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TANZANIA

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'CHW cadre critical in disease outbreak discovery'

The Ministry of Health should give incentives to the community to make the process easier and work on the community to provide sufficient cooperation to the selected workers

> **STORY ON** PAGE 2



Vice President Dr Philip Mpango presses a button in Dar es Salaam yesterday to launch a national Integrated and Coordinated Community Health Workers programme chiefly meant to further advance and expedite access to quality health services for all especially at primary health facilities. Left is the Health minister Ummy Mwalimu. Photo: VPO

Japan provides UNFPA 921m/key maternal health gaps

By Correspondent James Kandoya

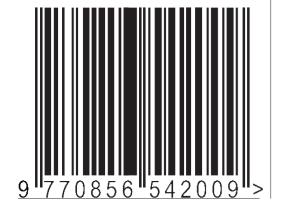
JAPAN has signed a twelve-months partnership agreement with the United Nations Population Fund (UNFPA) for supporting life-saving interventions to prevent maternal and child deaths at the Nyarugusu and Nduta refugee camps and host communities in Kigoma Region.

Japan's Ambassador to Tanzania, Yasushi Misawa, said at the signing ceremony in Dar es Salaam yesterday that the project is meant to sustain the gains made in maternal health and sexual reproductive health (SRH) interventions in the two camps.

Japan will allocate \$359,964 (921m/-) to supply reproductive health products in the camps and host communities during the course of this year, he said, noting that the funds will be used to procure essential medical equipment, plus training frontline health workers to ensure the delivery of quality SRH services.

Upwards of 113,000 individuals, encom-

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I had to go to the same place and show citizens the scar of burns on my back that my ex-husband had inflicted on me with a hot iron," she elaborated, showing the humiliating explanations she had to give for the public to ...

MPs want campaign sexism criminalised

By Francis Kajubi, Dodoma

A NEW section needs to be added in the Political Parties Affairs Laws (Amendment) Bill, 2023 providing for explicit recognition of harassment, abusive language or gender-based discouraging of women during the nominaation of candidares or campaigns as election related offences.

Ummy Nderiananga, deputy on sex of aspirant should also be

minister for Policy, Parliament and Coordination in the Prime Minister's Office (PMO), tabled the bill on its second reading on Tuesday, where some MPs expressed the view that legally protecting women against bullying shall enhance their inolvement in active politics.

Debating the bill, MPs noted that acts of corruption bearing

considered as an election offence, where an amended law highlights penalties for convicted offenders.

Selemani Zedi (Bukene), a member of the Legal Affairs, Administration and Constitution standing committee, argued that gender discrimination against female politicians is rampant especially during elections.

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icing to tournament blues

Premier League giants brace

for intense title battle with

tight February fixture

Stakeholders laud plans for orbital satellite deployment

By Guardian Correspondent

TANZANIA's participation in the spectrum allocation conference has yielded significant advantages for satellite technology and efficient utilization of spectrum frequencies.

Dr. Jabir Bakari, the Tanzania Communications Regulatory Authority (TCRA) director general made this affirmation in Dar es Salaam yesterday, in the wake of the country's engagement in the world of the digital economy, he said,

held in Dubai, in the United Arab **Emirates**

He said the event coordinated by the International Telecommunications Union (ITU) provided Tanzania with a unique opportunity for a space slot to deploy a broadcasting satellite into outer space.

The country obtained additional spectrum frequencies facilitating high-speed internet services (5G), crucial for stimulating the growth

communication sector as an enabler for various economic activi-

The newly acquired frequencies would be utilised to improve safety of aerial and maritime communications, while Tanzania's acquisition of an orbital slot (160 W) for satellite broadcasting will be a catalyst for advancing the broad-

casting sector, he said. The satellite orbit slot promotes broadcasting to keep pace with

radiocommunication conference pointing at the pivotal role of the technological changes and enhance the scope of coverage of broadcasting services, he said, affirming that TCRA was working with stakeholders interested in launching satellites as part of using the country's orbital slot/

Making use of the slot involves filing satellite network registration with ITU as a satellite service company and the national domain

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Guardian

NATIONAL NEWS

MPs want campaign sexism criminalised

FROM PAGE

The committee learnt that gender discrimination offences were left out in the Presidential, Parliamentary and Local Government Elections Bill, 2023, he said, asserting that this is among the weaknesses of the bill.

Thecommittee decided to draft a shadow amendment that proposes adding a new section recognising all sorts of gender discrimination during elections as election offences, he stated.

"In this case, there is a new marginal note on section 135 of the bill that states that all proven discrimination offenders will be liable to a prison sentence of not less than six months and not exceeding two years or to a fine of not less than 2m/and not exceeding 5m/- or both," he elaborated.

Jesca Msambatavangu, (Iringa Urban), said that she had several times faced gender discrimination where she was derided as being unmarried or that she didn't deserve to be a political leader.

"Women in politics go through a lot of gender discrimination to become MPs or councilors," i she said, pointing at the use of abusive language, pranks and sextortion as among defects facing women pursuing their political dreams," she said.

Miraji Mtaturu, (Singida

East) said that gender equality should be explicitly embraced in the law for true socio-economic development to be realised, stressing that there are a lot of competent women out there who can become good political leaders.

But due to harassment and discrimination they are scared away, so the legislature needs to act to protect women through endorsing the suggested amendments, he stated.

Anne Kilango (Same East) narrated how she found herself a victim of gender discriminationo when campaigning in 2015, with explicit insinuations "in broad daylight at a political rally by her adversaries of being disobedient and unfaithful to her husband," implying therefore that she didn't deserve to be elected.

"I had to go to the same place and show citizens the scar of burns on my back that my ex-husband had inflicted on me with a hot iron," she elaborated, showing the humiliating explanations she had to give for the public to understand the grievances she went through in her first marriage Had there been a law that protects women against discrimination during campaigns she wouldn't have to go through such pains, the veteran legislator



President Samia Suluhu Hassan exchanges greetings with Mwanza Region's CCM National Executive Committee member, Emmanuel Silanga (R), and other officials shortly after landing at Mwanza city Airport on Tuesday for a working tour of the region. Photo: State House

Stakeholders laud plans for orbital satellite deployment

FROM PAGE 1

it belongs to, he said, reiterating affirmations on the side-lines of last year's WRC-23 conference.

The highly beneficial conference had approved the use of the latest technology enabling specialised communication equipment to be placed into orbit, operating from 20 to 500 kms above the earth's

surface.

The facility enables the devices "to carry out functions akin to conventional communication towers, extending communication and high-speed internet services," he said, focusing on improved connectivity of rural areas.

Daudi Mkwera, an ICT expert based in Zanzibar, acknowledged that the country had registered

progress in securing broadcasting satellite space and the expansion of frequencies to support the deployment of 5G

communication.
TCRA and the ministry were making efforts to ensure that the country does not lag behind, emphasizing that it is crucial for stakeholders to help bring to fruition these

initiatives. Dr. Albert Tibaijuka, a mass

communications lecturer at St. Augustine University, said that broadcasting satellite space will be a game-changer. Deploying a satellite into space will facilitate the growth of the broadcasting sector, adding more value to this crucial

industry, he declared.

Proposing spectrum frequency

allocation at the recent conference began in 2020 with a national preparatory committee, with the ministry as its secretariat, involving experts from fields like communications, defence, civil aviation, broadcasting, meteorology and shipping, he added.

'CHW cadre critical in disease outbreak discovery'

By Correspondent Christina Mwakangale

OMMUNITY health workers have helped to identify more than 50 percent of tuberculosis (TB) patients for every 100 patients diagnosed in health centres, the government has declared.

Health minister Ummy Mwalimu made this observation yesterday when Vice President Dr Philip Mpango officiated at the launching of an integrated and coordinated community health workers programme, to be executed in the next five years.

The minister said the government was able to detect a Marburg patient in Kagera region with medical care outreach staff, noting that programmes like this have helped Rwanda ensure that upwards of 57 per cent of all malaria cases end up with community level medical auxiliaries.

The government is striving to improve services and the way to pay for services, she said, asserting that community health workers are important when something urgent occurs, recently helping to detect cholera patients, for instance in Mwanza Region.

The current target is 137,294 community health workers (CHW) serving to bridge the gap of CHWs to 64 per cent sufficiency by 2028, the VP noted, with 28,000 workers being hired during this financial year with budgeted estimates of 99.78bn/-.

There is great demand for such staff in health centres at the primary level, he specified, underlining that strengthening basic health services needs viable community health systems.

Using health workers at the community level will help to provide basic health care, disease prevention, health education and availability for transfer on the basis of cur-



Industry and Trade minister Dr Ashatu Kijaji (R), chairperson of the 13th Meeting of Ministers of Trade of Africa Free Trade Area (AfCFTA) member states in progress in Durban, South Africa, has a quick word with a delegate on the sidelines of the event yesterday. Photo: Guardian Correspondent

harring and the contract of th

rent guidelines, he said.

Explaining the programme, he alluded to the maxim that prevention is better than cure, saying that then this is broadly the case, it will reduce the costs of purchasing drugs, which for this financial year stands at 200bn/-.

