for the teacher to apply other techniques and teach other contents which are not in the Syllabus to stimulate critical thinking among learners..

Fourth is teachers' visions and talents. Teachers as other individuals have their visions and talents which must influence the lives of learners. It becomes encouraging when a teacher can produce individuals of their caliber. Teaching is more effective through inducing. Therefore, if a teacher clings only to the syllabus, they may fail to enable learners internalize some of good attributes which are useful in life.

Effective teaching process is A result of syllabus and teacher's input. This reality calls for teachers to always equip themselves with skills and knowledge so as to enable learners master their environment for them to be in a good position to exploit opportunities for their betterment and that of their societies and nations.

BY CORRESPONDENT MUTAYOBA

ARBOGAST, BUKOBA

ARLY initiation of breastfeeding after birth and exclusive breastfeeding through six months of age confer many health benefits for infants since both are crucial high-impact yet low-cost interventions.

For, it has been scientifically established that breastfeeding can help protect babies against some short and long-term illnesses and diseases. Breastfed babies have a lower risk of asthma, obesity, type 1 diabetes and sudden infant death syndrome (SIDS). Breastfed babies are also less likely to have ear infections and stomach bugs.

The World Breastfeeding Week commemoration starts every August 1 to August 7, during which members of communities are urged to place significant emphasis on suckling as part of implementing health sector plans that seek to curb rates of infant mortality and stunting in children under the age of five.

This year's theme was 'Let's make breastfeeding and work, work!' and focused on breastfeeding and work, providing a strategic opportunity to advocate for essential maternity rights that support breastfeeding.

The theme was picked because more than half a billion working women in the world are not given essential maternity protections in national laws and just 20 percent of countries require employers to provide employees with paid breaks and facilities for breastfeeding or expressing milk. Also, fewer than half of infants under six months of age are exclusively breastfed.

The UNICEF-WHO-World Bank Joint Child Malnutrition Estimates (JME) released in May this year reveal insufficient progress to reach the 2025 World Health Assembly (WHA) global nutrition targets and SDG target 2.2 since only about one third of all countries were 'on track' to halve the number of children affected by stunting by 2030, and assessment of progress showing not being possible for about one quarter of countries.

According to the JME, even fewer countries are expected to achieve the 2030 target of three percent prevalence for overweight, with just one in

When work denies newborns their lifeline-breastfeeding



six countries found to be 'on track'. Further, an assessment of progress towards the wasting target is not possible for nearly half of countries.

"More intensive efforts are required if the world is to achieve the global target of reducing the number of children with stunting to 89 million by 2030. With current progress, the 2030 target will be missed by 39.5 million children, with more than 80 per cent of these 'missed' children living in Africa," reads the JME.

In 2022, globally, 148.1 million children under the age of FIVE years of age were stunted, 45 million wasted, and 37 million overweight. Stunting has been declining steadily over the last decade,

with 148.1 million, or 22.3 percent of children under age five worldwide affected in 2022.

Nearly all children affected lived in Asia (52 percent of the global share) and Africa (43 percent of the global share). In 2022, an estimated 6.8 percent of children under five were affected by wasting, of which 13.6 million (2.1 percent) were suffering from severe wasting.

Also, more than three-quarters of all children with severe wasting live in Asia and another 22 percent live in Africa. Current levels of overweight have persisted for the last two decades in almost every region. There are now 37 million children under five living with

overweight globally, an increase of nearly four million since 2000.

The latest JME paints a not-so rosy picture for Tanzania as stunting levels decreased from 38.1 percent in 2012 to 30 percent in 2022 which is still rated 'very high'.

Although there is a broad knowledge about exclusive breastfeeding among women in Tanzania, exclusive breastfeeding (EBF) remained lower than 50 percent for about 50 years since her independence in 1961.

Previous research has mainly focused on either individual or household determinants of breastfeeding patterns. Breastfeeding rates are lower among young mothers, mothers whose husbands or partners decide on childcare, and mothers whose postnatal check-ups were conducted by doctors.

Thus, breastfeeding programmes and interventions need to focus more on young mothers, husbands or partners, and on training female nurses and midwives to increase the EBF rates.

Women who tend to practise exclusive breastfeeding most often live in rural areas. There is an urgent need to understand why exclusive breastfeeding rates among urban women are lower.

Mother characteristics that have been widely documented to influence exclusive breastfeeding are marital status, education level, age, and occupation. For example, a study in the International Breast-Feeding Journal had a study done in Ethiopia which found that mothers who did not practice exclusive breast feeding were often unmarried.

"Education levels may also influence the likelihood of exclusive breastfeeding. A study in Northwest Ethiopia showed that mothers unable to read and or write were three times more likely to offer breast milk to their infants for up to 6 months compared to mothers with secondary or higher educational levels. Educated mothers were more often employed and worked outside their homes and thus had less time for their infants," reads

Jane Msagati, a nutritionist and programme coordinator at Partnership for Nutrition in Tanzania (Panita), was quoted as saying that breast milk should be the first food for every child that comes into this world.

Every child should be exclusively breastfed for six months, and breastfeeding should continue until they are two years old. This is because breast milk is the complete food. It has essential nutrients that a child needs for the first six months of life, according to the recommendations of the World Health Organisation (WHO).

Neema Kyamba, Mother and Child Health Programme Coordinator for Kagera Region said in an interview that breast milk is not only the most nutritious food for a newborn but also boosts their immunity from infections, allergies, some chronic diseases, and even childhood cancers. 10 Thursday 10 August 2023

Guardian

FEATURE

G20: Cutting food loss, waste is an opportunity to improve food security

BY LISA MOON

ITH the ongoing global food crisis—triggered by the COVID pandemic, disasters, supply chain disruptions, and conflict in Ukraine—food security should be at the top of the G20 agenda when countries gather in India in September 2023.

Food security and national security are closely intertwined. Throughout history, countries that have suffered from extreme hunger and malnutrition have been vulnerable to civil unrest, along with diminished economic productivity and exacerbated inequity.

Having a robust and resilient food system is critical for G20 countries, which together represent around 85 percent of global gross domestic product and are home to two-thirds of the world's population. In addition, G20 countries produce as much as 80 percent of the world's cereals and account for a similar proportion of global agricultural exports.

Indian Prime Minister Narendra Modi has recognized this imperative, recently saying in a message to G20 Agricultural Ministers: "I urge you to deliberate on how to undertake collective action to achieve global food security."

Yet, with more than 735 million people facing food insecurity in 2022, about half of whom are in G20 countries, the food system clearly needs repair.

While a multi-dimensional approach is essential, there is a solution that brings immediate benefit to people, while reducing food waste and helping address climate change. That solution is food banking.

Food banks collect surplus food in large volumes, often donated or purchased from food manufacturers, retailers or farmers, and get it to those who need it most. Working in concert with other community-led organizations to reduce hunger and food insecurity, food banks help address the paradox at the heart of the global food system: the unconscionable amount of food that is lost or wasted that could - and should - instead be used to feed people.

Food banks are already present in every G20 market, providing nutritious meals to people who need them most. They often complement the work of governments to get food to people who are underfed or undernourished. And they can reach those who are often left out of other forms of social protection. Food bankers



Tiruppur, Tamil Nadu, India, December 17, 2021: No Food Waste (NFW) staff serve a nutritious meal to community members in Eswaran Koil Street. Credit: The Global Food-Banking Network / Narayana Swamy Subbara-

are embedded in their communities and can respond quickly when disasters strike.

Last year, members of The Global FoodBanking Network in nearly 50 countries helped feed 32 million people, distributing more than 650 million kilograms of food and groceries and mitigating 1.5 billion kilograms of CO2e through avoided food loss and waste. Many of these countries faced civil unrest and disasters caused by climate change and

India is already setting a strong example in mobilizing food banks as part of its efforts to address food waste. Having implemented Surplus Food Regulations in 2019 to ensure

unused food could be donated, India saw a 250 percent increase in the volume of food distributed through food banks last year compared to pre-pandemic levels.

The food banks No Food Waste, India FoodBanking Network and Feeding India provided 13.5 million kilograms of food to 6.4 million people in 2022. These food banks provide nutrition to school children, migrant workers and other vulnerable populations. With supportive government policies and financing, these efforts have the potential to expand rapidly in the coming years.

A growing number of G20 countries, such as Brazil and Indonesia, are also adopting food banks to

strengthen their food security and reduce hunger. Last year, Brazil's national network of nearly 100 food banks served 2.5 million people in the country. And food banks in Indonesia provided food to about 1.2 million people in 2022, an increase of nearly 40 percent compared to 2021.

By working with food producers, retailers and farmers, food banks bridge public and private sectors, providing a vital service that complements social welfare programs and helps minimize food waste and the associated emissions, contributing to multiple human development goals

When G20 leaders come to the table to discuss the urgency of food

security, they will look for solutions that are already available and have proven track records. India has already made it clear that food security is a priority for its G20 presidency. The government now has the opportunity to leverage its experiences and insights to build effective collaboration among countries on this issue.

By developing comprehensive food security strategies, G20 countries can make a sound investment to create a stronger future.

IPS UN Bureau

The writer is President & CEO, The Global Food Banking Network

Stanbic Bank Drives Agribusiness Growth through Innovative Financing Solutions

We were privileged to take part in this year's NaneNane exhibitions for the second time, held nationally in Mbeya Region. Our participation allowed us to showcase our innovative tailored agricultural solutions designed to enable and empower farmers, and other associated enterprises in the agriculture ecosystem and value chain thereby driving growth and sustainability. Stanbic Bank continues to be fully committed to the nurturing and development of the agricultural sector hence ensuring a prosperous future for the agribusiness community.

We were honoured to be visited by the President of the United Republic of Tanzania, Her Excellency, Dr. Samia Suluhu Hassan, The Vice President, Hon. Philip Mpango, the Prime Minister, Hon. Kassim Majaliwa, the Minister for Agriculture, Hon. Hussein Bashe and the Minister of Livestock and Fisheries Hon. Abdallah Ulega.





Stanbic Bank Tanzania Head of Personal & Business Banking, Omari Mtiga (right), explains to the President of the United Republic of Tanzania, **Her Excellency Dr. Samia Suluhu Hassan**, about solutions offered by the Bank.



We were honoured to be visited by the ${\bf Vice\ President, Hon.\ Phillip\ Mpango}.$



The Prime Minister of Tanzania, Honourable Kassim Majaliwa Majaliwa, listening to the Head of Stanbic Biashara Incubator, Kai Mollel.



The Minister of Agriculture, **Hon. Hussein Bashe**, Speaking at a dialogue event, organized by Stanbic Biashara Incubator a unit within Stanbic Bank, in partnership with Tanzania Startup Association.



Stanbic Bank Tanzania Head of Vehicle & Asset Financing, John Mosha, and the Chief Executive Officer of AgriCom Group, Alex Duffar Signing a Memorandum of Understanding



Stanbic Tanzania's AgriBusiness Manager, Victor Mwakapusya, speaking to customers.

Under King Mohammed VI's dynamic regional economic diplomacy Morocco tops African investors in West Africa

the 30th of July every Kingdom of Morocco celebrates a momentous occasion, the 24th Throne Day of His Majesty King Mohammed VI. Our Correspondent Daniel Semberya did an interview with Zakaria El Goumiri, Ambassador of Morocco to Tanzania, to know more about this special Day. Read on...

Question: His Excellency would you kindly tell us about the 24th Throne Day of His Majesty King Mohammed

Answer: On this auspicious day, we reflect upon the remarkable accomplishments that His Majesty has achieved since ascending to the Throne, and we pay tribute to His visionary leadership and unwavering dedication to the welfare of the Moroccan people. Since assuming His responsibilities as King, His Majesty Mohammed VI has embarked on a transformative journey, guided by a deep sense of duty and a profound commitment to progress.

The accomplishments of His Majesty King Mohammed VI since ascending to the Throne are both impressive and inspiring.

Q: Would you tell us the major achievements of His Majesty Mohammed VI?

A: Under His reign, Morocco has witnessed significant advancements across various domains, elevating the nation's standing both regionally and globally. "On this Throne Day, let us express our admiration for the remarkable achievements of His Majesty, as we look forward to a future that holds even greater promise under His wise and visionary guidance."

Q: What has been his economic development?

A: One of the cornerstones of King Mohammed VI's reign has been the relentless pursuit of economic development. Through bold reforms and strategic initiatives, Morocco has experienced substantial growth and diversification of its economy.

Under His Majesty's guidance, the country has witnessed remarkable progress in sectors such as agriculture, industry, tourism, and renewable energies. These efforts have created new opportunities, improved living standards, and positioned Morocco as an attractive destination for foreign investment.

Q: What about social progress and human development under his reign?

A: KingMohammedVI's reign has been marked by a strong commitment to social progress and human capital development. Recognizing the importance of education and healthcare, His Majesty has spearheaded ambitious programs to enhance access and quality



Zakaria El Goumiri, Ambassador of the Kingdom of Morocco to Tanzania

in these critical areas.

Initiatives such as the National Human Development Initiative have invested heavily and the Mohammed VI on modern infrastruc-Foundation for Sustain- ture and urban develable Development have **opment. Kindly tell us** contributed significantly to reducing poverty and inequalities, increasing social inclusion, improving healthcare services, and promoting inclusive education, particularly in rural areas.

Q: We have heard that women empowerment is one of the major priorities of His Majesty King Mohammed VI. Could you tell us about

A: His Majesty King Mohammed VI Has also ensured the promotion of women and girls, offering them all opportunities for development and granting them their rightful place. Among the major reforms undertaken under His Enlightened Guidance are the promulgation of the Family Code and the adoption of the Constitution of 2011, which enshrines equality between men and women in terms of rights and obligations and, consequently, establishes the principle of parity as an objective that the State must seek to achieve.

Furthermore, the Royal Initiatives have been the biggest boost for women's rights in Morocco. Moroccan women have notably been able to assume positions of responsibility in political bodies, thanks to the adoption of a set of laws aimed at increasing the representation of women in the House of Representatives, territorial councils and professional chambers.

Q: Morocco is one of the countries that what has been the se-

cret behind this?

A: The modernization of Morocco's infrastructure and urban landscape has been another significant achievement during King Mohammed VI's reign. Massive investments have been made to enhance transportation networks, develop modern cities, and improve connectivity across the country.

Projects such as the high-speed railway, expanding ports-including Tangier Med, the largest and most connected port on the continent-- and the development of new industrial zones have strengthened Morocco's position as a regional hub for trade and commerce.

Q: Culture and heritage have been the major factors that identify and promote a country, what has been the case in your country under **His Majesty?**

A: His Majesty's dedication to preserving Morocco's rich cultural heritage is evident in the Initiatives undertaken to safeguard historical sites, protect traditional craftsmanship, and promote the nation's diverse cultural expres-

The establishment of numerous museums, cultural festivals, and the rehabilitation of historic districts have revitalized Morocco's cultural scene, reinforced the country's identity and fostering pride among its people.

Q: Morocco under His Majesty has been working tirelessly to have regional and international leadership. What is the situation right now?

A: Under King Mohammed VI's stewardship, Morocco has emerged as a kev player in African and international affairs. Honouring its deep African roots, Morocco works tirelessly to promote a global strategy of South-South cooperation with African sisterly countries that is mutually supportive, multifaceted and coherent, covering security, socio-economic, technical, cultural, religious and human issues.

Under the Royal Vision, Morocco is pursuing an African policy that places a strong emphasis on structuring projects with high added value, for the benefit of vulnerable social groups. In this spirit of co-development, the Kingdom has set up a multi-faceted education program aimed at unleashing the full potential of Africa's youth. Today, some 20 000 sub-Saharan students on scholarships pursue their studies in Morocco.

On the economic front, Morocco tops the list of African investors in West Africa (second in Africa). This remarkable achievement is attributable to its dynamic regional economic diplomacy and the strong presence of its business community across the continent.

Forging ahead, Kingdom has embarked on a process aimed at integrating its value chains more closely with those of its African partners. This

is reflected, for instance, in the Morocco-Nigeria Gas Pipeline, launched in 2017 in collaboration with the Federal Republic of Nigeria, which will connect Nigerian gas to 15 West African countries. This transformative initiative will deliver economic benefits to the whole sub region and ensure access to electricity for millions of people.

Other initiatives include efforts to support the development of agricultural areas on the continent, through OCP Africa. The Moroccan company provides much needed fertilizers and training to hundreds of thousands of farmers. "A cornerstone of economic relations between Morocco and Africa, is the Southern city of Dakhla."

This Moroccan city has become a true African hub, not only thanks to its geographical position, but also due to its excellent infrastructure (including a mega port project), the efforts of local and international business operators, and the presence of numerous consular offices with a strong economic focus.

Q: In brief, could you tell us what has been the cooperation between **Morocco and Tanzania?**

A: There has been remarkable cooperation and partnership between Morocco and Tanzania, since the Visit of His Maj-

esty King Mohammed VI to Dar es Salaam in 2016.

Major actions have since been carried out in various sectors, including education and vocational training (with the provision of around thirty scholarships per year), agriculture, banking (Bank of Africa), insurance, investment, among others.

Q: Would you tell us what Moroccan companies have come to invest in Tanzania?

A: Our two nations have come together and created great opportunities, fostering growth, and contributing to progress that, among other things, assures food security. The efforts of companies, like that of Bank of Africa (BOA) promoting financial inclusion and youth entrepreneurship and the boost of the SMEs' access to new opportunities by access to finance is a clear indication of a financial modality linked to the country's priorities.

Another good example is the OCP Africa group, a Moroccan Global Phosphate Fertilizer, that has been instrumental in this Endeavor, impacting the lives of thousands of farm-

Operating in Tanzania since 2017, OCP Tanzania has always taken a leadership role and position by ensuring that there is always enough fertilizers for use by farmers in Tanzania: At the right Place. right Price ,right Program their crop nutrition solutions have helped small farmers in Tanzania boost their yield quality and quantity and hence family income . Similarly, With the company flagship programs such as OCP School Lab and Farmer Hub, OCP Tanzania has reached

over 120,000 farmers

across Tanzania.