The wider plan is to formalise the work of medical attendants and contribute to integrated interventions, he said, projecting rising recruitment in that sphere for the next four years, at 27,324 annually until 2028, he said.

These workers will be selected in ward sections (hamlets), each

hamlet or street billed to have two basic healthcare workers, a woman and a man.

The 64,384 townships and 4,263 streets in Mainland regions have a great opportunity where citizens of merit can take up such opportunity, he said, coordinated by Health ministry along with PO-RALG (Regional Administration and Local Governments division in the President's Office), tasked with supervising outreach needs in accordance with population size, he stated,

Findings of the 2022 Population and Housing Census showed that the population density varies from

12 people per one-square kilometre for isolated regions such as Katavi to 3,133 people per one-square kilometre for Dar es Salaam in particular, he said.

The workers should be selected by observing the right criteria as they will provide health education, travel and backpack health services, he said, highlighting their other responsibilities as provision of preventive and initial treatment before making appeals to nearby health care centres.

The priority is in mother and child care, family planning and youth, control of epidemic dis-

eases outbreaks and other multipliable infections such as HIV/Aids and tuberculosis (TB), he stated, expressing gratitude to the Susan Thompson Buffett Foundation (STBF), noting that the NGO has promised to donate every year in this programme alongside other development stakeholders.

"The Ministry of Health should give incentives to the community to make the process easier and work on the community to provide sufficient cooperation to the selected workers," he added.

Japan provides UNFPA 921m/to cover maternal health gaps

FROM PAGE 1

passing women, adolescent girls and boys, first time young mothers and others will particularly benefit from the new partnership, he said, underlining that Japan is committed to improving the health of people around the world by achieving universal health coverage.

"Japan financial assistance underscores its enduring commitment to addressing humanitarian crises through a human security lens. These funds are channelled through various institutions including UNFPA," he further stated.

Mark Schreiner, the UNFPA country representative, pointed out that the project involves the provision of dignity kits like menstrual health products for women and girls, adolescent sexual reproductive health (ASRH) information and services, plus supporting an integrated SRH mobile outreach in the camps and host communities.

On average the two camps are home to an estimated 2,000 pregnancies a month, where a tenth of the women encounter complications that may result in miscarriages, he said, affirming that despite achievements towards zero maternal deaths back in 2022, a recent influx of asylum seekers from the Democratic Republic of Congo "had further strained the healthcare infrastructure within the camps."

The strain, coupled with potential deficiencies in emergency obstetric and neonatal care SRH and gender -based violence services, heightens the risk of maternal and neonatal mortality and unwanted pregnancies, he asserted.

UNFPA is collaborating with its campbased and host community implementing partners like the Tanzania Red Cross Society (TRCS), Borderless (T) Ltd which is part of Borderless Japan Corporation, working with the health authorities to enhance the health and wellbeing of women and children.





Dr Saada Mkuya Salum (2nd-L), Minister of State in the Zanzibar President's Office (Finance and Planning), pictured in Dar es Salaam on Tuesday presenting a souvenir to Amour Muro, head of KCB Bank Tanzania's Islamic Banking Department. It was in appreciation of the bank's participation in the launch of First United Takaful scheme. Takaful is Arabic for "guaranteeing each other", meaning "insurance" as approved under Islamic jurisprudence or Sharia guidelines. It represents the concept of insurance based on mutual co-operation

Bill proposes penalty for parties enrolling non-citizen cadres

By Francis Kajubi, Dodoma

THE government yesterday tabled the Political Parties Affairs Laws (Amendment) Bill, 2023 for the second time.

It proposes a maximum fine of 20m/- for a political party found to allow a non-citizen to participate in its decision-making affairs. The bill further proposes temporary termination and deregistration of the political party proven to have violated the law.

dates submit detailed documents funding of their candidature to their respective political parties during general as well as civic elections.

For by-election, a candidate is required to prepare and submit a statement of the use of election funds to the party within 30 days.

Presenting the bill in the morning, Deputy Minister of State in the Prime Minister's Office (Policy, Parliamentary and Coordination) Ummy Nderiananga said The bill proposes that candithe bill intends to make amend-

ments of two laws namely the Elections Costs Act Cap 278 and the Political Parties Act Cap 258 with the intention of strengthening democracy, transparency and gender equality in political par-

"The aim of the amendment is to strictly control non-citizens from getting involved in the decisions of political parties as the law currently prohibits this but lacks provisions for punishment,"

Nderiananga said the bill prodition that distribution of grants

poses political parties to identify key documents they intend to use in their activities, including gender policy and inclusion of special groups, financial management and rules for selection of candidates and election of party leaders

She said the bill suggests that political party demonstrations be held in accordance with the law of the Police Force and Auxiliary Services, Chapter 322.

The bill proposes to set a con-

will be done taking into account the results of elections, namely the number of MPs and councillors each political party get.

Abdullah Ali Mwinyi, member of the Parliamentary Committee on Legal Affairs, Administration and Constitution, commended the government for amending Article 11 and adding Subsection (7) by setting a penalty not exceeding 20m/- for a political party that allows a non-citizen to participate in its decision-making processes

'Resolve alcohol shortage urgently to save economy'

By Guardian Correspondent, Zan-

ZANZIBAR government has been urged to urgently address the shortage of alcohol as this affects tourism sector.

Tourism remains the leading economic sector in the Indian Ocean archipelago, contributing nearly 30 percent to GDP and more than 35,000 people directly employed in the sector by 2020.

Workers in the Zanzibar tourism sector made the call yesterday when speaking to journalists on the booze scarcity experienced for almost one month.

As a result, retail beer prices in Zanzibar have risen from the normal 2,500/- to between 3,000/- and 4,000/- per bottle of local beer.

John Mawilo who works with Paje By Night Zanzibar said alcohol shortage has affected the entire Island. "Since the alcohol shortage began, we find it difficult to serve tourists," he said, urging the government to work on the challenge, which if left unchecked is likely to affect the key economic sector.

He said the government's various promotion drives have attracted many tourists who visit Zanzibar to see tourist attractions.

"But when they come here there is no alcohol; as someone working in the sector, I find it shameful for this to happen in a country that values tourism as key sector," Mawilo said.

Another tour operator Jumanne Elias said that if companies that have been given

licenses to import alcohol do not have the capacity, they should be set aside to save tourism sector.

"Let's ask the responsible minister and Zanzibar Liquor Board: why this is happening now? Give import licenses to people who are capable of doing the job to save the industry," said Patrick Thobias, another worker in a tourist hotel in Zanzibar.

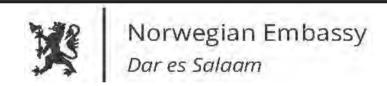
In addition, he said that the problem of alcohol shortage has serious consequences because tourists may not recommend Zanzibar as destination of choice once they go back home.

"The government should make sure that alcohol is made available all the time because tourists demand other services to be provided like food, but when guests arrive at restaurants, especially tourists hotels, they are told the bad news of shortage of alcoholic beverages.

Six days ago, Zanzibar Minister for Tourism and Heritage Simai Mohamed Said resigned, citing 'unfavourable working conditions'.

The then minister said he had submitted his resignation letter to President Dr Hussein Ali Mwinyi due to the difficult conditions he faced in carrying out his duties.

Earlier, he had met tourism stakeholders I a meeting where he publicly complained about the shortage which he said was occasioned by revocation of licences of experienced and capable importers and granting of the same to new firms.



CAREER OPPORTUNITY

The Royal Norwegian Embassy in Dar es Salaam will have a vacant position of a security assistant/driver, starting from March 2024.

Security assistant/Driver

Main duties and responsibilities:

- Assist with daily security routines and administrative work (inspections, drills, training, mail, deliveries)
- Operate the Embassy vehicles
- Keep vehicles clean and in serviceable condition.
- Other tasks given by the Head of Mission.

Requirements:

The successful candidate should have:

- Background from the private security sector, law enforcement or the military.
- High school certificate with high score in English
- **Driving License**
- Training and experience in Defensive driving would be advantageous Office clerical experience
- Computer skills (MS Office, Internet)
- Thorough knowledge of local traffic laws Good command of English and Kiswahili
- Previous experience working with Embassies, International Organisations
- NGOs or business companies, is highly desirable. Willingness to work flexible hours when needed

Personal Qualities:

- A person who is well organised and able to complete tasks efficiently.
- Good communications skills, friendly, team spirit and flexibility to accommodate
- Must be dynamic and with a high level of integrity.

The salary will be in accordance with the Norwegian Foreign Ministry's salary for local employees of Foreign Service Missions.

Applications:

Applications should include a detailed CV with educational qualifications, a summary of professional experience and a minimum of three professional references and be sent to recruitment@prospect-africa.net

Closing date for receipt of applications: 11th February 2023

NOTE: Only shortlisted candidates will be contacted for interview.



Invitation for BID

Training & Coaching on Problem Animal Information system - PAIS

As an international cooperation enterprise for sustainable development with worldwide operations, the federally owned Deutsche Gesellschaft für Internationale Zusammenarbeit (GIZ) GmbH supports the Tanzania Government on behalf of the Germany in achieving its development-policy objectives.

The HWC (Mitigation of Human Wildlife Conflicts) programme is funded by the German Federal Ministry for Economic Cooperation and Development (BMZ) and implemented by Deutsche Gesellschaft für Internationale Zusammenarbeit (GIZ) GmbH.

In the current phase of the programme (2022 - 2025), will focus on four main areas: Improving and regulating the capacity of MNRT and Wildlife division for implementing the National Human Wildlife Management Strategy, strengthen interinstitutional response to HWC, empower communities to reduce negative impact of HWC and mitigation on their livelihood and security, and enhance the capacity of education Institutions and medias to integrate content relevant to HWC into their work.

Requirement:

GIZ Invites bids from eligible and qualified bidders to implement a series of trainings and coaching sessions on Problem Animal Information system-PAIS for relevant Government authorities at national level (MNRT), and in the Districts of Namtumbo, Tunduru and Liwale.

Interested candidates can access the tender documents by scanning the QR Code or using the link provided below.

Submission of Offer:

Please submit your offer by email to tz_quotation@giz.de latest by Wednesday 14th February 2024.

We will answer your request during office hours from 8:00 to 15:00 hours local time, Monday to Friday, except public holidays.

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

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

This tender is intended solely for Tanzanian based companies.

QR Code:



Full details of the advert can be accessed by scanning this QR Code above or use the Link below it will direct you to download the Tender Documents.

https://www.giz.de/en/downloads_els/83457722-Training-and-Coaching-on-PAIS.zip

NATIONAL.NEWS

Guardian

Startups to compete for global stage, investment opportunities

By Correspondent James Kandoya

THE winner of Tanzania's national startup pitch competition will attend the Annual Investment Meeting (AIM) 2024 in Abu Dhabi, the United Arab Emirates (UAE) in May this year.

Speaking in Dar es Salaam while launching the competition, Accelerate Africa country coordinator Pendo Lema said top 20 will be shortlisted for the finals to get one winner.

Lema said that entries for the competition are now open and that different startups can apply before the middle of this month.

She said the competition is organized in collaboration between Accelerate Africa Tanzania and the AIM startups, a platform where startups gather to present their innovative products and services on a global stage to battle with the aim of attending the AIM 2024.

She further said that the pitch competition offers opportunities for startups to showcase their innovative ideas, gamechanging technologies and disruptive solutions.

"Whether you are just starting out or have already gained some traction, this is the stage

where you can capture the spotlight and accelerate your growth," she said.

Lema cited some of the benefits of the competition as gaining valuable exposure to a wide range of industry experts, venture capitalists and influential decision-makers who can take the startups to the next level.

She said participants will be connected with like-minded entrepreneurs, potential strategic partners and mentors who can offer valuable insights, guidance and support throughout their entrepreneurial journey.

The coordinator said through the forum, the startups can secure potential investments from angel investors or seed funds that are actively looking for the "next big thing" to invest in. "Being selected as a finalist is a strong validation of the potential of your startup which can greatly enhance your credibility and attract further interest," she said.

She said applicants must be in the pre-seed or seed stage, have a team of five employees, be from the technology sector, be innovative and scalable business model and at least one senior tech professional in the team. Photo on Pge 6.



Tanzania Commission for Science and Technology (Costech) director general Dr Amos Nungu briefs journalists in Dar es Salaam yesterday on a webinar the commission has lined up for today for researchers writing 'COSTECH Climate Change Research Programme' proposals. Photo: Correspondent Mary Kadoke

COSTECH gives guidelines on 2bn/- climate change research

By Mary Kadoke

TANZANIA Commission for Science and Technology (COSTECH) has highlighted key concepts to researchers writing on 'Climate Change Research Programme' including the studies being multidisciplinary instead of single.

Dr Amos Nungu, COSTECH director general made the remarks in Dar es Salaam yesterday at a press conference where he briefed journalists on a digital workshop that will be conducted today to give general guidelines for research proposals.

COSTECH in collaboration with Norwegian Agency for Development Cooperation (NORAD) and the Swedish International Development Cooperation Agency (SIDA) established a dedicated programme within the National Fund for the Advancement of Science and Technology (NFAST) to support climate research in Tanzania on January 4, 2024.

Nungu said to ensure a deep understanding of proposal writing, the commission has organized a digital workshop taking place virtually today to empower researchers interested in the climate change topic.

"The main objective of this press for their research proposal writbriefing is to inform the public about the research writing call released earlier and on the other hand urge researchers based in both Tanzania Mainland and Zanzibar to do online registering for them to deliver challenges they face as they prepare their proposals," he said.

He added: "The online workshop will be recorded to enable those who won't attend to have full details of research writing including all raised questions that will be posted on COSTECH website."

He said 'multidisciplinary research proposal' is recommended to enable researchers come up with impactful studies with solutions and awareness on existing climate change chal-

"The call demands researchers' clarification on how the raised technology will reach the society and how they will enhance the available policies. Having 15 people will be more appealing," he said.

Neema Tindamanyire, senior research coordination officer at COSTECH urged researchers to use the webinar session opportunity for them to acquire the requirements

ing and get answers on issues they have been querying since the window was opened. According to Dr Nungu, 2bn/- is set to support the four-year programme whereby between 200m/- and 600m/- will be disbursed to successful proposals with the amount depending on the quality of the proposal and the importance of the topic.

The climate research programme is focused on providing grants to interdisciplinary and multidisciplinary research teams with ambitions of addressing the impacts of climate change in a sustainable manner through developing innovative hypotheses, experimentation of such hypotheses in the real world at district or regional scale and upscalling the evidence-based adaptation solutions to other regions away from areas of experimentations.

The overall objective of the COSTECH climate research programme is to ensure that contextually relevant knowledge on climate change adaptation and mitigation is used by governmental and non-governmental stakeholders at various levels across Tanzanian society.

Employers' summit to address AI challenges

By Carlos Banda

ASSOCIATION of Tanzania Employers (ATE) has said the forthcoming 7th African Social Partner's summit scheduled for next month will lay out solutions to challenges facing employers, including those occasioned by the advent of artificial intelligence.

Suzanne Ndomba-Doran, chief executive officer of ATE told journalists in Dar es Salaam yesterday that there is an urgent need to continue the focus on employment creation skills development and sustainable enterprises to ensure inclusive growth and socioeconomic resilience. "We speak of Artificial

intelligence (AI) because across the world, technology is advancing at a rapid pace which is why people now work differently from the way they used to in the past. I believe it is also the same experience for journalists today. You work differently now because of technology. Although experts claim AI is a threat to job security, it is very important to invest in technology. This is the reason why we have many private sector stakeholders attending the meeting who will then deliberate together on how they can continue developing skills and create jobs," she said.

Understanding that socioeconomic transformation of Africa through job creation requires the combined commitment and effort of all social partners and stakeholders, International Organization of Employers

(IOE) member organizations in Africa invited trade unions, governments, international organizations, financial institutions and think tanks to work together with employers to advance this transformation through job creation."

Reports from ILO indicate that over 72 million youth in Africa are not part of any education or training system and the majority of young women are not employed.

Ndomba-Doran said tackling youth inactivity and gender inequalities are essential to achieving the sustainable development goal number 8 on decent work for all by 2030.

"The informal sector has continued to dominate Africa's economy with approximately 85.5 percent of employment on the continent classified as informal, a situation which limits access to prosperity, social protection and decent working conditions for millions of workers," she said.

"I believe the resolutions reached at the summit will provide guidelines and journals that will be used to influence employers on all issues pertaining to artificial intelligence and other matters."

ATE is set to host the summit from 7th to 8th February 2024 in collaboration with IOE with support from the European Union and Business Africa. The summit is scheduled to be attended by delegates from 50 countries across Africa whereas the Guest of Honour is expected to be Vice President Dr Phillip Mpango.

TREES FOR THE FUTURE TANZANIA



INVITATION FOR BIDS

- 1. Trees for the future Tanzania has set aside the funds for the operations during the financial year 2024. TREES is intending that part of the proceeds of the funds will be applied to cover eligible payments under the contract for the Procurement of Motorcycles.
- 2. TREES FOR THE FUTURE INC TANZANIA now invites sealed bids from reputable company/suppliers to supply goods as shown below:

LOT	TENDER NUMBER	DESCRIPTION OF GOODS	UNITY	QUANTITY
1.	PMC/001/THQ/2024/G/NC/01	Motorcycle -BAJAJ BOXER BM 150	FA	18
		UG -GEAR BOX 5-SPEED	27.	
		-ANY COLOUR		

Bidder must quote for all quantities specified in Lot No.1, Trees for the future Tanzania will evaluate the bids and award the contract to the most competitive bidder.