This Year 2023 itself, OCP will run soil testing services through the mobile lab in four regions, namely Mara, Tabora, Geita and Kagera, the target is to reach and train at least 45,000 small holder farmers In August 2022 President Samia Suluhu Hassan launched the subsidy programme that will ensure farmers in Tanzania have access to fertilizers. OCP engaged fully in support of this initiative and imported over 250,000MT of fertilizers from Morocco to ensure that the country is selfsufficient.

OCP Africa will continue to work hand in hand with the government of Tanzania until we achieve her excellency's agricultural vision of 20/30.

In this regard, the Kingdom of Morocco welcomes the conclusion of an agreement between OCP Africa and the Tanzanian government to set up a fertilizer blending plant in Kisarawe (East Coast). A project designed to help Tanzania achieve its high agricultural potential.

CASHEWNUT BOARD OF TANZANIA



ANNOUNCEMENT OF THE CASHEW INDUSTRY ANNUAL GENERAL STAKEHOLDERS' MEETING FOR YEAR 2023

The Cashewnut Board of Tanzania would like to inform all cashew industry stakeholders that the Annual General Meeting for year 2023 will be held on August 18th, 2023 from 08:00 a.m at the Naivera Complex Limited, in Tanga

The guest of honor at the Meeting is expected to be the Minister of Agriculture Hon. Hussein M. Bashe (MP). Among other things, different topics will be presented at the conference including those related to the development of the Cashew Industry country wide.

Invitees are required to self-finance all expenses related to their attendance this important Meeting including transportation, food, and accommodation. The Cashewnut Board of Tanzania will provide food, a booklet, and light refreshments during the meeting.

Official invitation letters have been sent to all invitees. Only Stakeholders who are officially invited will be allowed to attend the meeting. Those who do not have an official invitation from the Cashewnut Board of Tanzania will not be allowed to participate in the Meeting and the Board shall not be responsible for any inconvenience caused.

It is therefore imperative that each invitee/participant attend with his or her Identity and invitation letter.

> This announcement is issued by: -**DIRECTOR GENERAL** CASHEWNUT BOARD OF TANZANIA, P. O. BOX 533. **MTWARA**

Taking stock of two decades of trailblasing frameworks on women's rights in Africa

BY JOYCE CHIMBI

T promised to be the most defining, groundbreaking, and transformative protocol on African women's rights. Specific in its approach, broad in its reach, and unique in its all-encompassing nature, covering issues such as HIV/Aids, widow inheritance and property disinheritance in a most unprecedented manner.

To halt and reverse the systemic and persistent gender inequality and discriminatory practices against women in Africa, the African Union Assembly adopted the Protocol to the African Charter on Human and Peoples Rights on the Rights of Women in Africa 2003 in Maputo, Mozambique.

The Maputo Protocol was designed in line with the realities of the plight of women on the continent. Providing tailor-made solutions to lift women from beneath the crushing weight of a cultural system that disadvantages women from birth. Twenty years on, it is time to take stock.

"The 20th Anniversary of the Maputo Protocol is a historical advocacy moment for women's rights advocates. It offers an opportunity to demand from African Governments real and tangible change for women and girls in their countries," Faiza Mohamed, Africa Regional Director of Equality Now, tells IPS.

"By acceding to the Maputo Protocol, lifting reservations, fully domesticating, and implementing the Protocol, and ensuring their compliance with accountability processes. Beyond this, it signifies the generational changes over two decades and points to the need to reflect on future generations and to future-proof the Maputo Protocol and the SOAWR Coalition."

The Solidarity for African Women's Rights (SOAWR) is a coalition of over 80 civil society organizations, a pan-African women's movement that pushes for accelerated ratification of the protocol in non-ratifying states while holding governments accountable to deliver for women in line with the Protocol.

Mohamed stresses that the SOAWR Coalition is a remarkable testament to the power of women's organized movements and their capacity to influence transformative policy agendas, leaving a lasting impact.

"Through its persistent efforts, SOAWR has successfully kept the protocol on the agenda of AU member states, leading to significant influence as 44 out of 55 African states have ratified or acceded to the Maputo Protocol. This achievement has turned the Protocol into a potent public education tool for women's rights, both at the national and grassroots levels," she explains.

"Notably, there has been substantial progress in the advancement of national jurisprudence on women's rights, as well as in the empowerment of women themselves. Thanks to the coalition's effective public sensitization campaigns, formerly taboo subjects like sexual and reproductive health rights, female genital mutilation, and polygamy have become open and advanced topics in various countries.'

The coalition has demonstrated how much women and like-minded partners can achieve working in solidarity. Additionally,



Women and girls in Kenya's West Pokot cel-ebrate as the government cracks down on those prac tising harmful Female Genital Mutilation CREDIT: Joyce Chimbi/IPS

each organization continues to push the women's agenda forward - pushing and pulling in the same direction, to realize the dream of a society where women are fully represented in every corner of the spaces they call home.

"The Maputo Protocol comes out of the African feminist fire, and we need to keep it burning. That it is one of the most progressive legal instruments that came out of Africa. That it represents our diversity and our strength because we are not a monolith. It also represents the power of collective action and also the dream of the Africa we want," says Nigerian-born Becky Williams, a young woman who now lives in Uganda and works for Akina Mama wa

Equality Now is currently advocating for adopting the Multi-Sectoral Approach in implementing the Maputo Protocol. The Multi-Sectoral Approach (MSA) provides a framework for convening different sectors within governments and actors outside of government in a joint effort to implement women's rights as provided for in the Protocol.

Mohamed emphasizes that if recognized and embraced by governments and civil societies, the Maputo Protocol can be a powerful tool for change as it offers women a tool for transforming the unequal power relations between men and women that lie at the heart of gender inequality and women's oppression.

To coincide with the Maputo Protocol's 20th anniversary, SOAWR, Make Every Woman Count (MEWC), and Equality Now released a report titled, "Twenty years of the Maputo Protocol: Where are we now?" Providing a detailed account of progress made thus far, successes, challenges and recommendations.

Regarding rights related to marriage and child marriage, the report finds that several countries have adopted constitutional reforms related to the prohibition of forced marriage. For example, the constitution of Burundi guarantees marriage equality. The constitutions of Guinea, Malawi, Uganda, and Zimbabwe set the legal age of marriage at 18 years. AU Member States have enacted legislation on rights related to marriage.

On economic and social welfare rights, half of the African states maintain constitutional provisions guaranteeing equal remuneration for work of equal value or the right to fair or just pay. More than half of African states have laws mandating equal remuneration for work of equal value.

Regarding health and reproductive rights, almost all African states maintain constitutional provisions related to health and/or health care, and many enshrine the principle of non-discrimination based on health. Notably, six countries, including Angola, Ethiopia, Ghana, Kenya, South Africa, and Zimbabwe, enshrine rights related to reproductive health care, such as access to family planning education or reproductive/maternity care.

While women's rights have come a long way, the report stresses that there is a long way to go and makes specific key recommendations, such as the need to address the right to abortion and treat each case as espoused in the Protocol. It also suggests that the Maputo Protocol should be used to protect women and girls' reproductive health rights and advocates that Member states remove laws that fail to protect reproductive health rights.

It advocates for the passing of family laws to protect women's rights before, during, and after marriage and establish special courts to deal with complex marriage issues. In addition, it suggests that Governments implement regional and international treaties such as the Maputo Protocol and educate women and girls on these.

It would like to see programmes that allow young women to return to school after giving birth promoted and demands that early marriage be criminalized, and customary law is adapted so that it no longer defines what happens to women in marriage.

It asks governments to provide universal health services and insurance access, especially for pregnant, vulnerable, and/ or specially protected women. It requires member states to improve infrastructure, training, and equipment for health services in rural areas.

Equally important, the protocol includes the empowerment of women and girls to realize their sexual and reproductive health rights through awareness campaigns delivered in communities and schools and wishes to see menstrual hygiene management incorporated into national legal frameworks through awareness-raising activities from more actors, especially parliamentarians.

IPS UN Bureau Report



Youth delegates at Maputo Protocol 20th anniversary celebrations, July 11, 2023. CREDIT: Equality Now

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O HRS NEWS BRILLETIN
JO HRS MADDANGAZO / MUZIN
OO HIS NEWS BRIEF

77.00 AM NEWS BULLETIN
77.15 AM KUMEPAMBAZUK
AMILJA
9.00 AM NEWS BRIEF
9.03 AM DEATH
9.04 AM DEATH
9.05 AM SUNDAY SPECIAL
1:00 HRS NEWS BULLETIN
9.10 HRS NEWS BULLETIN
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9.10 HRS DEATH
9.10 HRS NEWS BULLETIN

Tembelea mitandao ya kijamii ya Radio One 🔘











The real meaning of shadow banking in **Tanzania** - Part One page 14

Thursday 10 August 2023

Treasury finalising list of new Eurobond arrangerstop prize

NAIROBI

he Treasury is finalising the picking of lead arrangers for Kenya's new Eurobond. The government had

planned to onboard lead arrangers for the planned issuance by the end of July as a signal to the market given the \$2.0 billion (Sh286.3 billion) Eurobond maturity due in June 2024.

"We are at the tail end of the procurement process and will issue final results as soon as the relevant timelines are finalised," a top official at the National Treasury told the local outlet in Nairobi.

The banks shortlisted for consideration as lead arrangers for the planned issuance are IP Morgan, Citigroup, Standard Bank and Standard Chartered Bank.

In July, a delegation of seven from the government including Treasury Principal Secretary Chris Kiptoo; public private partnerships director-general Chris Kirigua; and Planning Principal Secretary James Muhati met a group of bond investors in London and floated various options being considered by the government in view of the large ticket maturity falling due in June 2024.

The delegation canvassed a number of options for settlement of the maturing Sh286.3 billion bond including part buyback and part repayment of the maturing Eurobond that would imply the government repurchases half the maturing Eurobond as indicated by President William Ruto while retiring the remaining



National Treasury Principal Secretary Chris Kiptoo

the fresh Eurobond.

"Options mooted by the government of Kenya include full repayment with multi-tranche bonds; part buy-back and part repayment with multi-tranche Eurobonds; and part swap part repayment with multitranche Eurobonds. Finer details and strategy shall be agreed by lead arrangers," the Treasury told bond investors in London in the July meet-

The government has also floated the consideration of floating a Shariah-compliant bond– Sukuk– as well as floating a bond denominated in a currency other than the US dollar as a way to cushion the economy from

half using the proceeds raised from the foreign exchange pressure created by the strengthening greenback. Syndicated loan

> "Refinancing major portions of the Eurobond using one or a combination of syndicated loan proceeds or bilateral commercial loan proceeds. Additional possible options include the issuance of a Sukuk following Egypt's (B+/B2) successful issuance in February 2023 or issuance of a Samurai bond," the Treasury told bond investors in London in the July

> The government targets Sh718 billion in debt financing in the current financial year, of which Sh131.5 billion is earmarked for external sourc-

Last month four banks have unviable from a pricing standbeen shortlisted as potential lead arrangers for Kenya's planned return to the global financial markets between July and June 2024 as the government looks to ease the pressure in settling the \$2.0 billion (Sh277.6 billion) Eurobond due next year.

It was learned that Citigroup, JP Morgan, Standard Bank and Standard Chartered Bank have made it to the short-list for the planned issuance.

Two sources familiar with the matter further reveal that the selection of lead arrangers kicked off in April with the Treasury having published a request for expression of interest for international lead managers for issuance of a sovereign bond on April 18.

Citigroup and JP Morgan served as joint-lead managers when Kenya raised \$1.0 billion through Eurobond in June 2021, with NCBA and I&M banks playing the role of colead managers.

The government planned to issue yet another Eurobond in the current financial year but opted to shelve the plan owing to tight global financial conditions that saw the yield trend upwards and render the plan

point.

On May 31, 2023, Treasury Principal Secretary Chris Kiptoo indicated the government was at an advanced stage of selecting lead arrangers for the Eurobond slated for issuance in the next financial year.

The issuance has been identified as one of the ways through which the government can settle the maturing bond which was floated a decade ago.

"The National Treasury is at an advanced stage of procuring lead managers to provide advisory services in the next few weeks. In the meantime, the government will meet all other external debt service payments due through revenues and refinancing," Dr Kiptoo told members of the National Assembly Budget and Appropriations Committee on May 31.

According to the draft budget estimates for 2023/24, the Treasury has earmarked Sh241.8 billion for the redemption of the maturing Eurobond, accounting for 50.8 percent of the total external debt redemptions for the next financial year.

At a distant second in exter-

nal redemptions for the next financial year is the Exim Bank of China at Sh88.9 billion.

"A Eurobond worth \$2.0 billion which is approximately Sh241.8 billion will be maturing on June 24th, 2024. To settle this Eurobond at maturity at minimum cost, the government is considering several options, including liability management operations including alternative financing solutions to settle maturities; undertake buy backs which means tender offered through open market operations or a bond switch exchange with different longer tenured bonds," the PS said.

Kenya's planned return to the global markets comes when the country has received bucket loads of concessional financing, including \$1.0 billion (Sh138.0 billion) in budget support financing from the World Bank's Development Policy Operation (DPO) window and enhanced financing from the IMF following conclusion of the fifth review earlier in May.

The government has repeatedly shrugged off fears of its ability to service the obligations of the Eurobond due for maturity in June 2024.

ASAS donates diary, cattle breeder to BBT programme

By Correspondent James

ASAS Group of Companies has donated 110 dairy, beef goat and one cattle breeder to complement the government's effort through Building Better Tomorrow programme.

The government currently implementing youth's hands-on training on how to manage cattle fattening, after the BBT -Youth initiatives implemented in agriculture with a purposes to to bridge the gap between proBy Correspondent James Kandoya

ASAS Group of Companies has donated 110 dairy, beef goat and one cattle breeder to complement the government's effort through Building Better Tomorrow programme.

The government is currently implementing youth's hands-on training on how to manage cattle fattening, after the BBT -Youth initiatives implemented in agriculture with a purpose to to bridge the gap between processors and livestock farmers.

A total of 240 youths have been engaged in the programme empowered to buy 10 cattle each, fattening and selling to the processors.

Briefing President Samia Su-



President Samia Suluhu Hassan listens to ASAS Group of Companies operations director Ahmed Salim at the climax of farmer's day held on Tuesday in Mbeya city. Looking on is National Assembly speaker Dr Tulia Ackson.

luhu Hassan who paid visit to the company's pavilion at the climax of Farmers Day famous known as NaneNane day held John Mwakangale grounds in Mbeya region, the Operational Director of the ASAS Group of Group companies Ahmed Salim, said that the breeders will help to multiply the number of cattle and goats.

He said new breeds will help to increase more production of milk and beef hence contributing to the nation's revenue.

During the programme, young people will benefit from savings obtained between premium and final prices every quarterly for twelve months.

President Samia commended ASAS Diary Group of companies for supporting the government initiatives to contribute more to the dairy sector.

The head of state said the company has made great contri-

butions in the milk sub sector in different areas including employ-

The President also witnessed the signing of the Memorandum of Understanding (MoU) for the Build Better Tomorrow (BBT) programme between the National Service (JKT), the Ministry of Agriculture and the Ministry for Livestock and Fisheries.

BBT seeks to promote Tanzanian youth's engagement in agribusiness for sustainable and improved livelihoods whereas as a part of the programme, the government selects youth who are allocated up to ten acres each, which they will end up owning.

According to the statistics,

the dairy sub-sector in Tanzania is yet to unleash its potential towards the national GDP due to a number of factors.

The dairy sector contributes only 1.5 percent of the total which is the least compared to other countries in East Africa, including Kenya and Uganda which have an average of six per cent contribution in their GDP from the dairy sector.

In Tanzania, dairy production is closely linked to cattle rearing, as the majority of the cattle raised in the country are used for milk production, meat, and other products such as hides and horns.

Tanzania has a large number of cattle compared to other African countries, with approximately 33.9 million according to the National Crop and Livestock Census.

However, the majority of these cattle are local breeds, which are known for their resistance to diseases and pests but have low milk production, with an average of fewer than 3.5 litres per day per

Brewer targets to reach 700 farmers by 2025

By Guardian Correspondent, Mbeya

SERENGETI Breweries Limited (SBL) is set to reach 700 farmers across Tanzania by the year 2025, an increase from the current 400 beneficiaries.

Dr. Obinna Anyalebechi, SBL's managing director said in an interview at the just-ended Farmers' Day Exhibition, that the move is part of the brewer's commitment to further supporting lo-

According to Dr Anyalebechi, with regions like Tanga, Mbeya, and Kagera on the radar, SBL aims to provide more opportunities for smallholder farmers, ensuring they thrive and contribute significantly to the nation's economic growth.

Understanding the vital role played by farmers in the nation's prosperity, SBL has fostered a long-standing relationship with them.

With the recent addition of the Handeni project, SBL now sources its raw materials from eight different regions, namely Manyara, Arusha, Kilimanjaro, Dodoma, Iringa, Singida, Tanga, and Shinyanga, and plans to include two more regions, Mbeya and Bukoba, in the near future.

He also said that the 'Kilimo Viwanda programme' is not just an investment in the present; it is a profound investment in the future of Tanzanian agriculture.

"By empowering young agricultural experts through scholarships, SBL is paving the way for sustainable and innovative farming practices," he said.

He also stated that through the Farmers' Day Exhibition, SBL acknowledges and honors the tireless efforts of farmers as the annual event serves as a reminder of the critical role played by farmers in Tanzania's development.

Dr Anyalebechi called upon all stakeholders to unite and support the government's efforts to revolutionize agriculture in Tanzania.

"Collaboratively, they can create more opportunities for the country's youth, bridge the employment gap, and bolster the economic growth of the nation."

Beyond the celebration, NaneNane day provided a platform for meaningful discussions and dialogues on ways to further support and empower farmers. Governments, non-governmental organizations, and businesses like Serengeti Breweries Limited (SBL) actively engaged in conversations aimed at improving agricultural practices, ensuring sustainable growth, and fostering innovation within the sector.

Zenith Bank signs agreement with AfCFTA

LAGOS

ZENITH Bank Plc has signed a Memorandum of Understanding (MoU) with the African Continental Free Trade Area (AfCFTA) Secretariat for the development of the SMARTAfCFTA Portal, for trade promotion within the African continent.

SMARTAfCFTA is a single portal for trade information for the continent on trade. The Bank will fund the portal for trade information in Africa with one mil-

Secretary general of AfCFTA, Wamkele Mene, speaking at the Zenith Bank's international trade seminar, non-oil export yesterday, said there is need for Ni-



geria to take the initiative of diversifying into automobile production to meet the vast gap of Africa's population.

According to AfCFTA's estimate, there is a five million per annum void in the continent and with only South Africa, Morocco, and Egypt, producing cars. Mene noted that Nigeria can tap into this sector whilst capitalising on Afrexim's \$1 billion facility to countries who take on manufacturing of cars.

Speaking at the seminar, Mene said: "we have identified a number of priority sectors, which we believe in our studies indicate that these priority sectors will enable the diversification that we all want to see. I mentioned the pharmaceutical sector, agriculture and agroprocessing, transport and logistics, and the auto sector. In the auto sector again, we had an opportunity to accelerate the diversification of Africa's economy.

"Our continent produces 900,000 units of passenger vehicles per year between South Africa, Egypt and Morocco and we are 17 per cent of the global population. India, similarly populated to the African continent, produces five

million units of vehicles per year. By the year 2035, our estimates indicate that in order for us to meet domestic demand in Africa we have to produce five million units of vehicles per year.

"That means that for Nigeria, there is an opportunity to include the auto sector in your strategy if it's not there already as your strategy for diversification for production of vehicles, creating jobs driving industrialisation, because we know that the demand for the auto sector, Africans auto sector is not going to be met by Egypt, Morocco, South Africa. We have to have more countries that are producing vehicles for the African continent and creating jobs and innovation and driving industrialisation."

THE REAL MEANING OF SHADOW BANKING IN TANZANIA- PART ONE

HE banking industry is perhaps the most regulated industry on the planet. The movement of funds in and out of the banking system is always monitored by governments as well as regulators. But did you know that many financial institutions that act like banks are not supervised like banks? The function of banks is to accept deposits and use those deposits to give out loans. In other words, banks accept shortterm liabilities and give out long-term loans. Some banks or financial institutions do not accept deposits: for example, a money market institution. A money market firm sells short-term securities for deposits and uses the proceeds to make long-term loans. Another example is Saccos and Vicoba associations: They sell short-term securities (i.e. investments that are expected to be sold and converted to cash within one year) to collect deposits and issue long-term loans to their members. This is banking but without a banking license. And since there is no banking license, these activities are conducted without any banking regulation, and there are no reserve ratios or capital ratios to be maintained, hence



no protection for consumers should something go wrong. This is what is called shadow banking.

The term "shadow bank" was coined by economist Paul McCulley in a 2007 speech at the annual financial symposium hosted by the Kansas City Federal Reserve Bank in Jackson Hole, Wyoming in the United States. Shadow banks can perform every function of banking except accepting deposits from the public. According to research conducted by Members of the European Parliament (MEPs), shadow banking institutions account for up to 30% of the global financial system, worth over €50 trillion (equivalent to TZS 127.4 quadrillion) in 2011. For the next two weeks, I will explain the functions, advantages, and disadvantages of shadow banking.

How do you know if an institution is shadowing banking? There are three defining elements/functions that must be performed by an institution to prove they are doing shadow banking. The first element is that the institution must issue short-term securities and use the proceeds to issue long-term assets (issue long-term loans). One can ask why someone purchases shortterm security from an institution that is not a bank.? Well, most of these institutions do not exist on their own, they are interconnected with commercial banks and are explicitly/ implicitly backed by some of the commercial banks which provide confidence to the market required to sell the securities. The second element is that the institution must have liquid liabilities, and the third element is that the institution must have assets that are relatively illiquid and invest some of the proceeds respectively.

So you might ask why don't governments regulate all entities that are shadow banking? For the past few years, most governments have realized how dangerous shadow banking is to the entire financial system and have been trying to develop regulations to contain them.

In Tanzania, we have seen Government initiatives to register all Vicoba and Saccos organizations that are in our society with the aim to monitor their activities. The National Assembly of Tanzania enacted a Microfinance Act of 2018 on 16th November 2018, to operationalize the National Microfinance Policy of 2017. The Bank of Tanzania (the BoT) exercising its powers under section 60 (1) and (2) of the Microfinance Act of 2018 has published the Microfinance (Non-Deposit Taking Microfinance

Service Providers) Regulations of 2019 among other regulations. Through the Microfinance Act (2018), the Government is set to regulate the licensing and registration of all shadow banks such as community financial groups, community-based groups, and Saccos/Vicoba.

Not everything about shadow banking is negative. Shadow banking might help financial stability by absorbing uninsurable deposits from the commercial banking sector. It is important to note that shadow banks provide liquidity where commercial banks cannot, hence shadow banks can play a positive role in supporting economic growth by diversifying sources of finance and facilitating economic activities such as investments in projects financed by commercial banks.

Next week, I will share the advantages and disadvantages of shadow banking.

Written by Kelvin Mkwawa, MBA Seasoned Banker Email address: Kelvin.e.mkwawa@ gmail.com

Analysts put buy rating on listed bank stocks on high profitability

NAIROBI

Stockbrokers have put a buy recommendation on most of the banks listed on the Nairobi Securities Exchange, citing increased profitability driven by higher interest rates.

Lenders are set to announce their results for the half-year ended June, with Absa Bank Kenya, Standard Chartered Bank Kenya and NCBA Group due to declare interim dividends.

Analysts say banks' improved earnings put them in a position to overcome higher risks of defaults, partly due to the more finance costs faced by borrowers compared to last year.

Brokers at AIB-AXYS Africa, for instance, have a buy recommendation on six out of the 11 listed

"We expect another month of mixed performance largely driven by investors aligning themselves to dividend-paying counters before book closures and foreigners remaining as net sellers," said analysts at AIB-AXYS Africa.

"However, trading will remain largely concentrated in the blue-chip counters- Safaricom, the banking sector and other select counters driven by the hunt for dividends." Absa is, for instance, tipped to continue growing its operating income from expansion of its loan book while non-funded income is set to hold up largely from continued growth in foreign trading income.

Approval of risk-based credit pricing for most banks and its subsequent implementation is expected to lift the sector's interest margins while investments in niche areas such as trade finance are set to cushion non-funded income.

However, banks have been forced to raise their provisioning for actual and anticipated credit losses as gross non-performing loans trend upwards, largely from pending bills accrued by the government to suppliers.

Genghis Capital, meanwhile, says banks are benefiting from ongoing interest rate rise, widening margins for the industry while offsetting pressure from rising loan defaults.

"We are optimistic about largecap commercial banking counters as interest rate tailwinds propel industry bottom lines, and balance sheet resilience cover against adverse credit risks," they stated.

Banking stocks already lead the way on shareholder returns from dividends with the dividend yield on most counters standing above 10 percent at present.

StanChart has the highest dividend yield at 13.3 percent followed by Co-operative Bank of Kenya



Absa Bank along Muindi Mbingu Street in Nairobi.

(12.5 percent) and I&M Group (11.84 percent).

In November last year commercial banks started charging large companies higher interest rates on loans compared to start-ups and individual borrowers, new data from the Central Bank of Kenya (CBK) shows, pointing to higher risk perception of larger firms who have in the past two years accounted for the bulk of the spike in non-performing loans.

The CBK data on lending rates by category of borrower shows that corporate firms paid 13.95 percent on average on loans of between one and five years in September, up from 11.9 percent a year earlier.

For their part, smaller businesses, which a year ago were paying the highest average rate at 12.5 percent, are now being asked for 13.8 percent as the loan pricing seesaws in their favour.

Personal loans to individuals were attracting an average interest rate of 13.2 percent in September, up from 12.1 percent a year earlier.

Corporate borrowers have traditionally paid lower interest on loans compared to smaller businesses and individuals on account of lower risk of default.

But the economic crisis triggered by the Covid-19 pandemic and exacerbated by the war in Ukraine has complicated the fortunes of large companies, whose defaults have triggered tremors in the banking industry.

The CBK earlier this year flagged a few large companies—which it did not name— as the ones responsible for rising defaults that pushed the portfolio of bad loans in the banking sector to an all-time high of Sh514 billion in June, although this retreated to Sh505 billion in August.

These firms, particularly those in the manufacturing sector, have been going through tough times as a result of the Covid-19 pandemic that reduced demand for goods in the local economy.

This year they have also been buffeted by higher input prices as a result of supply chain disruptions arising out of the Russia-Ukraine war that started in February, and periodic Covid-19 prevention

shutdowns in China, where Kenya sources most of its capital goods.

Higher fuel prices that have raised the cost of goods and therefore inflation locally have also negatively affected demand for manufactured goods.

The CBK data on interest rates do not, however, indicate the total cost of credit, known as the annual percentage rate (APR), which includes the cost of associated charges loaded onto a loan.

The APR for personal loans, going by data from the Total Cost of Credit (TCC) website run by the CBK and the Kenya Bankers Association (KBA), is as high as 23.8 percent for unsecured facilities of up to five years.

The website only allows for APR calculations for personal loans and mortgages, making a like-for-like comparison for the total cost of business loans difficult.

Banks have recently been allowed to start pricing in risk in their lending plans under formulas that have been approved by the CBK, pointing to higher loan rates for individuals and businesses deemed high default candidates.

The risk-based pricing plan was mooted in a bid to expand access to bank loans, particularly by SMEs, which have traditionally struggled to get funding from banks due to high-risk perception.

The rise in approvals from bank plans resulted in an increase in the annual growth of private sector credit to a six-and-a-half-year high of 14.2 percent in July, which however retreated to 12.5 per cent in August due to the General Election.

Private sector loan rates have also gone up in line with signals from the monetary regulator which has since May raised the central bank rate (CBR) by 1.25 percentage points to 8.25 percent, in the face of high inflation that touched a 65-month high of 9.6 percent in October.

Central banks across the globe, including the US Federal Reserve and the Bank of England, have been raising their base rates as they battle runaway inflation that has hit 40-year highs in the two western economies.



President Paul Kagame

Kagame tasks RICA graduates to find New agricultural solutions for African

KIGALI

♣ Agriculture a critical driver of Africa's economic growth, President Paul Kagame has challenged graduates from Rwanda Institute for Conservation Agriculture (RICA) to introduce innovative solutions to spur the needed growth.

He was speaking at the firstever graduation ceremony of 75 students from the first cohort of the higher learning institution which aims at training Rwanda's next generation of leaders to revolutionize the agriculture sector in Rwanda and Africa.

The state-of-the art university located between two lakes, Kirimbi and Gaharwa, sits on an area of 1,300 hectares with a number of buildings and fields used to offer hands-on skills to students in modern agriculture and research.

Established in 2019 by the American philanthropist Howard G. Buffet in collaboration with the Rwandan government, RICA offers a three-year programme in which students earn a Bachelor of Science in Conservation Agriculture, with specialisation in Animal Production or Crop Production, Mechanisation and Food Processing.

In addition to that, they are also equipped with leadership, entrepreneurship, and communication skills.

RICA's mission has been to address the long-term challenges of smallholder farmers through conservation agriculture, Kagame said, agriculture is a critical driver of Africa's economic growth but we have not yet unlocked its full potential.

"Graduates, in this context,

I challenge you to identify a problem, give it your full attention and make it your focus to solve it. You will experience many setbacks, but having a vision is often the difference between giving up and persevering."

With the skills, knowledge, and entrepreneurial spirit instilled in the students, he expressed confidence that they will bring innovations in the field of agriculture, however, he noted that it will require them to walk the path less travelled which often means being misunderstood or criticised.

According to him, the problem in Africa is not the lack of talent or natural resources, nor collaborating productively and putting collective wealth to good use.

"These lessons resonate well with our transformation journey as a country and the people. Because of our context, we have to do things differently. We have also put high value on regional integration and collaborating with our neighbours and partners."

Kagame advised the graduates to surround themselves with like-minded colleagues for motivation and to not forget the meaningful relationships they created.

"Graduates, the ball is now in your court, we count on you to go out in the world and bring positive change," he concluded.

Chichi Brave Ntaganira, Student Speaker, said that while the learning model at RICA was entirely new to them at first, the students embraced the cutting-edge innovations that shape modern agriculture and are stepping into the world with innovative solu-

tions in the agriculture sector.

He thanked the faculty and staff whose "tireless efforts and invaluable support proved that RICA is not just an institution but a nurturing community", and expressed gratitude to parents and guardians on behalf of all students—conveying the graduating triumph to them as the anchor behind their success.

Buffet, the RICA Chancellor, Chairman and CEO of Howard G Buffet Foundation, tasked the students as they go out to transform and modernise agriculture, to do so with a demonstration of basic elements of human behaviour that guarantee success, namely right judgement, ability to anticipate, strength to say no, willingness to accept failure, as well as accept and forgive people.

He said that RICA started as a big idea of delivering sustainable solutions operated in the African context of appropriate agriculture for a specific country and Rwanda is the only country that embraced and made it a reality.

"Agriculture is about science, math, and technology. It's about improving lives and feeding people. It's about taking care of the land and the natural resources so that the next generation can produce even more than what we do today. It's about transforming your country and its economy, and supporting farmers to improve their lives."

He told the students that their education and leadership will change the way the people view agriculture, not just in Rwanda, but across eastern Africa and the continent.

BANKINGEFINANCE

SA's Nedbank investigates 40 generative Al use cases

JOHANNESBURG

edbank in South Africa is expanding its AI capabilities by investigating 40 new data and AI analytics use cases, the bank has said.

Nedbank and Microsoft are collaborating to test and improve Copilot, a new generative AI tool for Microsoft 365 productivity apps.

"We are exploring Microsoft's AI technology to strengthen our productivity, enhance processes, reduce risk, and boost creativity," Nedbank said.

The news came as the bank today announced its interim financial results for the first six months of the year, ended June 30.

Nedbank CEO Mike Brown described the bank's digital journey throughout the period. He said: "We have invested significantly in our data capabilities, leveraging big data and AI through strong analytics

"While we are still in the early stages of our technology journey, the progress we have made is critical for seamless integration and



rapid adoption of AI capabilities.

"We have already delivered a number of AI solutions that have generated benefits by utilising machine learning and data science techniques to make intelligent data-driven decisions, such as next-best-action strategies to drive higher levels of cross-selling." "In the future, we will be accelerating our AI capabilities by investigating an additional 40 data and AI analyt-

ics use cases."

According to a recent
Salesforce report, South
African IT leaders believe
that generative AI will have
a greater influence on their
organisations than other
emerging technologies.

It claims that AI will soon play a significant role in their organisations.

Furthermore, Brown said that Nedbank's digital activities assisted the company in increasing the number of digitally active retail clients in South Africa by 14% year-on-year (YoY) to 2.8 million, accounting for 69% of retail main-banked clients.

"Retail digital transaction volumes in SA increased by 15% (and by 103% since H1 2019)," he noted, adding that transaction values increased by 13% (and by 57% since H1 2019).

The proportion of digitally active clients in Nedbank's Africa regions business increased from 57% to 60% year on year.

"Nedbank Insurance has extended its quoting, fulfilment, and claims functionality on digital channels to 15 product offerings (up from 10 in H1 2022) across six channels."

After being the first bank in Africa to launch an API platform (API Marketplace), Brown said Nedbank made ongoing progress in scaling the platform and driving open-banking strategy.

The number of third-party API Marketplace participants has climbed to 58, up from 48 in HI 2022, and 40 in HI 2021.

"In H1 2023, we expanded our API product offering to CMA countries (Namibia, Lesotho, and Eswatini), enabling EFT payments and wallet APIs," said Brown.

The dark side of gambling: Expert talks about safe betting and societal effects

KIGALI

In today's interconnected world of technology and entertainment, individuals can be lured towards excessive gambling. As a result, it becomes increasingly crucial to understand the complexities of this addictive behaviour and its impact on society.

Adam Bradford, co-founder of Crucial Compliance Africa, an organisation dedicated to promoting safe gambling, has a personal connection to the issue. He witnessed the devastating effects of gambling addiction through his own father, who once struggled with the affliction.

In an episode of The Long Form podcast, Bradford revealed that, at the age of 21, his father was sentenced to a two-year prison term for embezzling \$65,000 from his employers while working as an accountant. This stolen money was primarily used to fuel his gambling addiction, which had remained hidden for about three decades, with the majority of his gambling activities taking place online.

Bradford said his father had also amassed a staggering half a million pounds in debt due to his gambling habit.

"It was just bad luck after bad luck, but what kept him going was the tiny possible chance that he could've won. And that's what he became addicted to," he said.

After facing the experiences, Bradford decided to dedicate himself to campaigning and advocating against unethical practices within the gambling industry, addressing issues such as poor safeguards, lack of treatment options, awareness, and understanding of gambling-related problems.

Through different campaigns, Bradford and his team influenced changes in several laws in the UK. This, he said, included imposing restrictions on how much individuals can spend on certain products, thereby reducing potential harm caused by excessive gambling.

Additionally, they managed to secure increased contributions from the industry to support initiatives aimed



Gamblers play at one of the stations in Kigali.

at tackling gambling-related issues.

Bradford emphasised that gambling can be as psychologically addictive as substance abuse, affecting the brain's functioning in similar ways.

He pointed out the difficulty in identifying signs of betting addiction, as there are often no obvious physical indicators. However, certain behavioural patterns can be red flags, such as chasing losses to recover previous expenditures, exceeding budgeted gambling limits, and resorting to selling possessions to finance the addiction.

Bradford highlighted a

prevalent misconception across African countries, including Rwanda, where gambling is perceived as a means to earn extra money. He expressed concern about the growing trend of gambling among young people, emphasising that it can have effects beyond being a social activity as excessive gambling has the potential to adversely impact lives, finances, and families.

"With Rwanda, companies need to be more compliant. They need to follow the rules and make sure that they keep their customers as protected as they can," he said.

Bradford highlighted that

gambling can lead to various harms, such as strained family relationships, financial instability, depression, and more.

Regarding education, he stressed the necessity of integrating awareness about potential risks into the curriculum or local communities

He said Crucial Compliance Africa aims to collaborate with local youth, entrepreneurs, and entities to develop solutions to the problem, as they do across

Despite the negative consequences, Bradford acknowledges that gambling also contributes positively

to the country by generating taxes, offering employment opportunities, providing entertainment, and supporting various sports.

"I don't see gambling in itself as a bad thing," he explained. "The issue is where it crosses the line from being something fun to something dangerous."