- 3. Interested eligible Bidders may obtain further information from and inspect the Bidding Documents at the office, Trees for the future Tanzania. P.O BOX 1624 N.H.C. Singidani Complex Building, 2nd Floor SINGIDA or via email **pendo.magagura@trees.org** Mondays to Fridays except Public holidays.
- 4. A complete set of the bidding Documents and additional sets will be offered free by interested Bidders on the submission of a written application to the address given under paragraph 3.
- 5. 3 copies of bids 1 original and 2 copies, properly filled in enclosed in plain envelopes must be properly addressed to the Trees for the future Tanzania, N.H.C Singidani Complex Building, Second Floor, P.O BOX 1624 SINGIDA. All bids must be delivered by hand to the Trees for the future Tanzania before the deadline for submission of bids.
- The deadline for the submission of bids is 14th February, 2024 at 10: 00am. Bids will be opened in public and in the presence of Bidders representatives who choose to attend in the conference room of the Trees for the future Tanzania, N.H.C Singidani Complex Building, second floor at 10:00 a.m, **14th February, 2024.** The outer cover must be clearly marked.







Job Announcement

(Tanzania National)

Research Associate - Socio-economist

Taiwan and regional offices around the globe. WorldVeg conducts research and development programs that contribute to improved incomes and diets in the developing world through increased production and consumption of nutritious and health-promoting vegetables. For more information about World Vegetable Center, please visit our website: worldveg.org

WorldVeg seeks to recruit aResearch Associate - Socio-economistto strengthen the ability of the Center to provide evidence-based solutions for making vegetables more available, affordable, and accessible in lower-income countries. She/he will support the impact assessment research including monitoring and evaluation of existing projects in the region but could also contribute to projects globally. The incumbent will be based in the Center's regional office for Eastern and Southern Africa in Arusha, Tanzania.

Key Responsibilities

- · Support the designing and implementation of ex-post impact evaluations of the Center's technologies and interventions using scientifically rigorous methods of impact evaluation.
- · Contribute to food systems research including assessing the availability, accessibility and affordability of healthy diets with a focus
- · Support quantitative and qualitative studies to identify opportunities and constraints to technology adoption (particularly including seed) and food systems change.
- · Contribute to the design and implementation of projects aimed at improving the functioning of vegetable value chains, improving diets and nutrition, and the empowerment of disadvantaged groups.
- · Support the collection of project monitoring data on a regular basis to measure project achievement against the performance
- · Contribute to the preparation of research reports, academic journal articles, and other documents as required.
- Prepare presentation materials.
- Liaise with local partners including the government and universities as required.
- Organize and facilitate workshops with partners.

· Experienced in conducting household surveys.

• Perform any other duties as required by the needs of the Center and the Supervisor.

- Master's degree in Agricultural Economics, Development Economics, Development Studies or related discipline with a strong focus on applied research.
- Strong experience in econometrics to analyze household survey data.
- Strong expertise in data analysis including using statistical data analysis software like Stata or R. • Experience in writing scientific publications.

· Able to work with multidisciplinary teams in a multicultural and multinational environment The Reward: This is a Nationally Recruited Staff (NRS) position with competitive pay and benefits.

The candidate we hire will embody WorldVeg's Five Core Values:

• Skills in qualitative research methods will be an advantage

- 1. Dedication to Innovation and Knowledge Sharing Supports the conduct of world-class science, respects ethical standards, and
- is committed to sharing results in a transparent manner. 2. Commitment to Impact Aspires to achieve positive, tangible, and lasting impact contributing to
 - Sustainable Development Goals.
- 3. Commitment to Partnerships Believes in the value of partnerships to advance research for development. 4. Respect for People Respect the diversity of gender, culture, ethnic origin, religion, age, beliefs,
- and views. 5. Respect for the Environment Strives to minimize its environmental impact and to introduce greener
 - technology and practices.

How to Apply: Applicants should submit a letter of application explaining their suitability for and interest in the position along with a curriculum vitae, a recent passport-size photograph, names, and addresses (including telephone/fax/e-mail) of three referees, and date of availability to info-esa@worldveg.org or the job bank site before 01 March 2024. Please mention the position title in the subject line







Mshindi wa **SUPERBRANDS AFRIKA MASHARIKI** 2022-2024



Asanteni wateja wetu Hii ni yetu sote



'Use 30bn/prudently to fix damaged infrastructure countrywide'

By Francis Kajubi, Dodoma

Speaker of the National Assembly Dr Tulia Ackson has asked officials at the President's Office (Regional Administration and Local Government) to responsibly spend emergency funds to be released by the Treasury for repair of infrastructure severely damaged by the ongoing

"There are roads which have no communication and those that are impassable, meaning some just need normal maintenance; you should also make a countrywide assessment on all road infrastructure," she said.

Toensuretheroadsarerehabilitated, Finance minister Dr Mwigulu Nchemba told parliamentarians that 30bn/- which has been requested by PORALG will be disbursed soon to fix the problem countrywide.

The Speaker made the call in the National Assembly yesterday after several MPs wanted to know whether the funds will also benefit their constituencies which were not mentioned as among beneficiaries.

She pleaded with the Tanzania Rural and Urban Roads Agency (TARURA) to prioritise roads which

have no communication at all to be followed by those which have been damaged and those which need minor repair.

Responding to a primary question by Grace Tendega (Special Seats) who wanted to know what is happening with the emergency funds to settle the problem regarding the damaged road infrastructure, Deputy Minister in the President's Office (RALG) Deo Ndejembi said the government was already working on the matter.

He said the government has started to rehabilitate rural roads which have been affected by the ongoing rains whereby a total of 498m/- have been given to TARURA in Manyara Region.

Tendega further wanted to know whether there was an emergency plan to rehabilitate rural roads in Manyara Region which have been damaged by

Ndejembi said the work will include removing mud, digging and cleaning ditches and river channels among others.

"Efforts are underway by the government to solicit more funds for rehabilitating more roads which have been damaged by the rains," he said.



CCM Vice Chairman (Mainland) Abdulrahman Kinana (C) speaks during a visit to the East Africa Commercial and Logistics Centre at Ubungo in Dar es Salaam yesterday. He is with former Chinese Ambassador to Tanzania (2012 - 2017), Liu Qingyou (R), and former Coast regional commissioner Evarist Ndikilo. Financed by private Chinese investors and expected to be open to the public this June, the complex is a project being executed at a cost of US\$110 million in funding by Chinese private investors. It is widely expected to appreciably boost trade and accelerate economic growth across eastern Africa. P expected to open to the public in June

Traders urged to grab opportunities at logistics centre

By Correspondent Joseph Mwendapole

CCM Vice Chairman (Mainland) Abdulrahman Kinana yesterday asked Tanzanian business community to take advantage of the 2,500 shops being built at the East Africa Commercial and Logistic Center (EACLC) in Dar es Salaam which is expected to open in June, this year.

Kinana made the call in Dar es Salaam when he visited the centre located at Ubungo area to inspect its construction which he was informed had reached 90 percent.

The completion of the project will result in 15,000 direct jobs and temporary jobs are expected to be 65,000 due to increased interaction

of locals and traders from the has given priority to private sector government leaders gave support neighbouring countries.

The CCM leader said that after the completion of the centre, there will be no reason for traders from East and Central African countries to import basic products from abroad as they will all be available at the centre.

"I would like to see all the 2,500 shops in this center taken by Tanzanians. We open a large and important business facility like this to benefit Tanzanians," he said.

Kinana said apart from helping to promote business in the country, the centre will be a big help in strengthening good relations between Tanzania and China.

He said the sixth-phase government

investment and that is why the government embraces the publicprivate partnership (PPP) to facilitate country's socio-economic development.

He said that the centre apart from contributing to the growth of the economy through various taxes, it will also help to increase hundreds of direct jobs for youth in Tanzania.

The outgoing Chinese Ambassador to Tanzania, Liu Qingyou, expressed his happiness to see Tanzania's economy continue to grow rapidly by creating a good business environment surpassing many African and countries.

He said was also happy to see how

during implementation of the project which he said would help strengthen the economy and relations between Tanzania and China.

"This project is big and it will help East African countries because everything will be available here and many traders will buy products here,' he said.

Cath Wang, Director of the Centre, said the construction of East Africa Commercial and Logistics Center is expected to cost \$110 million.

She said apart from the 2,500 stores in the area, the facility will also provide cargo transportation services to upcountry regions as well as neighboring countries.

By Guardian Reporter

SOFT loans will only have positive empowerment effect if recipients have maintain financial discipline and remain focused on implementing projects agreed upon, it has been said

Bengi Issa, executive secretary of the National Economic Empowerment Council (NEEC) said this in Dar

'Loans require business focus, financial discipline'

es Salaam yesterday at the launch of Goba suburb to use gainfully the forum TAG (Church) Women Empowerment launched yesterday. She also said NEEC Forum. She said empowerment fo- has learnt that borrowers, especially rums have proved to be effective social women, take loans that are easily ofmechanisms in empowering women fered by loan sharks and later face seriand the youth, urging residents of ous repayment problems.

"We are also aware that some borrowers sign loan documents without even reading them. In some cases, borrowers have to repay six times the be very careful with loans being floated

around," she cautioned.

In its message, the forum said it plans to spend 131m/- on earmarked projects. all children to value education, adding The church contributed 300 bricks that needs of children should be met so amount they borrowed; we ask you to for construction of Matosa Primary that they can attend classes in friendly School, donated sanitary towels worth

320,000/- and 100 reflectors to bodaboda riders in Ubungo District while members of the church also took part in donating blood.