ANKINGEFINANC

He emphasised the importance of considering safeguarding as a comprehensive approach, rather than merely focusing on the prevalence of the problem. Additionally, he proposed utilising a portion of gambling taxes to fund a national concerted effort in research, education, and support.

United States launches digital money is better project in Angola

LUANDA

The US Embassy in Angola in partnership with mobile operator Africell have started the Digital Money is Better project. The aim is to highlight the relevance of digital money in making it easier to send and receive money.

The project is funded by the US Government Agency for International Development and will be implemented in collaboration with Africell, which will contribute a similar amount to the initiative in addition to its existing mobile network.

The Aim of the project is to grow the usage of mobile money applications, and assist the government of Angola in increasing financial inclusion.

According to the US embassy, the Digital Money is Better project aims to empower communities in Angola by improving personal finances and allowing access to financial services via cell phones.

The project was officially launched in Luanda at the headquarters of Africell, in the presence of US Ambassador to Angola and São Tomé and Príncipe Tulinabo S. Mushingi.

The project, according to the US embassy, builds on President Joe Biden's commitment at the 2023 G7 Summit to assist digital infrastructure investments, such as mobile network infrastructure, 5G networks, and digital banking applications.

Speaking at the event, Mushingi said: "Digital financial tools and virtual money have emerged as powerful enablers, breaking down barriers and reaching those previously excluded from the formal financial system.

"Unfortunately, this revolution in the

way we access and use financial services has not yet fully reached Angola."

He added that the Digital Money is

Better project aims to address this.

"This project will empower the Angolan population to conveniently make and receive payments, bridging the gap between individuals and financial services." he said



US ambassador to Angola and Sao Tome and Principe Tulinabo Mushingi

Mukuru, Digemy link-up to provide Free, reliable financial literacy tool

CAPE TOWN

Mukuru, a South African-based fintech company, has teamed up with Digemy, an online learning platform, to deliver financial literacy education to its consumers.

The partnership provides free financial literacy training to Mukuru customers, as well as the general public, through an education platform called Mukuru Money Matters

Money Matters is currently available through WhatsApp, with plans to make it available on the Mukuru website and app in the near future.

The platform will cover four main themes: basic money and wealth principles, the necessity of saving, budgeting as a skill, and how to properly use credit and

According to Mukuru CSI manager Dei-

dré Vrede, the fintech company has invested in financial literacy to enable genuine financial inclusion. Vrede believes that, while technology may bridge the divide, financial education is a critical cog to empower true financial inclusion.

"As we journey with our customers up the financial ladder from pure cash-based transactions to ever more sophisticated digital products, we want to provide them with the tools needed to make positive financial decisions," Vrede says.

"Our education platform's goal is to equip our customers with the knowledge they need to make sound financial decisions," she says.

Vrede adds: "The partnership with Digemy is significant, because the two companies believe in the importance of education in general and financial literacy in

particular. We feel that by combining their software and our reach, we can make a significant difference in the lives of our consumers."

"It is only natural that two businesses underpinned by technology and sharing the goal of making a meaningful difference should collaborate," says Kobus Louw, founder and managing director of Digemy.



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ANCHART HAS LAUNCHED "HAPA CAS TU" MEANING FOCUS ON CARE, ACURRANCY AND SPEED FOR CLIENTS

tandard Charted Bank foresees a better year, ays national economy is secure and growing

x Tanzania financials v that the lender ormed superbly in irst half (H1) of , a sign that it is now e efficient, better at aging risk, and its nce sheet quality has oved. In this interview COSTANTINE GANYIZI, Associate or –Business, Finance conomy, among other gs, CEO SANJAY HANI (pictured) says economic environment shown signs of oving although geopolitical outlook ins uncertain and der to cope with the ailing and anticipated enges the bank is ngaging with clients, oving productivity investing in its people culture. Read on...

st Standard Chartered

STION: Your bank is ming well while most of the banks are struggling - what d to this good performance in

WER: You are very right that tly the banking is going through a which clearly indicates that there ement of stress in the industry. A ngs make us different, including ility to always understand the t context better and advise our ners accordingly.

t we have done in the last 18-20 s is to refocus our strategy by g the customer first through the

using on Strategy and Service

dard Chartered has continued very focused on its strategy and e. Our strategy continues to e around our clients. With a on Putting Customers First, we ontinued to not only retain our , but also get more new clients. seen by the increase in deposits e have had during the period. also believe that service is the differentiator for our business. expect seamless services and onic TAT from their suppliers. zations that get this right ue to flourish. At Standard red Bank we are determined ntinue leveraging on offering ional service and we have ued to invest on this aspect by g our staff and also re-looking processes with an aim of cutting nnecessary steps in order to

e have launched an initiative 'Hapa CAS Tu' which means a on Care, Accuracy and Speed for

ce TAT - turn-around-turn.

ng Clients Special Attention

well seasoned relationship gers have continued to deepen ns with our clients thus getting ther understand their business es. We have been abreast with anging trends and have worked with our clients to ensure

neir financial needs were met lingly in line with the shifts in the tisation

continued to leverage on our th in digitization. This continues a big game changer for us. Our e App. has seen over 10,000



Performance Indicators: StanChart records a strong Q1 2017

n August 9, Standard Chartered Bank Tanzania Limited announced its first half (Q1) results, which shows it recorded strong performance during the period. The bank said in a statement that the positive outcome, when most of the industry did not perform very well, reflects the actions being taken to further safeguard and strengthen the operations in Tanzania.

- Trading profit grew by 57 per cent YoY from 17.8bn/- to 27.9bn/-
- The revenue line grew by five per cent YoY from 61.2bn/- to 64.3bn/-
 - According to the statement, the balance sheet remains a source of competitive advantage

downloads since we launched it in H2

last year. Utilisation of the platform

continues to grow. Our share of digital

transactions compared to manual

transactions has continued to grow in

the first half of the year and currently

Banking platform has continued to

become more popular amongst our

clients and we are also seeing increased

usage of the platform. The same

applies to our mobile money service,

which has also continued to grow and

we have doubled our mobile money

volumes - passed the 10,000 target as at

I would also like to remind you of our

international presence and capabilities.

We have a strong presence in Asia and

Africa and have continued to enhance

our proposition to our clients who are

Leveraging International

Our award winning S2B Online

averages at 70 per cent.

December 2016.

using this corridor.

Capabilities

with a focus on diversity, high levels of liquidity and a strong capital position. It also has it that StanChart has a healthy loans and advances portfolio with very low non performing loans (NPLs) as it continues to maintain a highly liquid and well capitalized balance

- The loan impairment line went down by 97 per cent YoY from 5.5bn/- to 0.2bn/-
- Liquidity and capital adequacy ratios at the end of H1, 2017 were 34 per cent (the requirement is 20 per cent) and 18.9 per cent (the requirement is 12 per cent) respectively.

Sales activity and volume

growth has been strong:

- Loans and advances to clients went up by 17 per cent QoQ, comparing Q1 and Q2 2017, translating to an increase of 116bn/- to 793bn/- compared
- to 676bn/- at the end of Q1 2017 Additionally, customer deposits went up by 12 per cent translating to an increase 131bn/.

Expenses remain well

Standard Charted says it continues to take a prudent approach on its expenditure in order to manage costs. It adds that they have continued to continue to prioritize investment spend to drive future income momentum.

Not only do we leverage on the strength of our corridors but we also leverage on both our local and international expertise. We are leveraging on the business and unique deals that we have worked on in other countries within and outside the continent and we use this experience to provide similar solutions locally.

Focus on Key Government Projects for Future Business

As the year unfolds, we are working on various pipeline deals some of which are government related. Business activity is picking up and we see a more active H2.

In conclusion, I'd like to highlight that we will continue to be very disciplined and focused on our approach. Our main focus will be on deepening clients' relations as well as capitalising on our competitive advantages and the quality

I am also happy to inform you that

step to increase our lending limits to individuals. Our clients can now borrow more from the bank. I will not focus more on this as a more detailed announcement will be made soon.

How have you managed to control your loan impairments so significantly?

By being close to our clients. As mentioned earlier, we have continued to keep very close to our clients and have been monitoring the business trends closely. We have, therefore, in partnership with our clients agreed to lending and repayment models which are beneficial to both parties.

Another thing is having in place a strong risk management strategy. We have a strong internal risk management framework that helps us to pick any loan impairment issues at their nascent and symptomatic stages thereby enabling us to come with remedies well in advance.

Equally important has been the recovery strategy that we have. We we have recently taken a conscious also have in place a strong and active

recovery strategy and team that ensures keen follow up and follow through of loan repayments, especially for our individual clients. We are also flexible to rework on repayment schedules accordingly to match our clients' changing financial flows. Our main aim is to have a win-win situation both for the clients and ourselves as a bank.

Another game plan we have used is focus on the ongoing economic trends. Our team of financial markets analysts has also been keenly following the economic and business trends thereby advising on our investments and business accordingly.

The last factor is the growth of the loans portfolio. As you may have seen from our numbers, our loans and advances book has gone up by 17 per cent. From a financial perspective, the net effect is a reduced number on the non-performing loans figure.

And how does your bank perceive the ongoing economic trends?

The economy is stable and continues to grow. The ongoing government projects also present opportunities for business growth to various stakeholders, employment opportunities for individuals and thereby an increased demand for more products and services.

This will therefore stimulate growth. Also, once the projects are completed, for example the roads and rail projects, there will be more efficiency which will further generate more growth.

Focus on industrialization will deficiently boost the country's economy. There will also be increased business activity among corporate companies - As H2 unfolds, we are seeing more activity amongst corporate clients. The business trend is going up and we at Standard Chartered Bank Tanzania will continue to leverage on

How has the second half started for your bank in Tanzania?

Our business segments have started the second half well and we are optimistic that the revenue momentum will continue to pick up in the coming months. We continue to be very disciplined and focused on our approach. Our main focus continues to be on deepening clients' relations as well as capitalising on our competitive advantages and the quality of our people.

I am also happy to inform you that we have recently launched new products and services propositions for various client segments and these have been very well received. We are also looking into launching other exciting product and services suites in the near future.

What gives you confidence in the outlook for your business?

We are confident of the internal investments that we have done for our staff with a focus on client service. Standard Chartered Tanzania has a strong business pipeline in place which we are working on. We have also partnered with Tanzania Postal Bank, leveraging on their network of over sixty branches, to enhance our cash collection services to our clients thus creating more opportunities for the

We continue to retain a tight control over costs whilst continuing to invest, and we continue to remain vigilant on credit quality. With the growing importance of the Asia-Africa trade corridor, we have continued to further focus on our Chinese business, further revamping our Chinese Desk at the bank and have employed more Chinese Relationship Managers. We also transact in the Renminbi.

Lastly is the continued utilisation of our digital platforms.

And how do you perceive competition in the banking sector?

Competition is healthy and good in any industry as it stimulates development, innovation and progress, favouring customers. In the last few years, Tanzania has seen a significant growth in the financial sector.

From a single digit number of banks

and financial institutions, the sector has grown to a total of over fifty banks and financial institutions. This has brought about healthy competition in the market resulting into enhanced products and services as well as competitive pricing.

This has had a direct impact in enabling more Tanzanians to enjoy facilities offered by the financial sector. At Standard Chartered Bank, we are confident of our capabilities and the quality of our talent.

Our competitive advantage lies in the following key areas:

- Our network and longevity of presence (as we mark 100 years since we first opened our doors in Tanzania), with established platforms, enables us to support our clients' needs with seamless cross border delivery.
- Our unique products and services which are guaranteed to give our clients value for their money as well as international access to their funds.
- Our international networks and capabilities given our strong presence in Asia, Africa and the Middle East. This enables the bank to be a natural leader on international trade and especially the Sino-Asia trade corridor.
- Our people are our unique competitive advantage. We have the best trained staff members as well as a strong training system and benefits that enable us to attract the best talent in the market. This directly translates to enhanced products and services guaranteed to give our customers a consistently exceptional experience.
- Lastly and most importantly, our culture and our strong set of values create an environment which is difficult to replicate. Our focus on performance and meritocracy gives everyone equal opportunity to grow and develop their careers whilst contributing to the bank's performance and the community at large.

What are your short and longterm expansion plans, new branches in particular?

Our main focus is to continue with our strategy which is client centric, digitization, deepening relationships, being a core bank to our clients and moving from transactional activities to value added and strategic product reference. We will also focus on supporting the government's endeavours to enhance infrastructure and industrialise the country.

Lastly, how is the Standard **Chartered Bank Group performing** generally?

We have had an encouraging start to 2017, with increased profitability and improved asset quality over the last year. Our income of US\$7.2 billion was up six per cent year-on-year or four per cent excluding principal finance losses

The expenses of US\$4.8 billion were five per cent higher year-on-year reflecting timing of investments and higher staff costs. Underlying profit before tax of US\$1.9 billon was up 93 per cent year-on-year and 36 per cent excluding principal finance.

The group is now more resilient, with stronger capital and a highly liquid and diverse balance sheet. We are making steady progress against our strategic objectives; we are stronger, leaner and becoming more efficient. The group has also strengthened capital and improved liquidity position Common Equity Tier 1 ratio of 13.8 per cent was up 20bps since year-end 2016 driven by profits; loans and advances to customers and customer accounts were up five per cent.

As a group we are on track to deliver an additional US\$700 million in planned gross costs efficiencies in 2017 and a further US\$400 million in 2018. Overall, credit quality improved year-

Bänker

THE REAL MEANING OF SHADOW BANKING IN TANZANIA- PART ONE

HE banking industry is perhaps the most regulated industry on the planet. The movement of funds in and out of the banking system is always monitored by governments as well as regulators. But did you know that many financial institutions that act like banks are not supervised like banks? The function of banks is to accept deposits and use those deposits to give out loans. In other words, banks accept shortterm liabilities and give out long-term loans. Some banks or financial institutions do not accept deposits: for example, a money market institution. A money market firm sells short-term securities for deposits and uses the proceeds to make long-term loans. Another example is Saccos and Vicoba associations: They sell short-term securities (i.e. investments that are expected to be sold and converted to cash within one year) to collect deposits and issue long-term loans to their members. This is banking but without a banking license. And since there is no banking license, these activities are conducted without any banking regulation, and there are no reserve ratios or capital ratios to be maintained, hence



no protection for consumers should something go wrong. This is what is called shadow banking.

The term "shadow bank" was coined by economist Paul McCulley in a 2007 speech at the annual financial symposium hosted by the Kansas City Federal Reserve Bank in Jackson Hole, Wyoming in the United States. Shadow banks can perform every function of banking except accepting deposits from the public. According to research conducted by Members of the European Parliament (MEPs), shadow banking institutions account for up to 30% of the global financial system, worth over €50 trillion (equivalent to TZS 127.4 quadrillion) in 2011. For the next two weeks, I will explain the functions, advantages, and disadvantages of shadow banking.

How do you know if an institution is shadowing banking? There are three defining elements/functions that must be performed by an institution to prove they are doing shadow banking. The first element is that the institution must issue short-term securities and use the proceeds to issue long-term assets (issue long-term loans). One can ask why someone purchases shortterm security from an institution that is not a bank.? Well, most of these institutions do not exist on their own, they are interconnected with commercial banks and are explicitly/ implicitly backed by some of the commercial banks which provide confidence to the market required to sell the securities. The second element is that the institution must have liquid liabilities, and the third element is that the institution must have assets that are relatively illiquid and invest some of the proceeds respectively.

So you might ask why don't governments regulate all entities that are shadow banking? For the past few years, most governments have realized how dangerous shadow banking is to the entire financial system and have been trying to develop regulations to contain them.

In Tanzania, we have seen Government initiatives to register all Vicoba and Saccos organizations that are in our society with the aim to monitor their activities. The National Assembly of Tanzania enacted a Microfinance Act of 2018 on 16th November 2018, to operationalize the National Microfinance Policy of 2017. The Bank of Tanzania (the BoT) exercising its powers under section 60 (1) and (2) of the Microfinance Act of 2018 has published the Microfinance (Non-Deposit Taking Microfinance

Service Providers) Regulations of 2019 among other regulations. Through the Microfinance Act (2018), the Government is set to regulate the licensing and registration of all shadow banks such as community financial groups, community-based groups, and Saccos/Vicoba.

Not everything about shadow banking is negative. Shadow banking might help financial stability by absorbing uninsurable deposits from the commercial banking sector. It is important to note that shadow banks provide liquidity where commercial banks cannot, hence shadow banks can play a positive role in supporting economic growth by diversifying sources of finance and facilitating economic activities such as investments in projects financed by commercial banks.

Next week, I will share the advantages and disadvantages of shadow banking.

Written by Kelvin Mkwawa, MBA Seasoned Banker Email address: Kelvin.e.mkwawa@ gmail.com

Analysts put buy rating on listed bank stocks on high profitability

NAIROBI

Stockbrokers have put a buy recommendation on most of the banks listed on the Nairobi Securities Exchange, citing increased profitability driven by higher interest rates.

Lenders are set to announce their results for the half-year ended June, with Absa Bank Kenya, Standard Chartered Bank Kenya and NCBA Group due to declare interim dividends.

Analysts say banks' improved earnings put them in a position to overcome higher risks of defaults, partly due to the more finance costs faced by borrowers compared to last year.

Brokers at AIB-AXYS Africa, for instance, have a buy recommendation on six out of the 11 listed

"We expect another month of mixed performance largely driven by investors aligning themselves to dividend-paying counters before book closures and foreigners remaining as net sellers," said analysts at AIB-AXYS Africa.

"However, trading will remain largely concentrated in the blue-chip counters- Safaricom, the banking sector and other select counters driven by the hunt for dividends." Absa is, for instance, tipped to continue growing its operating income from expansion of its loan book while non-funded income is set to hold up largely from continued growth in foreign trading income.

Approval of risk-based credit pricing for most banks and its subsequent implementation is expected to lift the sector's interest margins while investments in niche areas such as trade finance are set to cushion non-funded income.

However, banks have been forced to raise their provisioning for actual and anticipated credit losses as gross non-performing loans trend upwards, largely from pending bills accrued by the government to suppliers.

Genghis Capital, meanwhile, says banks are benefiting from ongoing interest rate rise, widening margins for the industry while offsetting pressure from rising loan defaults.

"We are optimistic about largecap commercial banking counters as interest rate tailwinds propel industry bottom lines, and balance sheet resilience cover against adverse credit risks," they stated.

Banking stocks already lead the way on shareholder returns from dividends with the dividend yield on most counters standing above 10 percent at present.

StanChart has the highest dividend yield at 13.3 percent followed by Co-operative Bank of Kenya



Absa Bank along Muindi Mbingu Street in Nairobi.

(12.5 percent) and I&M Group (11.84 percent).

In November last year commercial banks started charging large companies higher interest rates on loans compared to start-ups and individual borrowers, new data from the Central Bank of Kenya (CBK) shows, pointing to higher risk perception of larger firms who have in the past two years accounted for the bulk of the spike in non-performing loans.

The CBK data on lending rates by category of borrower shows that corporate firms paid 13.95 percent on average on loans of between one and five years in September, up from 11.9 percent a year earlier.

For their part, smaller businesses, which a year ago were paying the highest average rate at 12.5 percent, are now being asked for 13.8 percent as the loan pricing seesaws in their favour.

Personal loans to individuals were attracting an average interest rate of 13.2 percent in September, up from 12.1 percent a year earlier. Corporate borrowers have traditionally paid lower interest on loans compared to smaller businesses and individuals on account

of lower risk of default.

But the economic crisis triggered by the Covid-19 pandemic and exacerbated by the war in Ukraine has complicated the fortunes of large companies, whose defaults have triggered tremors in the banking industry.

the banking industry.

The CBK earlier this year flagged a few large companies—which it did not name— as the ones responsible for rising defaults that pushed the portfolio of bad loans in the banking sector to an all-time high of Sh514 billion in June, although this retreated to Sh505 billion in August.

These firms, particularly those in the manufacturing sector, have been going through tough times as a result of the Covid-19 pandemic that reduced demand for goods in the local economy.

This year they have also been buffeted by higher input prices as a result of supply chain disruptions arising out of the Russia-Ukraine war that started in February, and periodic Covid-19 prevention

shutdowns in China, where Kenya sources most of its capital goods.

Higher fuel prices that have raised the cost of goods and therefore inflation locally have also negatively affected demand for manufactured goods.

The CBK data on interest rates do not, however, indicate the total cost of credit, known as the annual percentage rate (APR), which includes the cost of associated charges loaded onto a loan.

The APR for personal loans, going by data from the Total Cost of Credit (TCC) website run by the CBK and the Kenya Bankers Association (KBA), is as high as 23.8 percent for unsecured facilities of up to five years.

The website only allows for APR calculations for personal loans and mortgages, making a like-for-like comparison for the total cost of business loans difficult.

Banks have recently been allowed to start pricing in risk in their lending plans under formulas that have been approved by the CBK, pointing to higher loan rates for individuals and businesses deemed high default candidates.

The risk-based pricing plan was mooted in a bid to expand access to bank loans, particularly by SMEs, which have traditionally struggled to get funding from banks due to high-risk perception.

The rise in approvals from bank plans resulted in an increase in the annual growth of private sector credit to a six-and-a-half-year high of 14.2 percent in July, which however retreated to 12.5 per cent in August due to the General Election.

Private sector loan rates have also gone up in line with signals from the monetary regulator which has since May raised the central bank rate (CBR) by 1.25 percentage points to 8.25 percent, in the face of high inflation that touched a 65-month high of 9.6 percent in October.

Central banks across the globe, including the US Federal Reserve and the Bank of England, have been raising their base rates as they battle runaway inflation that has hit 40-year highs in the two western economies.



President Paul Kagame

Kagame tasks RICA graduates to find New agricultural solutions for African

KIGALI

♣ Agriculture a critical driver of Africa's economic growth, President Paul Kagame has challenged graduates from Rwanda Institute for Conservation Agriculture (RICA) to introduce innovative solutions to spur the needed growth.

He was speaking at the firstever graduation ceremony of 75 students from the first cohort of the higher learning institution which aims at training Rwanda's next generation of leaders to revolutionize the agriculture sector in Rwanda and Africa.

The state-of-the art university located between two lakes, Kirimbi and Gaharwa, sits on an area of 1,300 hectares with a number of buildings and fields used to offer hands-on skills to students in modern agriculture and research.

Established in 2019 by the American philanthropist Howard G. Buffet in collaboration with the Rwandan government, RICA offers a three-year programme in which students earn a Bachelor of Science in Conservation Agriculture, with specialisation in Animal Production or Crop Production, Mechanisation and Food Processing.

In addition to that, they are also equipped with leadership, entrepreneurship, and communication skills.

RICA's mission has been to address the long-term challenges of smallholder farmers through conservation agriculture, Kagame said, agriculture is a critical driver of Africa's economic growth but we have not yet unlocked its full potential.

"Graduates, in this context,

I challenge you to identify a problem, give it your full attention and make it your focus to solve it. You will experience many setbacks, but having a vision is often the difference between giving up and persevering."

With the skills, knowledge, and entrepreneurial spirit instilled in the students, he expressed confidence that they will bring innovations in the field of agriculture, however, he noted that it will require them to walk the path less travelled which often means being misunderstood or criticised.

According to him, the problem in Africa is not the lack of talent or natural resources, nor collaborating productively and putting collective wealth to good use.

"These lessons resonate well with our transformation journey as a country and the people. Because of our context, we have to do things differently. We have also put high value on regional integration and collaborating with our neighbours and partners."

Kagame advised the graduates to surround themselves with like-minded colleagues for motivation and to not forget the meaningful relationships they created.

"Graduates, the ball is now in your court, we count on you to go out in the world and bring positive change," he concluded.

Chichi Brave Ntaganira, Student Speaker, said that while the learning model at RICA was entirely new to them at first, the students embraced the cutting-edge innovations that shape modern agriculture and are stepping into the world with innovative solu-

tions in the agriculture sector.

He thanked the faculty and staff whose "tireless efforts and invaluable support proved that RICA is not just an institution but a nurturing community", and expressed gratitude to parents and guardians on behalf of all students—conveying the graduating triumph to them as the anchor behind their success.

Buffet, the RICA Chancellor, Chairman and CEO of Howard G Buffet Foundation, tasked the students as they go out to transform and modernise agriculture, to do so with a demonstration of basic elements of human behaviour that guarantee success, namely right judgement, ability to anticipate, strength to say no, willingness to accept failure, as well as accept and forgive people.

He said that RICA started as a big idea of delivering sustainable solutions operated in the African context of appropriate agriculture for a specific country and Rwanda is the only country that embraced and made it a reality.

"Agriculture is about science, math, and technology. It's about improving lives and feeding people. It's about taking care of the land and the natural resources so that the next generation can produce even more than what we do today. It's about transforming your country and its economy, and supporting farmers to improve their lives."

He told the students that their education and leadership will change the way the people view agriculture, not just in Rwanda, but across eastern Africa and the continent.

SA's Nedbank investigates 40 generative Al use cases

JOHANNESBURG

edbank in South Africa is expanding its AI capabilities by investigating 40 new data and AI analytics use cases, the bank has said.

Nedbank and Microsoft are collaborating to test and improve Copilot, a new generative AI tool for Microsoft 365 productivity apps.

"We are exploring Microsoft's AI technology to strengthen our productivity, enhance processes, reduce risk, and boost creativity," Nedbank said.

The news came as the bank today announced its interim financial results for the first six months of the year, ended June 30.

Nedbank CEO Mike Brown described the bank's digital journey throughout the period. He said: "We have invested significantly in our data capabilities, leveraging big data and AI through strong analytics

"While we are still in the early stages of our technology journey, the progress we have made is critical for seamless integration and



rapid adoption of AI capabilities.

"We have already delivered a number of AI solutions that have generated benefits by utilising machine learning and data science techniques to make intelligent data-driven decisions, such as next-best-action strategies to drive higher levels of cross-selling." "In the future, we will be accelerating our AI capabilities by investigating an additional 40 data and AI analyt-

ics use cases."

According to a recent
Salesforce report, South
African IT leaders believe
that generative AI will have
a greater influence on their
organisations than other
emerging technologies.

It claims that AI will soon play a significant role in their organisations.

Furthermore, Brown said that Nedbank's digital activities assisted the company in increasing the number of digitally active retail clients in South Africa by 14% year-on-year (YoY) to 2.8 million, accounting for 69% of retail main-banked clients.

"Retail digital transaction volumes in SA increased by 15% (and by 103% since H1 2019)," he noted, adding that transaction values increased by 13% (and by 57% since H1 2019).

The proportion of digitally active clients in Nedbank's Africa regions business increased from 57% to 60% year on year.

"Nedbank Insurance has extended its quoting, fulfilment, and claims functionality on digital channels to 15 product offerings (up from 10 in H1 2022) across six channels."

After being the first bank in Africa to launch an API platform (API Marketplace), Brown said Nedbank made ongoing progress in scaling the platform and driving open-banking strategy.

The number of third-party API Marketplace participants has climbed to 58, up from 48 in HI 2022, and 40 in HI 2021.

"In H1 2023, we expanded our API product offering to CMA countries (Namibia, Lesotho, and Eswatini), enabling EFT payments and wallet APIs," said Brown.

The dark side of gambling: Expert talks about safe betting and societal effects

KIGALI

In today's interconnected world of technology and entertainment, individuals can be lured towards excessive gambling. As a result, it becomes increasingly crucial to understand the complexities of this addictive behaviour and its impact on society.

Adam Bradford, co-founder of Crucial Compliance Africa, an organisation dedicated to promoting safe gambling, has a personal connection to the issue. He witnessed the devastating effects of gambling addiction through his own father, who once struggled with the affliction.

In an episode of The Long Form podcast, Bradford revealed that, at the age of 21, his father was sentenced to a two-year prison term for embezzling \$65,000 from his employers while working as an accountant. This stolen money was primarily used to fuel his gambling addiction, which had remained hidden for about three decades, with the majority of his gambling activities taking place online.

Bradford said his father had also amassed a staggering half a million pounds in debt due to his gambling habit.

"It was just bad luck after bad luck, but what kept him going was the tiny possible chance that he could've won. And that's what he became addicted to," he said.

After facing the experiences, Bradford decided to dedicate himself to campaigning and advocating against unethical practices within the gambling industry, addressing issues such as poor safeguards, lack of treatment options, awareness, and understanding of gambling-related problems.

Through different campaigns, Bradford and his team influenced changes in several laws in the UK. This, he said, included imposing restrictions on how much individuals can spend on certain products, thereby reducing potential harm caused by excessive gambling.

Additionally, they managed to secure increased contributions from the industry to support initiatives aimed



Gamblers play at one of the stations in Kigali.

at tackling gambling-related issues.

Bradford emphasised that gambling can be as psychologically addictive as substance abuse, affecting the brain's functioning in similar ways.

He pointed out the difficulty in identifying signs of betting addiction, as there are often no obvious physical indicators. However, certain behavioural patterns can be red flags, such as chasing losses to recover previous expenditures, exceeding budgeted gambling limits, and resorting to selling possessions to finance the addiction.

Bradford highlighted a

prevalent misconception across African countries, including Rwanda, where gambling is perceived as a means to earn extra money. He expressed concern about the growing trend of gambling among young people, emphasising that it can have effects beyond being a social activity as excessive gambling has the potential to adversely impact lives, finances, and families.

"With Rwanda, companies need to be more compliant. They need to follow the rules and make sure that they keep their customers as protected as they can," he said.

Bradford highlighted that

gambling can lead to various harms, such as strained family relationships, financial instability, depression, and more.

Regarding education, he stressed the necessity of integrating awareness about potential risks into the curriculum or local communities

He said Crucial Compliance Africa aims to collaborate with local youth, entrepreneurs, and entities to develop solutions to the problem, as they do across

Despite the negative consequences, Bradford acknowledges that gambling also contributes positively to the country by generating taxes, offering employment opportunities, providing entertainment, and supporting various sports.

"I don't see gambling in itself as a bad thing," he explained. "The issue is where it crosses the line from being something fun to something dangerous."

ANKINGEFINANC

He emphasised the importance of considering safeguarding as a comprehensive approach, rather than merely focusing on the prevalence of the problem. Additionally, he proposed utilising a portion of gambling taxes to fund a national concerted effort in research, education, and support.

United States launches digital money is better project in Angola

LUANDA

The US Embassy in Angola in partnership with mobile operator Africell have started the Digital Money is Better project. The aim is to highlight the relevance of digital money in making it easier to send and receive money.

The project is funded by the US Government Agency for International Development and will be implemented in collaboration with Africell, which will contribute a similar amount to the initiative in addition to its existing mobile network.

The Aim of the project is to grow the usage of mobile money applications, and assist the government of Angola in increasing financial inclusion.

According to the US embassy, the Digital Money is Better project aims to empower communities in Angola by improving personal finances and allowing access to financial services via cell phones.

The project was officially launched in Luanda at the headquarters of Africell, in the presence of US Ambassador to Angola and São Tomé and Príncipe Tulinabo S. Mushingi.

The project, according to the US embassy, builds on President Joe Biden's commitment at the 2023 G7 Summit to assist digital infrastructure investments, such as mobile network infrastructure, 5G networks, and digital banking applications.

Speaking at the event, Mushingi said: "Digital financial tools and virtual money have emerged as powerful enablers, breaking down barriers and reaching those previously excluded from the formal financial system.

"Unfortunately, this revolution in the way we access and use financial services has not yet fully reached Angola."

He added that the Digital Money is Better project aims to address this.

"This project will empower the Angolan population to conveniently make and receive payments, bridging the gap between individuals and financial services," he said.



US ambassador to Angola and Sao Tome and Principe Tulinabo Mushingi

Mukuru, Digemy link-up to provide Free, reliable financial literacy tool

CAPE TOWN

Mukuru, a South African-based fintech company, has teamed up with Digemy, an online learning platform, to deliver financial literacy education to its consumers.

The partnership provides free financial literacy training to Mukuru customers, as well as the general public, through an education platform called Mukuru Money Matters

Money Matters is currently available through WhatsApp, with plans to make it available on the Mukuru website and app in the near future.

The platform will cover four main themes: basic money and wealth principles, the necessity of saving, budgeting as a skill, and how to properly use credit and

According to Mukuru CSI manager Dei-

dré Vrede, the fintech company has invested in financial literacy to enable genuine financial inclusion. Vrede believes that, while technology may bridge the divide, financial education is a critical cog to empower true financial inclusion.

"As we journey with our customers up the financial ladder from pure cash-based transactions to ever more sophisticated digital products, we want to provide them with the tools needed to make positive financial decisions," Vrede says.

"Our education platform's goal is to equip our customers with the knowledge they need to make sound financial decisions,"

Vrede adds: "The partnership with Digemy is significant, because the two companies believe in the importance of education in general and financial literacy in

particular. We feel that by combining their software and our reach, we can make a significant difference in the lives of our consumers."

"It is only natural that two businesses underpinned by technology and sharing the goal of making a meaningful difference should collaborate," says Kobus Louw, founder and managing director of Digemy.

Guardian

WORLD

More than 37 million people live in poverty in US

NEW YORK

MORE than 37.9 million people in the United States live in poverty, as many struggle to afford basic necessities such as food, healthcare and a permanent place to live, figures show, despite the country being the richest nation in the world by gross domestic product.

The stark figures from the US Census Bureau show that in 2021, 11.6 percent of the entire population was in poverty. Out of that number, the majority, 56 percent – or 21.4 million, were women of all races, along with 16.9 percent of

Between the ages of 25 and 34, women are 69 percent more likely than men of the same age to live in poverty, data from The Center for American Progress, a nonpartisan policy institute found. More women than men over age 75 also face financial hardships.

While poverty affects people in towns and cities nationwide, it is particularly bad in Appalachia, the Tobacco Belt of Virginia, the Carolinas, the Cotton Belt in the South, and South Texas, where it

affects multiple generations of families. Since 1963, federal guidelines have determined poverty for a family of four as those who live off less than \$25,700 a year. Among single adults, it is those who earn less than \$14,580 a year. These guidelines compare a person's pretax income against three times the minimum cost of food.

Jeff Smith, senior manager of communications for North Texas Food Bank, told China Daily: "Nearly 700,000 North Texans are unsure of where their next meal will come from. Tragically, this includes more than 250,000 children ... in

In 2011, the Census Bureau updated the way it identifies those impoverished to include not just the cost of food, but also their household size, cost of utilities, clothing, government programs and where people live. This new guidance is dubbed the "Supplemental Poverty Measure (SPN)".

Meanwhile, internationally, the World Bank measures poverty as those who live on less than \$2.15 per day. At least 1.5 million Americans are thought be in that category, according to the 2016 book \$2.00 a Day: Living on Almost Nothing in America by sociologists Kathryn Edin and Luke Schaefer.

In rural communities and big cities, those on fixed incomes, senior citizens and workers earning a minimum wage are among those struggling.

City Relief, an organization that was founded in 1989, provides meals from local mobile vans in several locations across New York and New Jersey for workers on low wages, for the homeless, and anyone who needs a meal.

"Often people will come to us just because the rent doesn't allow them enough money to eat," Corey Hayes, creative director for City Relief told



This file photo dated Oct 28, 2021 shows the White House in Washington, DC, the United

China Daily. "Many people have less money to spend on food, many rely on these meals as their only meal of the

In March, cuts to the federal government's food assistance program, the Supplemental Nutrition Assistance Program, or SNAP, squeezed budgets further – leaving eligible households with \$95 less per month.

It affected more than 30 million people in 32 states and the District of Columbia, according to the US Department of Agriculture (USDA), which runs the program.

"When family budgets are squeezed, we tend to see neighbors seeking food assistance because food is generally their most flexible expense and is the most readily available form of charitable support," Smith said.

Across the country, the type of households affected vary. The rate of poverty for single-parent families with no husband present was 24.9 percent. When the single household had no wife present, it was 12.7 percent. But the poverty rate for married couples in 2018 was lower at 4.7 percent.

The highest poverty rate by race economic activies. Agencies

was among Native Americans at 25.4 percent, black people at 20.8 percent, Hispanic people at 17.6 percent, white people at 10.1 percent and Asian people at 10.1 percent, according to 2018 Census data.

President Joe Biden has prioritized "making historic investments to support underserved communities ... across the nation in health, education and economic opportunity", the White House said.