TAG Pastor Dr Omar Mulenda underscored the society's duty to encourage environment.



Accelerate Africa Tanzania Country coordinator Pendo Lema makes remarks in Dar es Salaam yesterday at the launch of a national pitch competition involving budding entrepreneurs. It is jointly organised by the agency and AIM Startups, with outstanding performers standing the chance to attend the upcoming (2024) edition of the AIM fully sponsored. Set up against the backdrop of the Annual Investment Meeting, AIM Startup is a platform where startups gather to present their innovative products and services on a global stage. Left is her assistant, Junior Mushi. Photo: Guardian Correspondent

Minister lauds mining firm for impactful CSR

By Guardian Correspondent, Dodoma

FINANCE Minister Dr Mwigulu Nchemba yesterday said that good relationship between the government and Geita Gold Mine Limited (GGM) has significantly contributed to the development of the national economy through tax collection, employment and procurement of various goods and services.

Dr Nchemba made the remarks recently when he met with Gillian Doran, chief financial officer of AngloGold Ashanti, which owns GGM. The minister said that GGM which he described as a valuable stakeholder in the mining sector has been promoting mining industry and making significant contributions to communities surrounding it and the

"At the Ministry of Finance we have had a very good relationship with GGM, especially on tax and economic matters," he said, adding that "GGM has been a very important stakeholder in terms of tax issues and promotion of the economy of our country."

According to him, GGML has established itself as a mining operation with positive community relations in the area by effectively executing the company's corporate responsibility programme.

He also urged the company to utilise domestic gold refineries to further bolster the national economy.

Doran along with the company's management team shared with Dr Nchemba AngloGold Ashanti's longterm plans for Tanzania.

Initiative set to celebrate Tanzania and peace

By Carlos Banda

stakeholders Tanzania have set up a corporate event dedicated to commemorating the country's peace and stability.

Ibrahim Rwegerera, chief executive officer of Utulivu space said this yesterday during a press conference in Dar es Salaam adding that the goal will be achieved by sparking dialogues on how to advance sustainable

peace and tranquillity.

Dubbed 'Utulivu experience,' the event will also showcase and recognize outstanding work of Tanzanians in bringing forth peace and their contribution to national development.

"Utulivu experience is based on the idea of what Tanzania stands for. We know there are a lot of good things about Tanzania and challenges as well. When you talk about Tanzania and its people, peace and tranquillity is what you get about this country," he said.

So, this event is specifically designed to celebrate the essence of what makes us Tanzanians. We have created this event as a way of appreciating what we already have as a country."

He added: "We expect to have people from all walks of life who have portrayed tremendous work in their respective fields of expertise. These invitees will come to the event not as special guests and with special appearances but as Tanzanians who will be there to celebrate the excellence of the Tanzanian people. This event provides an opportunity for all attendees to engage, network and learn in a bid to inspire a brighter future that is peaceful."

Rwegerera said the event will be a means to honour individuals whose efforts played a significant role in creating peace that currently exists,

adding that such people will be given room to share their ideas and wisdom with the young generation and current leaders in attendance on how to maintain peace.

Anthony Luvanda, event consultant for Utulivu Experience said non-citizens will also be invited to witness and experience the true nature of being a Tanzanian, adding that Kiswahili among other national symbols is now spoken

in many countries in and outside Africa.

"We are surrounded by many countries in East Africa. We extend invitation to them to come and learn what it takes to be Tanzanian," he said.

"Peace is a very broad topic but when it comes to the question of serenity, it must begin from an individual because they have the power to nurture and contain themselves rather than invoke chaos. Being calm at a

personal level can contribute to the availability of peace for the people around you and that of the country as a whole."

Utulivu experience scheduled for April 20, 2024 in Dar es Salaam and will also take place later in the year in Zanzibar to bring together leaders, change makers and key contributors to celebrate Tanzania's remarkable legacy of peace since independence.





THE REGISTERED TRUSTEES OF WOMEN FUND TANZANIA (WFT TRUST)

CALL FOR PROPOSAL FOR THE PROMOTION OF WOMEN'S, GIRLS' AND CHILDREN'S RIGHTS IN TANZANIA FOR 2024

The Registered Trustees of Women Fund Tanzania (WFT Trust) is the first national feminist Fund in the country and the only funding support mechanism, started by women, for women, girls, and children. The Fund seeks to achieve lasting feminist gains by addressing the root causes of unequal power relations, including gender-based inequalities, and other oppressive systems, attitudes, and social norms in various fields. We do this through funding women rights organisations, women's, girls', and children's rights organisations and movement(s), and other social justice movements to be able to amplify voices and organise for collective transformative action to achieve progressive social change with agency.

Our main focus is to resource grassroots Women's Rights Organizations (WROs) and movements, especially at the local level, because we believe that they are the experts of their own realities and have incredible organising power, voice, innovative leadership, and agency to transform the disempowering contexts they live in to realise their full potential and rights as human beings.

WFT Trust believes and invests in harnessing the immense power of the feminist women's movement(s) that arises from combining engagement platforms, experiences, and collaborative strategies and processes that harness the insights, knowledge, skills, and ingenuity of organisations, groups, individuals and activists working in Tanzania.

Who can apply

WFT Trust is accepting applications from Women's, girls' and children's, rights organisations and initiatives led by and for women, community-based organisations, groups, institutions, legal entities and transformative/progressive men-led organisations working on a feminist agenda) that are based and operating in Tanzania. For more information kindly visit our website: **www.wft.or.tz**

Key thematic areas for funding in 2024 are:

- 1. Violence against women, girls, and children with a focus on addressing sexual corruption/sextortion, femicide (killing of women and girls based on gender), online gender-based violence (Cyber bullying), mental health related violence on women, girls, children and other marginalised social groups and those affected by constraining cultural violence and discourses in rural and urban communities. This also includes educational justice and rights disrupting cultural and institutional inequalities that prevent girls from equal and full participation in education including rape culture, teen pregnancies, child marriage, and initiatives to support girl's re-entry into formal school systems.
- 2. Women's Political Participation and Leadership addressing existing and emerging issues that prevent women and girls to fully participate in leadership and electoral cycle(s) processes including challenging systems and structures, norms and traditions as well as negative perceptions and the power dynamics that prevent women and girls from assuming leadership roles in decision making positions in their communities, corporates, and other public spaces of service.
- 3. Economic Justice and sustainability breaking policy and cultural barriers that limit women and girls' effective economic participation and prevent them from benefiting from broader economic sectors such as oil, gas, and extractives. This also includes engagement in broader policy strategies aimed at promoting women and girls voice and participation in gender budgeting initiatives, financial inclusion services, provision of feminist support such as Women and Money education, and others.
- **4. Environmental justice and gender** addressing policies, laws, and cultural challenges facing women and young girls in exercising their voice and agency, including addressing adverse effects of environmental degradation with a particular focus on climate change and land rights for women, girls and other socially marginalised populations.
- 5. Feminist Research and Documenting Using feminist approaches and strategies to strengthen feminist research, on current and relevant areas of interest such as women peace and security women's role in preventing conflict and participating in peace making processes, document and capture women's lived realities in the form of literature, pictures and videos; questioning the existing gender inequalities and systems of oppression. Through documenting and publicising these lived experiences amplify women's voices in critical spaces. (Applicants can focus on sub themes such as improving visibility and popularising women and girls' contributions through Herstories, to change discourses through the innovative use of multimedia platforms and tools, animation and community radio programming).
- **6. Sports, popular art, and culture** Challenging gender based exclusionary and exploitative practices, biases including degrading language for transforming policies, laws, social norms in sports, popular art, culture and related others.
- 7. Promotion of Reproductive Health Rights Applications are open for interventions that promote rights based and feminist focused approaches that address reproductive rights and for social movement(s) building that enhance the capacity of key actors to advocate for issues denying women and adolescent girls' access to relevant and gender sensitive information, reproductive health rights including but not limited to services, informed decision making, agency, participation and enabling them to implement strategies to enhance access to marginalised groups including disability and select others.
- 8. Movement Building and Strengthening Interventions that promote growth and deepening of feminist based movements which adopts intersectional, intergenerational and inclusive approaches in accelerating transformative and feminist changes within the women's, girls' and children movement(s), and between these movements and other social movements including those working on advancing disability rights, children's rights, reproductive health rights, migrant rights, gender rights for minority groups, and environmental justice for collective interventions and actions towards advancing feminist outcomes in transforming negative cultural attitudes, social norms, and public discourses as well as policy and legal frameworks which perpetuates these ills at different levels.

Grant Application Windows:

1. SMALL SCALE WINDOW

The Small Window funding is the core of WFT Trust's focus as it targets community-based women rights groups, feminist WROs and WOs as well as individuals that are looking for funding to ignite initiative with potential within communities through transformative and empowering approaches and/or ideas. The Grant can be used for capacity building, awareness raising, and for galvanising

social action in their communities and others.