In March, the federal budget pledged \$341 million for the Community Development Financial Institutions Fund which provides "historically underserved and often low-income communities access to credit, capital, and financial support to grow businesses, increase affordable housing, and reinforce healthy neighborhood development".

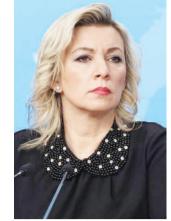
A report by the Economic Innovation Group believes that federal policy must "evolve again to support America's most left behind communities. It states that "the core economic development challenge in persistently poor communities is to stimulate private

Russian diplomat slams West's promises of security guarantees to Ukraine as empty excuses

MOSCOW

WESTERN countries' statements about providing security guarantees to Ukraine are empty, groundless excuses, Rus-Foreign Ministry Spokeswoman Maria Zakharova said.

"Security guarantees presuppose the words 'guarantees' and 'security' and, overall, a range of certain characteristics as



well, but these are missing here. No one here can even say anything about it, so these are empty, absolutely groundless excuses that are becoming more and more numerous," the diplomat told Sputnik Radio.

Zakharova also highlighted Tuesday's statement by EU foreign policy spokesman Peter Stano that the EU cannot provide security guarantees to Ukraine because it is not a military organization.

According to the diplomat, the EU is currently unable to guarantee anything, even directly within the bloc itself, due to a "political and ideological deadlock."

"They cannot guarantee themselves anything; they cannot guarantee a stable supply of energy resources, which

they need like an organism needs blood. They can't guarantee themselves even that. They can't even afford an investigation to determine who undermined their energy security. They themselves have be-

come vassals of a single colonial power," Zakharova point-

ed out. Andrey Yermak, head of the Ukrainian presidential office, earlier said that Kiev would begin consultations in the coming weeks on security guarantees with those countries that signed the relevant declaration at the NATO

On August 3, Yermak announced the start of consultations with the United States on security guarantees. This process will create a model for other partners, he said.

The G7 adopted a declaration on long-term security guarantees for Ukraine on the sidelines of the NATO summit in Vilnius on July 11-12. In particular, the document states that Kiev should receive significant military capa-

Later, Ukrainian President Vladimir Zelensky said that 12 other countries had joined the initiative: Belgium, the Czech Republic, Finland, Iceland, Ireland, the Netherlands, Norway, Portugal, Romania, Spain, Sweden and Denmark.

India, Cameroon hold third round of

YAOUNDE

summit in Vilnius.

THE third round of Foreign Office Consultations (FOC) between India and Cameroon was held in Yaounde, the Ministry of External Affairs said.

Foreign Office Consultations in Yaounde

The talks held on Monday was co-chaired by AS (C&WA), from Indian side , Sevala Naik Mude, and Secretary General of Ministry of External Relations from Cameroon, Oumarou Chinmoun, the MEA said in an official release.

Both parties discussed ways to further deepen the ties between India and Cameroon during the meeting, which covered political, economic and commercial, investment, defence and security, development partnership, capacity building, cultural exchanges, and people-to-people links.

According to the official release, both sides also exchanged views on regional and global issues of mutual interest and agreed to enhance their cooperation in the multilateral fora. Since before Cameroon's independence, India and Cameroon have had warm and friendly relations.

"With opening of our resident Mission in Yaounde in 2019, our bilateral relations have received further impetus. Our bilateral trade has been growing steadily and it reached to USD 1.1 billion during FY 2022-23 from USD 523 million in 2018-19. India had extended two Lines of Credit (LoCs) worth USD 79.65 million to Republic of Cameroon for Rice, Maize and Cassava plantation projects. India has also been supporting Cameroon in capacity building by providing training to Cameroon officials in various areas under ITEC as well as scholarships/ fellowships under ICCR," the MEA release read.

Furthermore, on the sidelines of FOC, Sevala Naik Mude, AS(C&WA) paid a courtesy call on Mbella Mbella Lejeune, Minister of External Relations of Cameroon, and discussed bilateral issues of mutual interest.

Both India and Cameroon agreed to hold the next round of talks in New Delhi at a mutually convenient date. ANI

China launches radar satellite to help with disaster prevention

CHINA deployed a radar satellite on Wednesday morning for disaster prevention, emergency response and environmental monitoring.

The satellite, named Environmental Surveyor 2F, was carried by a Long March 2C rocket into a sun-synchronous orbit about 500 kilometers above the ground, the China National Space Administration said in a news release.

Developed by the China Academy of Space Technology in Beijing, the satellite is tasked with using its synthetic aperture radar to obtain images and data to support disaster prevention and mitigation, ecological monitoring, and emergency response efforts. Its users are

the Ministry of Emergency Management and the Ministry of Ecology and Environment.

Data generated by the spacecraft will also be used in land and water resources surveys, agricultural yield forecast, and forestry manthat lifted off at 6:53 am at the agement, the space adminis-Taiyuan Satellite Launch Centration said, noting that the ter in northern China's Shanxi satellite is expected to work province. It was then placed in orbit for at least eight

China has launched a fleet of satellites to serve the environmental protection and disaster management over the past several years.

The network for which the Environmental Surveyor 2F will work now has four satellites - two equipped with optical cameras and two with synthetic aperture radar. All of them travel in orbits near Earth.

The Long March 2C rocket



A Long March 2C rocket carrying a satellite for disaster reduction blasts off from the Taiyuan Satellite Launch Center in North China, yesterday. XINHUA

Academy of Launch Vehicle Technology. The rocket is mainly used to deploy satellites to

model is a product of the China low-Earth and sun-synchronous orbits.

The space mission was China's 33rd rocket launch this year

and the 482nd flight of the Long March rocket family.

Xinhua

Zambia improves girls' education through cooperation with international partners

MANYINGA,

GIRLS' education has been enhanced in Manyinga district in Northwestern province of Zambia, as the southern African country is dedicated to achieving gender equality by 2030.

The district is working with the World Bank to promote the Keeping Girls in School initiative which provides bursaries to secondary school girls from poor households, said Patrick Poho, Manyinga district education board secretary. Poho

told Xinhua that his office has been working with the Ministry of Education and police to curb early pregnancies and marriages in local communities. In 2022, Manyinga district recorded 14 pregnancies in one school.

He said the World Bank program commenced recently in the district is contributing effectively in raising the public awareness of the girls' educa-

Poho said all concerned stakeholders in rural districts are fighting early child marriages and early pregnancies which resulted in girls failing out of school. For example, his office has been using radio programs to tell the local communities about the importance of girls' education.

Doris Ding'ombe, 26, is the only female councilor in Manyinga district. She said the free education policy adopted by Zambian President Hakainde Hichilema has reduced early child marriages in Manyinga district.

Ding'ombe said the girls' education is important as it will increase the female representation in the

Election Commission of Pakistan disqualifies former PM Imran Khan for five years

ISLAMABAD

PAKISTAN'S top election body on Tuesday has disqualified country's former Prime Minister Imran Khan (pictured) for five years following his conviction in the Toshakhana case last week, reported Dawn.

An Islamabad trial court on Saturday (August 5) sentenced the Pakistan Tehreek-e-Insaf (PTI) Chief, who was absent from the hearing – to three years in jail and imposed a fine of (PKR) 100,000 on him while hearing the ECP's criminal complaint against the PTI chief for concealing details of Toshakha-

The court found Khan guilty of "corrupt practices" in the Toshakhana case.

As per the case, the PTI Chief hid the "benefits he accrued from the national exchequer wilfully and intentionally", Dawn reported.

Notably, Imran Khan was arrested by Punjab police at his Lahore home in Zaman Park residence.

"He cheated while providing information of gifts he obtained from Toshakhana which later proved to be false and inaccurate. His dishonesty has been established beyond doubt," the court order read, according to Dawn.



According to Article 63(1)(h) of the Constitution, "A person shall be disqualified from being elected or chosen as, and from being, a member of the Parliament if he has a period of five years has elapsed

been, on conviction for any offence involving moral turpitude, sentenced to imprisonment for a term of not less than two years, unless

Imran was officially barred from

holding any public office for five years as a result of the verdict.

Imran petitioned the Islamabad High Court (IHC) earlier today, arguing that the trial court's decision was "not sustainable" and "liable to be set aside" and that the case should be dismissed.

The case will be heard by a twojudge panel made up of Justice Tariq Mehmood Jahangiri and IHC Chief Justice Aamer Farooq tomorrow (Wednesday), reported Dawn.

Pakistan Tehreek-e-Insaf (PTI) chairman Imran Khan is currently imprisoned in Attock Jail.

Yesterday, Pakistan Tehreek-e-Insaf (PTI) moved Supreme Court over Imran Khan's conviction in the Toshakhana Case asking it to declare the verdict "null and void", reported ARY News.

According to the plea, which was submitted in accordance with Article 184(2) of the Constitution, Toshakhana's case is sought to have been reheard because the PTI leader did not receive a fair trial.

Earlier, the PTI also approached the IHC petitioning that Khan be moved to Adiala jail and be provided better or A-Class facilities, since he was "accustomed to a better mode of life."

Guardian

Putin submits to Duma amendments to rules of notifying Council of Europe of martial law

MOSCOW

RUSSIAN President Vladimir Putin is submitting to the State Duma draft amendments to the procedure of notifying the United Nations and the Council of Europe in the event of the introduction or termination of martial law or state of emergency in Russia.

The official portal of legal information published a presidential decree saying that Deputy Foreign Minister Alexander Grushko will be the official representative of the president during the consideration of these amendments by the Russian parliament.

The amendments are proposed to Article 22 of the

law On Martial Law and Article 37 of the law On the State of Emergency. The content of the amendments has not been published yet, but it may be related to Russia's withdrawal from the Council of Europe.

Article 22 of the law On Martial Law currently states that in case martial law is imposed on the territory of Russia or in some of its localities, the Russian president shall take measures to notify the UN Secretary-General and inform the Secretary-General of the Council of Europe of Russia's derogation from its obligations under international treaties related to the restriction of the rights and freedoms

A similar procedure, with the exception of some details, applies to the declaration of a state of emergency (Article 37 of the law On the State of Emergency). The UN and the Council of Europe are also informed in case of the termination of martial law or the state of emergency, respectively.

Russia has been a member of the Council of Europe since 1996 and withdrew from it last March. As the Russian Foreign Ministry explained, "NATO and the EU states, abusing their majority in the Council of Europe, systematically turn this organization into an instrument of anti-Russian policy, thereby abandoning the equitable dialogue and all the principles on which this pan-European structure

Martial law is currently in effect in four regions of Russia - the Donetsk and Lugansk people's republics and the Zaporozhye and Kherson regions.

African experts meet in Kenya over use of satellite to spur food security

NAIROBI

AFRICA'S experts on Tuesday began a three-day meeting in Nairobi, the Kenyan capital, to discuss the use of satellite communication to help boost the continent's food security.

The seventh Regional Center for Mapping of Resources for Development (RC-MRD) international conference brought together more than 1,000 participants, including senior government officials and scientists from 20 African countries as

well as officials from the African Union and United Nations to review ways to use Earth observation platforms to strengthen the region's agricultural sectors. In his opening remarks, Mahaman Bachir Saley, senior scientific officer at the African Union Commission, said that images captured by satellite can help govern-

"Real-time monitoring can help countries to plan by having the ability to predict harvests by farmers," he added.

ments in the continent to monitor food crops in the field.

Husna Mbarak, team leader for governance and natural resources at the United Nations Food and Agriculture Organization (FAO) Kenya office, said that Africa can register gains in the agriculture sector by monitoring agricultural fields with the aid of satellites. Mbarak noted that satellite images can also be used to detect and respond to crop pests and diseases.

Judith Nabakooba, Uganda's minister of Lands, Housing and Urban Development, said that the continent is keen to harness the latest space science to achieve food security.

Nabakooba noted that Africa is a net importer of food despite having large tracts of arable land and as well as a youthful labor force that can cultivate crops. Collins Marangu, director of plant protection and food safety directorate in Kenya's Ministry of Agriculture and Livestock Development, said that Earth observation products such as satellites can help Africa to better forecast weather patterns to guide farmers to improve their crop production.

Marangu added that satellite imagery can also be used to efficiently monitor soil health to reduce the need for the application of pesticides. Xinhua



Earth observation platforms to strengthen the region's agricultural sectors. In his opening remarks, Mahaman Bachir Saley, senior scientific officer at the African Union Commission, said that images captured by satellite can help governments in the continent to monitor food crops in the field

Japan, Ethiopia to work together for restoring Black Sea Grain Deal

ADDIS ABABA

FOLLOWING a one-on-one discussion with Ethiopia's deputy prime minister, Japan's foreign minister expressed hope that his country and Ethiopia will cooperate on the revival of the Black Sea Grain Initiative, according to Voice of America (VOA).

Further, according to the VOA report, the Japanese foreign minister expressed optimism that his nation and Ethiopia will work together to revive the Black Sea Grain Initiative after a private conversation with the deputy prime minister of Ethiopia.

"Japan deplores the termination of the Black Sea Grain Initiative by Russia, and Japan hopes to work together with Ethiopia towards the resumption of the initiative,' Hayashi said, according to VOA.

Since the start of the Black Sea grain deal, which took effect in July 2022, the United Nations has overseen the export of more than 262 metric tons of wheat to Ethiopia. Climate shocks that brought about severe droughts and conflict in Ethiopia have put over 20 million people in need of food assistance.

Hayashi also talked about the Japanese government's support of the peace deal that ended the war in Ethiopia's Tigray region, VOA reported.

"I mentioned Japan's support for the implementation of the peace agreement signed between the Ethiopian government and the TPLF [Tigray People's Liberation Front] and stated that Japan would give serious consideration to further cooperation toward the implementation of this agreement," he said.

Demeke, who also serves as Ethiopia's foreign minister, said the two had a productive discussion on issues of mutual interest, VOA reported.

"In our talks, we pledged to deepen our partnership in the political, economic and social sectors," Demeke said.

"In particular, we renewed our commitment to strengthen our investment, trade and development cooperation," he added.

UN welcomes extension of cross-border aid delivery to Syria

UNITED NATIONS

UN Secretary-General Antonio Guterres on Tuesday welcomed the reopening of the Bab al-Hawa border crossing for aid delivery into northwest Syria.

The UN Security Council in July failed to reauthorize the cross-border humanitarian aid delivery mechanism through Bab al-Hawa on the Turkish border. The Syrian government had since offered to grant permission for aid delivery through the border crossing. The United Nations was in talks with Damascus over the details of the permission.

"The secretary-general welcomes the understanding reached yesterday (Monday) by the United Nations and the government of Syria on the continued use for the next six months of the Bab al-Hawa border crossing to deliver life-sav-



Trucks loaded with United Nations humanitarian aid for Syria following a devastating earthquake are parked at Bab al-Hawa border crossing with Türkiye, in Syria's Idlib province, on Feb 10, 2023. (PHOTO / AP)

millions of people in need in Northwest Syria," said Farhan Haq, deputy spokesperson for Guterres, in a state-

The agreement was a result of engagement between UN Undersecretary-General for Humanitarian Affairs Martin Griffiths and the Syrian government for the world body and its partners to continue providing crossing humanitarian assistance to border humanitarian assistance "at

the necessary scale and in a principled manner that allows engagement with all parties for the purposes of seeking humanitarian access and that safeguards the UN's operational independence," said the statement.

"The consent reaffirmed by Syria in recent days provides a basis for the UN and its partners to lawfully conduct cross-border humanitarian operations through Bab al-Hawa," it

The secretary-general also welcomed Syria's extension of its authorization for the United Nations to use the Bab al-Salam and al-Ra'ee border crossings for an additional three months, said

The two crossings, also on the Turkish border, were opened for an initial period of three months in the aftermath of the February earthquakes that struck Syria and Türkiye. The authorization has been renewed several times.

Guterres also welcomed the Syrian government's consent to cross the lines within Syria at Sarmada and Saraqib for the delivery of assistance for the next six months, said the statement.

Chengdu Universiade promotes cultural exchanges, reinforces friendship

BY DAI KAIRAN

THE 31st summer edition of the FISU World University Games just lighted up its host city Chengdu. Apart from exciting games, it also created an opportunity for young people around the world to enjoy rich and splendid cul-

During the event, a series of cultural exchange activities blending international elements, Chinese characteristics and Sichuan local styles unfolded in spectacular fashion, giving the world new gateways to understand the Chinese

From the amazing symbol of Golden Sun Birds presented at the opening ceremony, to the Sichuan Opera face-changing performance that sparked cheers before an awards ceremony, and from intangible cultural heritage activities hosted in the Universiade village, to the picturesque cultural tourism routes showcasing Sichuan's splendor, young members of each delegation have fully experienced the unique charm of the Chinese culture.

These cultural exchanges helped enhance friendship among youths worldwide.

During the Chengdu Universiade, "Be Together" themed shows were staged every night at the Art Center of the Universiade village and met with thunderous applause. A concert of Guqin, a plucked seven-string Chinese musical instrument, demonstrated the captivating charm of Chinese music, and a performance of Chinese ethnic songs and dances showcased the infectious energy

Facundo Corvalan, a basketball player from the Argentine delegation, told People's Daily that attending the

themed shows was something that he expected every day. The Chengdu Universiade nurtured a sound environment where young athletes from around the world were able to build friendship and enhance mutual understanding in relaxing and joyful cultural performances.

These cultural exchanges witnessed the skills and wisdom of Chinese artisans.

During the Chengdu Universiade, Tulen Rafael Yvon, a fencer from the Netherlands was a frequent visitor to the interactive experience center of the Universiade village. Under the guidance of instructors there, he tried his hand at Sichuan Opera masks and weaving bamboo handicrafts, which he would later gift to family and friends interested in the Chinese culture back home.

These days. Sichuan embroidery, bamboo weaving and Sichuan Opera face mask drawing were all trendy in the Universiade village. Young athletes from across the world, led by inheritors of intangible cultural heritage, immersed themselves in the skills and wisdom of Chinese craftsmanship.

Whenever the night fell, "cultural markets" just bustled



Fencers from the Netherlands experience bamboo weaving. (Photo by Dai Kairan/People's

with hands-on activities like pottery, jar tossing, drumming, and ancient soccer, transporting participants through a traditional cultural wonderland brimming with antiquity. The convergence of culture and the Chengdu Universiade nurtured an embrace between tradition and youth.

These cultural exchanges highlighted the magnetism of China's rich culture.

The mascot of the Games Rongbao, a panda with flame elements, was broadly welcomed; the Chengdu Research Base of Giant Panda Breeding remained a hot destination for delegations; panda-themed toys, clothes and ice pops were seen everywhere in the city of Chengdu. The cute image of giant panda delivered a heartwarming message - Chengdu always opens its arms wide to embrace friends from across the world.

The organizing committee of the Games launched 11 cultural tourism routes to showcase the beauty of the park city of Chengdu and its laid-back vibe, so as to better present Chengdu and China to the young members of delegations from different

Nekifor Maria Erika, a fencer from the Hungarian delegation, said the Universiade allowed her to appreciate the unique Sichuan culture, and she hopes for more opportunities to experience the profound Chinese culture.

Civilizations have become richer and more colorful with exchanges and mutual learning. The diverse cultural exchange activities highlighted the Chengdu Universiade. They helped young athletes from across the globe deepen mutual understanding, writing vivid chapters of friendship and solidarity.

People's Daily

EU agency declares July hottest month on record

GLOBAL temperatures broke multiple records in July, making it the hottest month since records began in 1940, the European Union's (EU) Copernicus Climate Change Service (C3S) said on Tuesday.

The daily global mean surface air temperature record was broken on four days in a row, between July 3 and July 6, it said.

All days throughout the rest of the month were hotter than the previous record of 16.80 degrees Celsius, set on Aug. 13, 2016. The hottest day of the month was July 6, when the global average temperature reached 17.08 degrees Celsius.

Temperatures also temporarily exceeded the 1.5 degrees Celsius threshold above pre-industrial level during the first and third weeks of the month. The monthly average temperature in July was 16.95 degrees Celsius. The previous record was 16.63 degrees Celsius, set in July 2019.

Sea surface temperatures (SST) have also been unusually high since April. El Nino conditions have developed in the tropical Pacific for the first time in seven years, which make temperatures go up and trigger disruptive weather and climate patterns, according to the World Meteorological Organization (WMO).

"There is a 98 percent likelihood that at least one

of the next five years, degrees Celsius in Tunis and the five-year period as a whole, will be the warmest on record, beating the record set in 2016, when there was an exceptionally strong El Nino," the WMO said. France, Greece, Italy, Spain, Algeria and Tunisia have all reported new daytime and overnight station temperature records, the C3S said.

The city of Figueres in Catalonia, Spain, reported a new temperature record of 45.4 degrees Celsius on July 18, and Sardinia recorded 48.2 degrees Celsius on July

The highest recorded temperature on July 23 was 48.7 degrees Celsius in Algeria and 49

and Kairouan in Tunisia.

In Iran, temperatures exceeded 50 degrees Celsius in early August. In Phoenix, Arizona in the United States, the average temperature was 39.3 degrees Celsius, according to the U.S. National Weather Service. In the Death Valley National Park in California, the temperature climbed to 53.3 degrees Celsius on July 16.

In early July, China was also on high alert for heatwaves.

In the middle of July, wildfires broke out in multiple locations in Türkiye as temperatures reached 43 degrees Celsius, forcing villages to be evacuated.

In Greece, 667 wild-

fires erupted between July 18 and July 28, killing at least five people, and on the islands of Corfu and Rhodes, 20,000 people had to be evacuated from wildfires.

"Record-breaking temperatures are part of the trend of drastic increases in global temperatures. Anthropogenic emissions are ultimately the main driver of these rising temperatures,' C3S Director Carlo Buontempo said.

"The need to reduce greenhouse gas emissions is more urgent than ever before. Climate action is not a luxury but a must," WMO Secretary-General Petteri Taalas said.

Xinhua

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Guardian



Can 2023 African Football League make a giant pace?

By Correspondent Nassir Nchimbi &

CONFEDERATION of African Football (CAF) president Patrice Motsepe in August 2022 announced the formation of the African Football League.

The competition will, according to Motsepe, bring together the biggest teams on the continent vying for honours in a league system.

The African Football League is expected to start in the group stage which will witness the league having three groups of eight teams each.

The qualified teams will then go head-to-head in the knockout stages starting from the round of 16.

Some clubs will be relegated from the league, crossing paths with new incoming teams which will be promoted.

Initially launched as Africa Super League, the name was later changed to Africa Football League due to the negative image which was associated with the name 'Super League' which collapsed in Europe a few days after it was launched.

Announcing the competition, Motsepe emphasized that it will help African football develop as the crème de la crème of elite teams across the continent look to compete for the

'The Super League is one of the most exciting developments in the history of African football. Our objective is to see our clubs compete with the best in the world," Motsepe

The CAF boss pointed out: "The intention is to use 100 Million as Prize money and do that every year so that the club which wins gets \$11.5 million.'

With Africa already having the CAF Champions League and CAF Confederation Cup, some pundits of the game believed that the Super League will effectively overshadow CAF Champions League but such an argument is opposed by the CAF boss.

Motsepe is adamant the African Football League is a competition on its own, insisting it will not overshadow the CAF Champions League.

Initially, 24 teams from various CAF regions were targeted to take part in the maiden edition of the African Football League but there have been important changes as some of the teams could not make the grade.

According to CAF head of professional football, Muhammad Sidat, there have been important changes in the plans for the African Football League.

The showdown was set to have 24 clubs- divided into three geographical groups (North Africa, Central and West Africa, and Southern and East Africa)- featuring in it.

The number has dropped as most of the teams could not make the grade or they opted out on their own.

So far the inaugural edition of the tournament, which begins this month, will have eight teams namely Petro de Luanda from Angola, TP Mazembe from Democratic Republic of Congo, Egyptian giants Al Ahly, and Guinean powerhouse Horoya

Wydad Casablanca of Morocco, Simba SC of Tanzania, Esperance de Tunis of Tunisia, and Mamelodi Sundowns of South Africa complete the

Some connoisseurs of the game, however, believe that CAF is setting up an unrealistic and unattainable target especially the huge financial returns clubs project to get.

Despite the concerns, CAF remains very committed to the course of the Super League- which is now the African Football League- and various measures including huge sponsorship packages have already been se-

Again, one big question is, can the competition get people's attention like the CAF Champions League and CAF Confederation Cup? Only time will tell.

Respect maintained as city rivals end pre-season fixtures, posturing

By Correspondent John Kimbute

League side Power Dynamos, ambitious city side Simba SC finished its pre-season camp on a high note, as it had to pass that test of team reliability now that their next-street rivals Young Africans SC, also known as Yanga, passed their test in a high-end encounter with Kaizer Chiefs of South Africa.

The results were, in both instances, respectable for the local sides, as Kaizer Chiefs is a more reputed side than the Zambian league overlords. Simba SC went one better to seal up.

What was surprising was that the Jangwani Street side appears not to have been satisfied with its victory on the club's big day, and instead did what they could to spoil the broth when the other side was taking the pitch.

It was an issue of trespass where visitors who came to play with Singida Fountain Gate FC (still known as Singida Big Stars in the CAF inter-club competition schedule), the Congolese top side AS Vita Club, was set to face Yanga in a friendly but only on condition that the game is played on D-Day. After the Simba Day ticket sellout, Yanga chose to opt-out.

These visitations have shown another aspect of local football, namely that it has radically grown in stature, for instance in rankings of the continental confederation, such that being tested against either of the city giants is a pleasure and a trip well earned.

The Congolese club lent us even further credit when it directly cited Namungo FC, even changed with Singida Fountain Gate FC, not just in the international friendly but in the outfit's pre-season stay in Arusha. It is the mark of a capable club.

Several pundits ventured to say that Jangwani Street club leaders refused an altogether exciting game with AS Vita Club for the insufficient trust that they were going to win.

That is debatable but unless it was part of their hohave been put aside, notably



teams locked horns in a friendly tie that took place in Dar es Salaam last weekend. PHOTO: COURTESY OF SIMBA SC

as during the Kaizer Chiefs en- roads into the upper echelons of counter they used roughly two sets of players.

They hence had plenty of playing options to choose from but failed to put up a game on either Friday or Saturday ahead of an 'Estadio Lupaso' (Benjamin Mkapa Stadium) outing for their next-door rivals, Simba SC, pointlessly affixed to spoiling the big day.

This failure to hold a friendly with a visiting side as a test between the Community Shield run had plenty of ways to be interpreted, the sufficiency of the reason thereof depending on the tastes of who is listening.

To some soccer pundits, the a one-time participant in the failure to call an impromptu CAF Confederation Cup run, match with the visiting side still underlining that things have waiting for a flight home was inexcusable, while to their dearest sympathizers, it may just have been tactical as the point has already been made on their big

That was not enough reason not to show up, thus definitely skipped a date for potential embarrassment, if the visiting side could have corrected some mistakes in the club's 1-0 loss outcome when the club faced Singida Fountain Gate FC.

Refusing to play AS Vita Club rizon, other aspects could even after its loss to Singida Fountain Gate FC, making inthe premier league, and perhaps ready to shake off their presumed tutelage to Yanga, is also a mark of respect for Singida Fountain Gate FC.

It is an implicit admission that AS Vita Club could have failed to outplay Singida Fountain Gate FC but succeeded to do so against Yanga, which is not obvious but it was an option that the Jangwani Street-based club's leadership chose not to test.

It would have made the Congolese side's visit more fruitful and the pre-season finale for city clubs altogether marvelous,

Looking at the matter from a different angle, it can be demanded if Yanga has had as much of a pre-season workout at their premier league top rivals, and there the response can only be negative.

They did not move outside, similar to their next of kin, Singida Fountain Gate FC, though definitely for dissimilar reasons.

Yanga was reorganizing the club's technical bench and thus nothing massive could be sketched out with a coach who was just putting his feet on the ground at that moment.

How far this may turn out to be a problem is not being discussed much, as last year Yanga did not

go out at pre-season, with a continuing bench, and won.

In case anyone would think that all the same, Yanga has not done enough with the preseason phase of Premier League preparations, that they did not have to miss out on the AS Vita Club test opportunity, the answer would come in a banging

Winning over Kaizer Chiefs even in a friendly suffices to trust that the side is good, despite some tell-tale signals as when the captain failed to control an opponent and resorted to fouling him, just next to the penalty box.

Some clever AS Vita Club bench members could have noticed it, advising focusing the bulk of the attack there.

At the same time, the comfortable win that Simba posted on the big day will cover noises being made that there are few credible substitutes at the fullback line just in case of injury.

By comparison, Singida Fountain Gate FC still has someone like Joash Onyango who failed such tests and gave way to goals, as Yanga have to do all the battle in the CAF Champions League run, the risk remains. 'Watch this space'!

Union Sports Club all out to dominate 2023 DC T20 Division B League

By Guardian Reporter

UNION Sports Club garnered an impressive 115-run victory over Patel Brotherhood A as the battle for the 2023 Dar es Salaam Cricket (DC) T20 Division B League's top honour gained momentum last weekend.

The tie, which took place at Leaders Club in Kinondoni, saw Union Sports Club elect to bat once the outfit had won the toss, notching 193/5 in 20 overs.

Reliable cricketers in Union Sports Club made their presence count with solid knocks, seeing to it the batting team winds up its turn with the bat

Experienced top-order performer, Danish Unia, was the most impressive cricketer at the crease, having ended with a century that was instrumental in his outfit's acquisition of the impos-

In his 101 runs, Unia that is also Union Sports Club's captain lately blasted 14 boundaries and four sixes.

The top-order player had Union Sports Club staying on course for finishing the innings with a bigger total, following in the footsteps of an equally

stellar outing by opener Abdullah Jabi-

The promising opener, Jabiri, ended six runs short of a half-century, with his stint comprising four boundaries and three sixes.

Unia's batting heroics were brought to an end by Patel Brotherhood A's medium pacer, Rijali Fentu, as the latter's tricky delivery took the former out in the 15th over.

Fentu's teammate Athumani Kassim, an experienced cricketer, went for a catch from the former's delivery to send the Union Sports Club's skipper back to the pavilion.

Union Sports Club has by then posted 168 runs after the 15 overs, Unia's batting exploits had the outfit putting up a huge total for Patel Brotherhood A to chase.

Left-handed batsman Seif Khalifa also ended with two-digit figures, as was the case for Ali Rehemtulla, as sought to take control of their turn with the bat.

Khalifa scored 14 runs not out and notched a boundary and Rehemtulla chipped in with 13 runs whilst nailing two boundaries in his stint.

Khalifa further had a solid partner-

ship with another veteran cricketer kumar, the other top-order cricketer Sameer Mussa later on as the latter wound up the innings with two runs not out. Much as veteran all-rounder, Hasnain Damji, was three runs short of two digits, his early dismissal could not take the gloss out of Union Sports Club's impressive innings.

Dhavalkumar Patel was by far the only player with notable showing during Patel Brotherhood A's bowling stint, given the performer finished his stint with three wickets, leaking 24 runs in overs.

Amassing 194 runs to post victory happened to be a tall order for Patel Brotherhood A, as the squad ended with 78/9 in 16 overs to concede the

The batting team's chase got off to a wobbly start, given reliable cricketers, Athumani Kassim and Keyur Patel, had a brief stay at the crease.

Kassim was three runs short of two digits, as his innings was brought to an end by Union Sports Club's Shahmeer

Kashif Anwar, slotted in at number three, did his best to bring stability to his club's stint with his 20 runs. After another early exit of Dhaval-

Riteshkumar Tailor had Patel Brotherhood A still showcasing resoluteness after the performer posted 16 runs which comprised two sixes. Captain Harsh Patel battled hard to

have Patel Brotherhood A ending with a respectable total, having chipped in with 13 runs. The remaining Patel Brotherhood A

outfit's cricketers could not withstand Union Sports Club bowlers' pressure, having left the crease at regular inter-Rizvi, Damji, and Ahmed Virjee had

Union Sports Club successfully thwarting Patel Brotherhood A's efforts to mount a successful chase after taking two wickets each. Rizvi and his fellow bowlers saw to

it Union Sports Club took important wickets to keep the side on top of the game and leave members of Patel Brotherhood A's batting unit scattered in their pursuit of a successful chase.

In Rizvi's two wickets, the player conceded 13 runs in three overs and ended with a 4.33 economy rate, and Damji leaked eight runs in his twoover stint which had the pacer posting a 4.00 economy rate.



Union Sports Club's cricketer, Danish Unia, had an impressive batting showing, recording 101 runs to help the team command a 115-run victory over Patel Brotherhood A in the 2023 Dar es Salaam Cricket (DC) T20 Division B League's tie which took place last weekend. PHOTO: COURTESY OF DAR **ES SALAAM CRICKET**

Kylian Mbappe contract dispute overshadows start of Ligue 1 season

UNCERTAINTY over the future of Kylian Mbappe hangs over French football ahead of the new Ligue 1 season, which starts this weekend.

The Paris Saint-Germain superstar has won France's player of the year award four times in a row and been Ligue 1's top scorer in five straight seasons, but his contract dispute with the champions has dominated headlines all summer.

Mbappe has refused to sign an extension to his PSG deal, meaning he can leave for free next year, with Real Madrid long seen as his preferred des-

PSG want to sell him now and bring in a significant transfer fee for a player who cost 180 million euros (\$198m) from Monaco in 2017.

A stand-off has ensued, and for now Mbappe remains in Paris but has been reduced to training apart from the first team.

"We can't let the best player in the world today leave for free. It's impossible," said the Qatarowned club's president, Nasser al-Khelaifi, last

The situation is hardly ideal for PSG's new coach, with Luis Enrique having been appointed to succeed Christophe Galtier.

Regardless of what happens with Mbappe, PSG have a new look after limping to the title in the last campaign and failing to impress in Europe.

Lionel Messi has gone, so has Sergio Ramos. They needed attacking reinforcements even if Mbappe stays, and Portugal striker Goncalo Ramos has joined from Benfica.

The arrivals of Lucas Hernandez, Milan Skriniar, Manuel Ugarte, Lee Kang-in and Marco Asensio mean they look stronger across the pitch.

"I could have stayed at Bayern Munich, but the interest PSG showed in me, their ambition and the project they are trying to put in place for the future convinced me to come," Hernandez told sports daily L'Equipe.

PSG begin as overwhelming favourites to win a 10th title in 12 years, but their domestic rivals might sense their chance if Mbappe moves on.

 Changing landscape The French football landscape is changing.

Ligue 1 has been reduced to 18 clubs. The move, after over two decades with 20 teams in the top flight, has been made with the aim of helping French clubs become more competitive in Europe by having fewer league games.

Despite that, and despite seeing Messi depart and Mbappe maybe follow, the French league is hoping an upcoming auction for the next broadcast deal will allow it to make far more money than it does currently, especially for international rights.

League executives want their competition to be able to rival those in England, Spain, Germany and Italy for international popularity, but the growing trend of multi-club ownership threatens to turn several French sides into feeder teams.

Strasbourg have been taken over by BlueCo, the US-led consortium that owns Chelsea.

"Although there was no financial urgence for us to do so, we were conscious that we had gone as far as we could with our existing model," said Strasbourg's president, Marc Keller.

He refutes any suggestion that Strasbourg, French champions in 1979, will become a mere feeder team, and they have appointed former Crystal Palace manager Patrick Vieira as coach.

Lorient are now 40 percent owned by Bill Foley, the American owner of Premier League club Bour-

The Brittany side have made headlines by signing Benjamin Mendy following his acquittal in England of sex offences.

- Ambitious Marseille -

Once the dominant French team, uncertainty surrounds Lyon's prospects in their first full campaign since American businessman John Textor bought the club.

Textor also owns Brazilian side Botafogo and Belgian club Molenbeek, and holds a significant share in Crystal Palace.

However, his failure to convince the DNCG, French football's financial watchdog, of the soundness of his spending plans means a cap has been imposed on their wage bill.

They have not been able to significantly strengthen a squad that finished seventh last season, outside the European places.

Last season's runners-up Lens have lost captain Seko Fofana to Saudi Arabia and top scorer Lois Openda to RB Leipzig but will hope to remain competitive even with the addition of Champions League football.

Marseille, now with former Valencia coach Marcelino in charge, look potentially the best placed to challenge PSG after making some ambitious sign-

Pierre-Emerick Aubameyang could be a big hit if he rediscovers the prolific form he showed earlier in his career.