- The duration of the intervention/project to be implemented is between 0 and 3 months
- The intervention is aimed at giving voice and visibility to women's and girls' issues, particularly marginalised women, special groups, and vulnerable populations in local communities
- Mainly for first time applicants from community-based levels

2. MEDIUM SCALE WINDOW

Projects under this Window should focus on initiatives for supporting women's, girls' and children's rights organisations to build/strengthen relevant conceptual and organisational capacities, and expertise for networking and knowledge sharing with the women's and girls' movements.

- The grant period should be between 6 months and 1 year
- Must aim at giving voice and visibility to marginalised women, girls and children on marginalised issues as stipulated in the call for a proposal
- The window is open to women and girls' initiatives at the local and national levels, which need
 funds for organisational strengthening including transitioning or are building on an initial
 grant to strengthen strategic alliances and networks in the women's movement at different
 levels.

3. STRATEGIC WINDOW

The Strategic Window is meant for funding longer term projects/interventions of up to 2 years in duration and for activities that target feminist movement/platform/coalition building efforts. The window can also be used to support WROs that are growing and that need support with core funding to building institutional and organisational capacity. In particular graduating middle window recipients and National level WROs (National level Women's Rights Organizations, Women Organizations with a potential for movement building that includes reach, agenda setting and constituent base - building interventions) are more suited to this window because of their relative growth and mandate in movement or coalition/platform building work.

The grant in this window can also be sought to support cross movement work within the various women, girls and children's movements. Feminist WROs possessing relevant institutional capacity, expertise, networking, and local knowledge to work with other partners (both local and national) to strengthen women's movement building strategies across sectors are encouraged to apply. Within this frame, we are accepting proposals aimed at initiating and scaling up interventions that promote collective/joint advocacy actions, cross border platforms, collective networking and learning within the various sectors of women and girls' and children's movement/s in the country.

WHAT ARE WE LOOKING FOR?

Applicants should strive to reflect in their proposals key guiding principles outlined below:

I. MISSION ALIGNED

Partners who share our aspiration of contributing towards the elimination of gender inequalities, discriminatory, practices, and processes through capacity enhancement and women's movement building, and whose work fits within our identified thematic areas.

II. CLARITY ON THE ISSUES TO BE ADDRESSED BY THE PROJECT

- The proposal should ensure a strong link between the problem to be addressed and the strategies and measurable results anticipated from the project
- The proposal should reflect multi-stakeholder participation (within the women's movements and across other movements) in the formulation and implementation of forming/strengthening functional networks, coalitions, and platforms (especially for Windows 2&3)
- The proposal should use models that demonstrate sustainability, innovation, replicability, and scaling up potential
- Your proposals should include strategic use of local, regional, and international days as
 opportunities and platforms to amplify your projects like the International Day of the African
 Child, International Day of Rural Women, and 16 Days of Activism etc.

Specific Requirements:

Application for these Grants will follow this process:

Visit WFT Trust's website (**www.wft.or.tz**) to download the proposal form Fill in the proposal form (12 pages max) describing the proposed idea or initiative Upon submission of the concept note kindly attach Copies of the following

- Organization's registration
- Organization constitutionTIN Certificate (If Available)
- TIN Certificate (If Available)

And then send them via email to **grants@wftrust.or.tz**OR,

Complete the application then either submit it in person at the office or mail it to the following address: The Executive Director

Women Fund Tanzania Trust, P.O. Box 79235, Dar es Salaam

Any enquiries should be made through mobile phone: +255 753 912 130

Please note:

No offer, payment, gift, consideration, or benefits of any kind, which constitutes or could be construed as an illegal or fraudulent practice, will be made, either directly or indirectly, as an inducement or reward for the success of an application.

The deadline for submission shall be on Friday, March 1st, 2024 at 4:00 pm local time.

Both successful and unsuccessful applicants will be notified before 31st June 2024.



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

Industrialisation drives not entirely at ease with current global realities

so engaged in a spirited search for a path of formula for development, or rather prosperity, itself as an afterthought after earlier radical expectations of a new international economic order faded out.

Those ideas were largely anchored in socialist ideas about the global economic system, where the idea of a national revolution to reach prosperity had considerable currency in the 1960s, when it was that African countries became independent.

With the oil crises of 1973-1974, convictions started dissolving as industrialisation took a different path, moving to Asia, before the world discovered the perils of fossil fuels, etc.

If there is a usable formula for progress or prosperity in Africa at the moment, then it is gradual empowerment of youth with effective digital connections, especially for what has for some decades been known as 'glocalisation'.

This is a situation where one starts an onion farm in a far

off district, aware of transportation costs or rapidity, near and far markets, and being able to access land, credit, farm expertise, fertiliser subsidies, etc. This in a sense is reflected in the Building a Better Tomorrow youth empowerment initiative, which may have a few loose bolts as yet but is closer to reality than old-fashioned industrialisation.

The reason this is the case is that earlier industrialisation worked well when most countries were producing their own basic industrial needs, with exports especially related to scarce goods or basic goods like large raw fabrics from Europe after Africa exports

With the development of automation and all sorts of specialized fabrics sold at low prices, and similarly the widening dry cleaning industry and resale of used clothing where only the

FRICA has for a decade or transport cost matters, little possibility for industrialisation exists.

> It starts with textile fabrics, and that is exactly what we did in the 1960s and 1970s - and they had all failed 20 years

> What makes industrialisation still relevant for Africa is its growing market, partly owing to rising incomes even with abject poverty - and then, since global population is gradually shifting to an African bulge apart from India and China, the top countries at

> This prospect leads not to authentic industrialisation but strategic industries intended to create localised brands and using cheaper local man-

> That proves more usable for shorthaul products like beverages, or mass use needs like electronics, with motor vehicle assembling not out of question to quench the large market for spare parts and, where possible, new stylish

Linking bringing prosperity to an ever-rising population to the propelling of industrialisation to achieve prosperity at a faster pace might be somewhat overstated.

Experience in developed countries and increasingly by observation in urban areas shows that it is trade that is providing the bulk of employment or gainful income opportunities, as industries employ fewer people than in the past.

Automation has removed industries as the big-time employer in favour of small-scale businesses or services, where industries are an extension.

There are other openings to prosperity which are not heralded much - for instance, the house building and maintenance industry.

Properly liberalised, routine services like provision or supply of transport, electricity and water, in like manner as catering or financial services, can yield a lot of jobs.

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Climate change poses growing risk for older women globally

By Danielle Arigoni

FOREST fires roared through Carpinteria, California, in 2017. Nadine Demalleville (88) had just five minutes to evacuate the mobile home where she lived alone with her beloved cats.

The former nurse relied on a wheelchair and had no way to get herself to the emergency shelter 32 kilometres away.

Were it not for a neighbour who stepped in to help, Demalleville would likely have perished in the fire. Instead, she arrived safely at the shelter with a lunchbox full of medications but little

As climate change fuels ever-deadlier disasters, it may seem that no one is immune to the wildfires, storms and heat waves that plague our baking planet.

While this may be true, some are more threatened than others, and older women like Demalleville are among those most at risk. Older adults represent a significantly disproportionate share of deaths associated with climate-fuelled

Consider the lives lost in the Lahaina wildfires in Maui (an island in the Central Pacific, part of the Hawaiian archipelago) this summer: of the 89 casualties identified by Maui officials, 73 per cent were among people over 60 years of age.

That figure is tragically consistent with other disasters across the US over the last 20 years. Seventy per cent of the people who died in the aftermath of Hurricane Katrina in 2005 were over 65.

In 2021's Winter Storm Uri and 2022's Hurricane Ian, two-thirds of the casualties were among people over 60. When Hurricane Maria swept Puerto Rico in 2017, all (100 per cent) of the "excess deaths" caused by the storm were among older adults.

Why are older adults - especially older women - more vulnerable? Part of the problem is that emergency planners are ill-informed about those people's needs.

For example, while many emergency management plans address the needs of elderly residents of nursing homes or assisted-living facilities, they don't address the overwhelming share of older adults who live at home in the community, often alone.

Just 4 per cent of older adults live in congregate facilities like these, and older women are even more likely to live alone. Outside of congregate facilities, one in three women over 65 lived by themselves in 2020, compared to one in five men of

When planning efforts focus solely on mitigating risk for people in group-living

facilities, older women living alone are unaccounted for, and their needs are left

In the US, there is an assumption that everyone can - and will - drive to evacuate in an emergency, to seek out a cooling or warming centre in extreme weather, to stockpile food and groceries to prepare for a disaster, etc.

But whether for reasons of cost, capability or choice, nearly one in every five older adults does not drive. More than one-third of women over 75 do not drive, making them dependent on public transit, friends or family for mobility.

Without a focus on creating safe, viable and affordable transportation alternatives for people who do not drive, older adults and people with disabilities are forced to identify solutions for themselves, leaving them at greater risk.

Older adults and women also use the internet differently from - and less frequently than - other ages, requiring that local leaders utilise a varied approach to disseminating preparedness information, warnings and other critical information.

In 2021, roughly one-quarter of the people who reported that they do not use in-home internet were people aged over 65, while a slightly higher ratio of women than men (of all ages) said the same.

The well-documented plight of many older women further compounds their climate-related risk. The ability to tap into savings is often essential to cover the costs of temporary evacuation, to modify one's home to withstand weather-related risks or to fix the damage caused by previous disasters.

Increasingly, heating and cooling

costs are unaffordable for older adults living on a fixed income. Here, too, older women are at greater risk, because they receive 20 per cent less in Social Security benefits than men.

Nearly half of adults aged 55 through 66 have no retirement savings, and this figure is higher for women. Unless they can tap needed funds to prepare for and recover from - disasters, many older women will continue to live in homes in need of repair or in conditions that exacerbate underlying health risks.

So, what we can we do, as older women - and what should we demand of our communities - to reduce our risk from climate disaster?

First, we can insist that local and state leaders proactively consider age and abilities when they devise emergency response and climate resilience plans. It is critical that leaders understand the financial, mobility and communication needs of older adults well before a

Second, we can take proactive steps to make our needs known, including by signing up for a "special needs registry" that allows residents to state the type of support they may need in times of disaster. If such a registry doesn't exist in your community, encourage local leaders to start one.

Third, we can undertake and support efforts to make our communities more resilient to climate. That means retrofitting homes to be more energyefficient and better able to withstand extreme conditions.

also requires widespread commitment to transportation and communication systems that work better for older adults, particularly those who don't drive or who lack home internet.

These interventions will not eliminate the growing climate crisis. But they can make communities more resilient in the face of future climate changes and reduce the disproportionate risk that older women - and all older adults currently bear.

Nadine Demalleville was fortunate to make it through the fire that consumed her community. But we shouldn't have to rely on luck to survive climate disaster.

Danielle Arigoni is a policy and programme expert in the fields of livable communities, affordable housing and climate resilience. She has worked for more than 25 years in the US federal government and nonprofit sectors in pursuit of more equitable, sustainable and resilient places. She began her career as a Peace Corps volunteer in Kenya and has since led impactful and innovative teams at USAID, US Environmental Protection Agency (EPA), US Department of Housing and Urban Development, and AARP, formerly the American Association of Retired Persons, an interest group in the US focusing on issues affecting those over the age of 50. She is currently serving as managing director of policy and solutions at the Washington-based US National Housing Trust as well as on the boards of Smart Growth America and the League of American Bicyclists. Her latest book is Climate Resilience for an Aging Nation. This article was published in collaboration with the Island Press Urban Resilience Project, which is supported by The Kresge Foundation and The JPB Foundation. It was originally published November 13, 2023 on Ms. Magazine.

Corruption perception index still relevant, to some extent

RANSPARENCY International, the global anti-corruption campaigner that prepares indexes of the perception of corruption, has issued another report where South Africa is said to have dropped to its lowest level in 12 years.

An observation that the index for the country was below the global average can be said to have been a disappoint-

At times there is a moment in which a country's global picture in corruption perception is marred -for instance, when huge disputes of misappropriation of public finances arise.

No country faces such accusations all the time but, once implanted, the image of being insensitive to corruption tends to last.

By contrast, genuine efforts to rectify matters have an impact in that sphere and others, and in the period from 2015 to 2020 Tanzania made headway in slimming up on that index.

The leadership then in place did a great job of taking Tanzania from acclamation as low on perception of corruption. Those who assumed office a while later have worked to build the country's image at a different level, namely, in investment attractiveness.

For one thing, this issue used to be or it still is - a major point of reference in the reasoning for tracking corruption perception.

On the whole, insensitivity to corruption implied a relatively constrained effectiveness of the rule of law, reliance on influence peddling, bribes, etc. Just to remind ourselves: countries perceived to be corrupt attract shortterm dealers, not long-term investors

Some things in that index can be grasped by those in a specific country, and even then there can be some controversies. This is because the index is a matter of surveying sentiments, and it isn't clear if what is surveyed is corruption as such or political allegations are part of it.

The use of perception of corruption as an index is auxiliary to any practical pursuits - for instance, if a country is seeking an IMF or World Bank loan and that index level leads to a refusal.

Investment attraction, or the doing

of business index, is on the other hand

a practical and handy checklist of conditions for licensing, job permit. The other difference between the corruption perception and the doing of business indexes is in a sense philo-

This is where corruption perception would appear to require law enforcement or investigative inputs to cut it and it was on this basis that an exten-

sive anti-corruption entity was created. Still there is more of an institutional impact of being surrounded by investigators, but its operational method is one of informing high-level officialdom to intervene.

However, as a rule the idea, of going public is not favoured as it tends to dissipate solidarity at higher levels of public leadership - which would be risky.

There is something unsavory about the corruption perception index in relation to the doing of business index, namely, that the former is a case of putting the cart before the horse.

Since the background issue concerns poverty and low investment levels, and many believe that the situation arises from intense corruption, it becomes fashionable to create entities against it.

Yet bribes are given - and accepted to remove hurdles to doing business. In that the doing of business index is an antidote to CPI, reform is the answer. Correct - or wrong?

CLASSROOM MATTERS

Thomas Lyimo

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fore teachers need to urge

parents to buy books for

their children as a way of

building the reading cul-

ture and hence good per-

formance of their children.

low compared to amount

The prices for books are

Teachers should help learners to internalise reading and thinking

world is charadvancement of science and technology where there is frequent introduction of new products in the market, hence the need to have new skills and knowledge on how to use the products.

The new products associated with new skills and knowledge creates opportunities. For someone to benefit from those opportunities they need to build reading and thinking cultures.

Nowadays, there are a lot of digital platforms on the internet which provide a lot of information on what is going on. For someone to benefit from this information they need to be quick in reading and thinking.

It is not easy for an individual to buy all products that come to the market every day. They need to consider usefulness of those products. People's ability to think can enable them to know what to purchase and what not to pur-

modern developed since childhood and as schooling is now a characteristic of all societies of the world, teachers should not stay behind in helping learners build their ability to reason.

There is no way of stopping new discoveries and creations because there are some individuals who are employed for the aim of coming up with those discoveries and creations so that companies can move on. Teachers need to help learners build their stands in life and it is through reading and thinking that this objective can be realized.

Reading and thinking cultures will enable learners increase their knowledge and communication skills and hence being able to interact and make decisions wisely.

Increase in knowledge help individuals to properly interpret some concepts in this world of competition. There are some concepts such as business versus competition.

It is knowledge that is the results of reading and The reasonability skills thinking which can help learners for not reading.

individuals interpret well this concept and hence define their position with

boldness. Teachers can build the reading culture in the following ways and hence making learners able to complete in the world of rapid spread of information and opportunities.

One is by enriching school libraries with books. Teachers need to convince school owners and the government to enrich the school libraries with books so that the aim of building a society that reads can be realized. If there are no books in libraries, the term reading cannot be taught practically. It is when there are books in the library that teachers can blame

Second is not interfering with library lessons. There is a tendency by some teachers to use library lessons to teach. This practice denies learners their right to read on their own and hence a failure to build the reading habit in the soci-

There must be a strict follow-up by academic teachers in schools to make sure that learners get an opportunity to read. When learners can read on their own the teaching and learning process becomes effective as learners can contribute in lessons.

Third is teachers should encourage learners to buy books. There are some parents who consider something to be valid when it is said by the teacher. Thereof money that parents can pay as school fees. It may seem a shame if a parent cannot buy for his child a book that costs 10,000/while he can pay 1m/- as a school fee.

On the other hand the thinking culture can be built in the following ways.

One is through provision of group works. These group works give learners an opportunity to come together in discussions and hence build their reasonability.

The normal classroom lesson cannot give each learner an opportunity

but when learners are in small groups the chance to express their views is increased when they are in small groups and hence the chance of realizing the teaching and learning objectives increases as well.

Second is for teachers to refrain from giving answers to learners before they can think. There is a tendency by some teachers of giving answers to questions they have asked before learners have an opportunity to think.

This practice hinders growth of thinking ability of learners. When more time is given to learners they are made responsible that the answer must come from them.

Third is making pupils feel that they may have something to contribute in class always. Learners as

to give out their views other individuals need encouragement before they can do something.

There are learners who have good points but cannot speak unless motivated to do so. Also response from learners should be treated positively so that they are not discouraged to try other times. Teachers need to be positive always in order to get more from learners. They need to have convicing power to have learners talk.

There is no future for learners if they don't read and think. It is the responsibility of the entire society in different ways to make learners read and think.

Reading and thinking characterize humanity. People need to read and think so that they retain their dignity. Teaching is making learners read and think.



Position Announcement (Re-Advertisement) **Center Manager and Liaison Officer**

Arusha, Tanzania

The World Vegetable Center (WorldVeg) is a non-profit, autonomous international agricultural research center with headquarters in Taiwan and five regional offices around the globe. WorldVeg conducts research and development programs that contribute to realizing the potential of vegetables for healthier lives and more resilient livelihoods. For more information, please visit our website: worldveg.org

WorldVeg holds the world's largest public vegetable germplasm collection and performs breeding programs in different parts of the world with strong connections with the public and private seed sectors. The WorldVeg breeding team develops improved cultivars with tolerance to biotic and abiotic stresses, enhanced shelf life, improved nutrient content, and quality adapted to subtropical and tropical environments. The Center is modernizing its research infrastructure and evolving into 'Open Science Center', collaborating with advanced research institutions, universities, and private seed companies.