Rennes and Lille will aim to once again challenge towards the summit while Monaco and Ineos-owned Nice will hope new coaches can help them improve on disappointing last campaigns.

Who will win the World Cup? Japan is the favorite, but others may surprise

By Kevin Baxter

the future in this summer's World Cup. Going forward, the game will always be talked about in terms of two eras: before 2023 and after.

It's not simply that this tournament has been the most competitive and best-played in history though it certainly has been that. It's not simply that this tournament has had no favorites and no underdogs – though that certainly is true as well.

When the quarterfinals kick off Thursday evening, Pacific time, four of the world's top eight teams will not be there. No. 2 Germany, No. 7 Canada and No. 8 Brazil didn't make it out of the group stage, with all three falling to teams ranked outside the top 24. The topranked U.S. made it just one game further, bowing out in the round of 16. The Americans, once miles ahead of the rest of the world, lost by a millimeter, exiting short of the semifinals for the first time ever.

This is the summer in which the minnows became sharks.

Nigeria took England, the reigning European champion, to penalty kicks before being eliminated. Morocco, a World Cup debutante ranked 72nd in the world, made it to the second round, as did Jamaica (No. 43), whose goalkeeper, Rebecca Spencer, did not give up than 5 hours and 20 min-



Japan's Hinata Miyazawa leads the World Cup in scoring. Her team is among the favorites to win the tournament. Agencies

Colombia, which won that game, also won its group by beating Germany and will play in the quarterfinals for the first time. It is the lone team from the Americas to reach the final eight.

But that's not the only reason why this World Cup marks the end of the past and the start of the future. The tournament has already drawn a record 1.53 million fans with eight games still to play. (There have been 56 matches played in this World Cup, four more than the previous high, which has contributed to that record. The average attendance of more than 27,000 per game ranks third all-

time.) The fan fests, staged for the first time at a women's World Cup, have attracted a half a million more people in the 10 host cities in Australia and New Zealand and FIFA is predicting the global TV audia goal until the second ence will top 2 billion, half of her fourth game, helped immensely by a scoreless span of more the 53.9 million Chinese their team play England three.

in the group stage.

And in some ways the competition is just beginning. Only eight of the 32 teams that started the tournament are still here; by the end of the weekend, that number will be down to four. Let the games begin.

*The favorites

Six of the eight quarterfinalists – Japan, Sweden, England, France, Australia and the Netherlands – have been here before with Spain and Colombia reaching the final eight for the first time. But of those six, only Japan has ever won the tournament.

And the Japanese would be a good bet to win again. They have the most technically adept team in the tournament, they've scored the most goals with 14 and have conceded just once in four games. Japan, which has won all four of its games by at least two goals, also has the tournament's leading individual scorer in Hinata Miyazawa and teammate Mina Tanaka is tied for viewers who watched the most assists with

ponent is Sweden, which eliminated the U.S. in a penalty-kick shootout decided by a ball sensor and a video replay that showed Lina Hartig's try from the spot cleared the goal line by "a millimeter," said U.S. keeper Alyssa Naeher.

But don't sleep on Spain, which has the deepest roster in the tournament. That's why it's the only team to have three players – Aitana Bonmatí, Jennifer Hermoso and Alba Redondo – with three goals. It will face the Netherlands, the runner-up four years ago, in its quarterfinal.

*The not-so-favorites

We just finished saying there are no underdogs in this tournament (probably no favorites, either), so we'll call this group the not-so-favorites. At the top of that list is No. 25 Colombia, the only quarterfinalist ranked above 11th in the world.

if the South Americans Morocco – since no host went on to the semi-country has made the finals – but not a big semifinals since the U.S. les Times.

Their quarterfinal op- has played with poise and confidence behind teenager Linda Caicedo, forward Catalina Usme and goalkeeper Catalina Pérez, who played at the University of Miami. Colombia has already knocked off Germany and England, its quarterfinal opponent, needed penalty kicks to eliminate Nigeria. Plus the Lionesses will be without talisman striker Lauren James, the only player in the tour-

> James is suspended for the match after drawing a red card against Nige-

and three assists.

nament with three goals

The sentimental favorite is Australia, playing at home to huge, enthusiastic crowds. Plus it got captain and leading scorer Sam Kerr back from a calf injury for the final 10 minutes of it round-of-16 win over Denmark. But the Matildas will be battling history in its quarterfinal with France – a It would be a surprise dominant winner over

*Biggest disappoint-

The biggest disappointment in the round of 16 has to be the topranked U.S., which didn't lose in this tournament, winning and playing to three draws. But it didn't advance either. If this World Cup marks a change in eras for the game, it does for the American team as well. The two-time reigning champions didn't score in their final 238 minutes and came within the width of a goalpost of being eliminated in group play by Portugal, one of eight tournament debutantes.

The rest of the world has caught the U.S. - and some countries have passed it.

*Speaking of records

This World Cup has already made history, in ways great and small. Argentina's Vanina Correa, who captained her side in all three groupplay games, became the oldest goalkeeper to play in a women's World Cup at 39 years 353 days and South Korea's Casey Phair became the youngest player in history at 16 years 27 days when she came off the bench in her team's group-stage opener.

Morocco, playing in its first women's World Cup, became the first Arab nation to reach the knockout rounds and center back Nouhaila Benzina became the first player to wear a hijab in the tournament. In recognition of that, EA Sports announced that future releases of its popular FIFA video will offer player models in hijabs.

*This story originally appeared in Los Ange-

It's the Women's World Cup, so where are the woman coaches?

SYDNEY

THE World Cup in Australia and New Zealand has showcased the strides made in women's football on the field in recent years -- while exposing the lack of woman coaches at all levels of the sport.

As the tournament heads into the quarterfinals, England boss Sarina Wiegman is the only woman left on the touchline.

first 32-team The Women's World Cup began with 12 woman coaches.

That's 37.5 percent, exactly the same as at the World Cup in 2019, when nine of the 24 teams in France had a woman at the helm.

"It is a problem not only on the international stage but at every level in the women's game," said Randy Waldrum, the American coach of the Nigeria team that lost on penalties to Wiegman's England in the last 16.

"We need more women coaching in the sport."

In England, where women's football is highly professional, five of the 12 teams in the ral Women's World Cup Women's Super League

finished last season with a woman manager.

In some other countries, including at the World Cup, women's football has only recently turned professional or even remains an amateur sport.

Many within the game believe that more woman coaches will inevitably filter through once women's football has had longer to take hold.

naturally "There's more male coaches,' Wales manager Gemma Grainger told Sky Sports earlier this year.

"The men's game has been professional for much longer and we see that transfer of male coaches into the women's game, and that's the state we're at in this moment."

- Trailblazer Wiegman The hope is that the ratio will grow in the coming years, especially if current players convert to coaching when their careers end.

Although the proportion of woman coaches at this World Cup is the same as four years ago, there are hints of isolated progress.

Shui Qingxia played for China at the inauguin 1991 and was in charge

of the team at this edition, becoming the first woman to coach China.

"What we hope is that that balance gets right in the future and we are working on that, at least in England," said Wieg-

"And I know in a lot of other countries too, to give opportunities to have more women in the game and hopefully also more coaches in the game."

Wiegman is the standard-bearer for woman managers, having won the European Championship with her native Netherlands in 2017 before taking them to the World Cup final two years later.

She then won the Euro again last year with England.

The Lionesses are favourites to lift the World Cup in Australia and New Zealand, and if they do, Wiegman will be the third woman coach in a row to win it.

The USA lifted back-toback World Cups in 2015 and 2019 under Jill Ellis.

At the previous three Olympics, Bev Priestman with Canada, Silvia Neid (Germany) and Pia Sundhage (United States) have all managed teams to gold.

The 2019 Women's World Cup final was the love the women's game second, after 2003, to feature a woman in both dugouts.

That will not be repeated this year after Hege Riise's Norway. Inka Grings' Switzerland and Desiree Ellis's South Africa were all beaten in the last 16. - 'Old boys' mentality' -

Waldrum, who has spent much of his career coaching women's teams at college level in the United States, said there needed to be investment and a change of mindset.

"It is not that men shouldn't be coaching," said Waldrum, who also had a spell in charge of Trinidad and Tobago.

"I think that if they and they are invested in it, then we should have the opportunity to

do it, but certainly we need bigger investment in women and women coaching."

He said it was also a question of "changing the old boys' club mentality too. That women can coach and can be very effective". Jamaica's Lorne Don-

ing should be read into the dominance of male coaches in the latter stages of this year's tournament. "It is just one of those

aldson said that noth-

things that happened, that there is one female coach left," he said. "And she might turn

around and win it all, who knows?"

AFP





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TAS: Simba SC owes people with albinism apology

SPORT

Who will win the World Cup? Japan is the favorite, but others may surprise

BFT: Boxer's success in African Boxing Championships will motivate women

By Correspondent Joseph Mchekadona

BOXING Federation of Tanzania (BFT) says it will use the achievements attained by female boxer Grace Mwakamele in the just-ended African Boxing Confederation (AFBC) African Boxing Championships in Cameroon to inspire and motivate other women to venture into the sport.

Grace, fighting in the Women's Light Middleweight division, becomes the first Tanzanian female boxer to win a medal in an International Boxing Association (IBA)-sanctioned event.

The boxer won a silver medal and walked away with a cash prize of 10, 000 US dollars (24,864,640/). In the continental showpiece's Women's Light Middleweight division somi final above extracted

Middleweight division semi-final, she outpointed Seynabou Ndiaye (Senegal) before losing to Alicida Dos Santos of Mozambique in the division's final. Alicida is the continental showpiece's Women's

Light Middleweight division defending champion and was the runner-up of the Istanbul 2022 World Championship. Lukelo Wililo, BFT president who accompanied

Tanzania's three boxers to Cameroon, said the body is happy with the performance shown by the three boxers, especially the record set by Grace.

He said they are now looking for the gold medal in the 2026 Commonwealth Games and any medal in the next year's Paris Olympics.

The BFT boss noted: "As per our long-term plan and strategy, our female boxers were expected to win a gold medal in the AFBC African Boxing Championships in Cameroon but still we are happy with the silver medal won by our boxer Grace Mwakamele."

"We believe her achievement will inspire many women to venture into boxing and we (BFT) will use her as a role model in women's boxing," Wililo stated.

"We believe that with good preparations, she can win a gold medal in the 2026 Commonwealth Games and any medal at next year's Olympic Games," he said

He said he is of the view that if Tanzania had a big female representation in the 2023 AFBC African Boxing Championships, it would have won many medals

Lukelo, however, said he is happy that out of all 25 nations which competed in the AFBC African Boxing Championships in Cameroon, Tanzania was the only country that had many female boxers.

The BFT leader noted: "We were represented by three boxers- Zulfa Macho, Grace, and Yusuf Changalawe- Zulfa and Grace are female boxers and, out of all countries which took part in the championships, we were the only nation with many female

"This was not by accident... it was a strategy, mid this year our two female boxers competed in the World Boxing Championships in India, this was the first time and the future of women's boxing in the country looks bright," he said.

Changalawe won the bronze medal in the Men's Cruiserweight division of the 2023 African Boxing Championships, having succumbed to a loss to DR Congo's Nathan Landu in the last-four round.

The BFT president said his federation's focus now is on the Paris Olympics qualifications slated to take place in Senegal next month.

He however stopped short of presenting the number of local boxers slated to participate in the Senegal qualifiers saying the duty is under the mandate of the Tanzania Olympic Committee (TOC) and the government through the National Council (NSC).

Meanwhile, Lukelo said Tanzania will send boxers to the newly launched Mandela Boxing Cup slated for October in South Africa.

He could not present more details on the showpiece launched by IBA seeking to keep African boxers busy.

The BFT leader only said winners of each category will form an African team set to come up against boxers from other continents.



Legal and Human Rights Centre (LHRC) Managing Director, Anna Henga (R), speaks to journalists at the LHRC headquarters in Dar es Salaam yesterday. Sitting (L) is the Tanzania Albinism Society (TAS) National Chairman, Godson Mollel. LHRC and TAS condemned the stage act by Simba SC during the outfit's Simba Day festival that took place in the city last Sunday. The incident has been viewed as an act of ridicule against people with albinism. PHOTO: CORRESPONDENT CARLOS BANDA

By correspondents Carlos Banda & Sabato Kasika

HE Legal and Human Rights Centre (LHRC) and Tanzania Albinism Society (TAS) have condemned an act performed during this season's 'Simba Day' festival that took place in Dar es Salaam last Sunday as a display of ridicule against people with albinism.

The two bodies have urged other influential institutions, especially soccer clubs, to avoid such practices and instead engage in impelling the public to respect people with albinism.

Speaking to journalists in Dar es Salaam yesterday, TAS National Chairman, Godson Mollel, condemned the violation of human dignity portrayed by some artists hired by Simba SC for the 'Simba Day' celebrations.

The Msimbazi Street outfit had deliberately displayed a

stage act involving a group of artists carrying a person with albinism that was halfnaked.

"TAS and LHRC highly condemn the acts portrayed on 'Simba Day' on August 6, 2023, after the club used a half-naked person with albinism wearing a diaper as a staged act in front of thousands of the club's fans," Mollel stated in his statement.

Molled pointed out: "The incident proceeds a previous act last year which saw the club portray an act involving a coffin, a cross, and a person with albinism posing as a 'zombie'."

The TAS boss noted: "Such an act is an abuse of one's dignity hence sparking debates on social media networks causing ridicule towards people with albinism."

Anna Henga, LHRC Managing Director, said abusing one's dignity is unacceptable and this cuts across not only people with albinism

but also other people.

"When we say you have violated an individual's dignity, it means you have also disrespected the whole community this person represents," Anna disclosed.

She noted: "If an individual was a child being violated, it means other children within the same group have also been violated."

Anna stated: "In case the person was a woman standing there with underwear alone, we would have complained as well because women would have been violated, the female gender would have been ridiculed."

She said: "So, even though the person had offered consent and he was paid, he is still ridiculed as a person and the whole community of people with albinism."

"There are two things involved here, one is the whole community of people with albinism being ridiculed, and two is the person not safeguarding his rights," Anna stated.

She added that sensitizing the community of people with albinism to wear skin coverings to protect themselves from sun rays is one of TAS' key tasks, hence, seeing such an act, which was in view in the 'Simba Day' festival, sends a contradicting message to the targeted group.

The LHRC boss revealed: "TAS' key responsibility is to urge people with albinism to protect themselves against sun rays by covering themselves, having seen the stage act sends different sig-

nals

"There are two things involved, mocking the community and also accepting manipulation. He could have either performed the act while having proper clothing or executed any other form of presentation but having the person wear diapers implying that he had bowel incontinence is unacceptable," LHRC Managing Director revealed.

Anna noted: "Our key responsibility is to not only educate the Tanzanian public but also recognize the contribution of the government and that is why we do activism in the whole country."

She queried: "In case this person is diagnosed with cancer, will Simba SC bring him to the hospital? Will Yanga do the same? Will Azam FC take the man to the hospital?"

Anna pointed out: "We are the ones who will take the responsibility to take care of him while he is in hospital, cancer is bad, therefore, we do not despise artistry."

"He is doing well to engage with society by accepting himself, but the approach is wrong," she concluded.

TAS and LHRC have also demanded that Simba SC's leadership should apologize to the community of people with albinism and the public for mocking people with albinism.

The two bodies have moreover requested the government and Tanzania Football Federation (TFF) to look into the matter.

Oliveira: Simba SC focusing on Community Shield knockout tourney

By Correspondent Nassir Nchimbi

SIMBA SC head coach Robert Oliveira is confident and optimistic about his players' level of fitness and readiness ahead of the 2023/24 Community Shield's knockout match against Singida Fountain Gate FC slated to take place in Tanga today.

Oliveira disclosed that he aims to restore glory days at Simba SC as he is out to seize the opportunity to steer the outfit to qualification for the finals, adding he needs more time to unite the team to play the way he wants and get better results.

On Sunday, Simba SC commanded a 2-0 victory in a friendly against Power Dynamos of Zambia in the climax of the Simba Day festival held at the Benjamin Mkapa Stadium in Dar es Salaam.

Simba SC's goals in the game were scored by the club's new stars- Cameroonian attacker Willy Onana who scored in the first half, and Congolese midfielder Fabrice Ngoma netting the second goal in the second half.

"It was an important result for my team because after the camp in Turkey, we needed to win to build more confidence but I still need more time to



be able to unite my players to play as a team," Oliveira said.

"Everything is now behind and now we have to focus on the future- competitive fixtures against Singida Fountain Gate FC," the Brazilian disclosed.

Oliveira added: "Winning the Community Shield will lift our confidence ahead of the remaining competitions, but my players have to be ready and focused through the game."

The Brazilian gaffer elaborated on the presence of 12 attackers in Simba SC, of which seven are wingers, but still decides to field two in starting XI- double number 10 made up of Clatous Chama and Said Ntibazonkiza.

The two footballers had been switching positions on one flank and number 10 role in the past few friendlies. "I trust all my players but, at the moment, I don't want to distract my well-known starting XI of players who are familiar to each other," the Brazilian noted.

The gaffer stated: "New entries have to come in slowly because the majority have not hit the top level of fitness, my wingers are incredible but with time we are going to witness the best in them."

The nerve-wracking 2023/24 NBC Premier League season's derby involving traditional rivals, Simba SC and Yanga, will be played on November 5.

This is according to the full

fixture that has been released by the Tanzania Premier League Board (TPLB) on Monday afternoon.

Local football followers' focus however is on today's Community Shield encounter that will witness Simba SC locking horns with Singida Fountain Gate FC at Mkwakwani Stadium in Tanga, with the winner qualifying for the final.

The first of the Community Shield's last-four clashes, held in the region yesterday, witnessed holders Yanga confronting Azam FC at the same venue in what was viewed as a competitive match.

Other than fighting for the Community Shield top honour, the four sides will also be testing their players in the build-up to 2023/24 CAF inter-club showdowns ties scheduled to begin this month.

Yanga and Simba SC are envoys in the 2023/24 CAF Champions League. Similarly, Azam FC and Singida Fountain Gate FC will represent the nation in the 2023/24 CAF Confederation Cup.

Flexibles by David Chikoko