WorldVeg is seeking an experienced professional who will act as the Center manager as well as liaison officer in Tanzania. S/he will be responsible for managing and overseeing the operations of the Eastern and Southern Africa (ESA) regional office located in Arusha and maintaining an excellent working relationship with the government of Tanzania. This position is open for Tanzanian nationals only.

Beyond the farm: Empowering women farmers will see transformation in Africa

By Hisham Allam

DR Zeinab Al-Momany, a prominent social entrepreneur, sheds light on the journey of empowering women farmers in Jordan and the Arab world, where women often work long hours for low pay and lack labour recognition.

As the visionary behind the Sakhrah Women's Society Cooperative and the Specific Union for Productive Farmer Women in Jordan (SUFWJ), Al-Momany shares her perspectives with IPS on the challenges faced by women farmers, the impact of organizations like SUFWJ on rural economic growth and women's rights, and the profound implications of climate change for women in agriculture.

A pioneering journey

boasting Al-Momany, a diverse background in business management and holding a Ph.D. in Philosophy of Management, laid the foundation for the Sakhrah Women's Society Cooperative in 2007. This cooperative, a pioneering endeavor in Jordan and the Arab world, focuses on enhancing the capacities of small agricultural organizations. Her commitment to empowering female farmers and advocating for their rights has transcended borders, uniting 22 women's organizations, and now the SUFWJ has 5000 members. Her leadership extends globally, serving as the President of the Arab Farmer Network (Arrinina) and as a member of prestigious organizations such as the World Farmer Organization (WFO) and Climate Change and Food Security (CCFS). In 2008, she was honored with the Schwab Foundation Social Entrepreneur of the Year award.

SUFWJ's impact on women farmers

Established in 2007, SUFWJ has significantly



A woman worker at a farm in Jordan. Credit: Abdel Hameed Al Nasier/ILO

shaped the landscape for women farmers in Jordan. SUFWJ has successfully increased the number of women who own land, championed wage equality, and enabled free health and social insurance thanks to its effective programs. The union's initiatives have empowered 120 women farmers in leadership roles, offered health insurance to 578 families, trained 7,000 women and girls, and provided microfinance loans to 800 women and girls.

"The union has been able to increase the percentage of land ownership through a project that began with its implementation in 2007, pointing out that the percentage was 2.7, and according to statistics, it has increased to 5.5 percent," she says.

"The union launched the health insurance project in 2014 and is still working with the support of USAID FHI to provide free health insurance to female farmers through the Ministry of Social Development. The insurance covered 558 families in the northern and central Ghor areas (in Iordan) and is seeking to reach the southern Ghor."

Addressing challenges and inequality

Al-Momany draws attention to the unequal laws affecting female farmworkers, emphasizing the disparities in comparison to their foreign counterparts. SUFWJ, through its robust advocacy program, channels efforts toward changing laws and regulations concerning female farmers. The focus is on advocating for their rights to health insurance, social security, equal wages, and improved working condi-

She pointed out that the union has amended the internal system of the General Farmers Union, where the law used to require female farmers to own 10 dunums (about 1 hectare) of land to join the union, but after the amendment, female farmers were allowed to join by renting land. She mentioned that the union is currently working on the labor and workers' law so that they are eligible for social security and health insurance to protect their rights.

Economic empowerment initiatives

Al-Momany shed light on the union's economic empowerment program, which identifies the needs of female farmers and for-

mulates action plans every two to five years based on these needs. The goal is to address the specific challenges women farmers face, set clear objectives, and implement targeted programs to achieve sustainable progress.

Climate change and future initiatives

Through the union, efforts have been directed at raising awareness of climate change issues, increasing green areas, and aiding women farmers in transitioning to clean and renewable energy. The initiatives include providing loans for installing solar panels instead of electricity, digging wells for rainwater collection, and installing solar heaters. The union also supports organic farming, extracting organic fertilizers, and spearheading projects on environmental diversity and the conservation of forests and animals.

Al-Momany referred to the law as "unequal" and explained that despite doing the same arduous work as foreign workers, female farm workers receive low wages, have no leave rights, and do not have organized contracts to protect their rights.

Responsibilities

Under overall supervision of the Regional Director - ESA and functional guidance of WorldVeg's Director of Human Resources: · Manage a fair recruitment process for national staff in ESA, undertake impartial approach to staff performance evaluation and

- professional development.
- Facilitate teamwork, ensure optimal working conditions, safe and trusted working environment.
- Review and update HR Policy Manual, including the Nationally Recruited Staff Regional Office (NRS RO) Staff Regulations Manual, and ensure adherence to country specific labor and employment laws.

Finance and Administration

Under overall supervision of the ESA Regional Director and functional guidance of WorldVeg'sDirector of Corporate Services:

- · Lead the Center's annual planning of operations and budget for the region. With assistance of the senior finance officer prepare the annual budget of ESA. Ensure proper budgetary control.
- · Coordinate the work of the ESA finance and administration team headed by the senior finance officer · Supervise the administration of the Arusha Center and that of other project offices in the region.

Resource Mobilization, Communications, Relationship and Capacity Buildin

Under overall supervision of the ESA Regional Director:

- Participate in resource mobilization to sustain WorldVeg's work program in Tanzania.
- Coordinate the development of communications products and outreach activities.
- · Strengthen and nurture the Center's relationships with the host country, Tanzania and WorldVeg partners.
- · Organize workshops, training, events, internship programs, welcome visitors and enhance knowledge exchange with universities, research centers and the private sector to promote WorldVeg as an 'Open Science Center'.
- · Coordinate ESA's risk management and business continuity activities.
- Prepare the ESA's annual report for submission to the Government and WorldVeg partners.
- Undertake any other duties as required by the needs of ESA and as reviewed from time to time.

Note: WorldVeg reserves the right to revise job profiles at any time based on changes to the required job responsibilities.

Qualifications and Experience

The ideal candidate will have most, if not all, of the following skills, knowledge, experience, and personal characteristics:

- · A national of Tanzania and fluency in spoken and written English and Kiswahili. • At least ten years of demonstrated experience in a similar position.
- MA or MSc degree in Business Administration or Finance Management, Agriculture, International Relations or another relevant field. • Knowledge of agriculture, food systems, climate change and/or nutrition issues.
- Strong affinity with the mission of WorldVeg and research for development.
- · Strong communication skills in spoken and written English.
- Good network of contacts of public and private sector actors in the agriculture sector.
- Excellent planning and organizational skills. · Solid experience of human resource management, finance and procurement.
- Solid experience of project operations. · Solid computer skills.

Desired experience:

- Experience in managing finance, human resources and other organizational assets
- Experience in an international non-profit organization, research organization or university. · Experience in speaking and presenting in public.
- Experience in resource mobilization

The Reward: The initial appointment is for one year and may be extended depending on requirement, funding availability, and performance of the incumbent. An attractive compensation and benefits will be offered to the right candidate.

The candidate we hire will embody WorldVeg's Five Core Values:

- 1. Dedication to Innovation and Knowledge Sharing
- 2. Commitment to Impact
- 3. Commitment to Partnerships

4. Respect for People

- 5. Respect for the Environment
- Supports the conduct of world-class science, respects ethical standards, and is committed to sharing results in a transparent manner.
- Aspires to achieve positive, tangible, and lasting impact contributing to
- Sustainable Development Goals
- Believes in the value of partnerships to advance research for development. Respect the diversity of gender, culture, ethnic origin, religion, age, beliefs,
- Strives to minimize its environmental impact and to introduce greener technology and practices.

How to Apply: Applicants should submit a letter of application explaining their suitability for and interest in the position along with a curriculum vitae, a recent passport-size photograph, names, and addresses (including telephone/fax/e-mail) of three referees, and date of availability to info-esa@worldveg.org or the job bank site before 15 February 2024. Please mention the position title in the subject line.

Guardian

FEATURE

Joe Biden faces Donald brac Trump: Where contest could be won and lost

By Anthony Zurcher

HE Republican primary race is not officially over but with no obvious pathway to victory for Nikki Haley, a general election showdown between two adversaries is coming into view.

We are months away from the Democratic and Republican conventions, the moment when each party officially unveils its presidential nominee.

But the 2024 election seems all but set in stone.

The contest between Ioe Biden and Donald Trump will be unique in modern history as a rematch between the current president and his immediate predecessor.

"Having two presidents running changes the nature of the race," says Todd Belt, a politics professor at George Washington University.

"This is a comparison, not just a referendum on the incumbent. There are no blank slates going into this election."

The contrast will be simple, according to Sean Spicer, who served as Trump's first press secretary and worked for the Republican National Committee prior to that.

"For those people who say, well, during Trump, the policies of Donald Trump made my life better, more secure, made the economy and our communities better, it's a no brainer."

The Trump campaign has every motivation to · including his legal troubles, his divisive rhetoric and his attempts to undermine the 2020 election results, which contributed to the January 2021 attack on the US Capitol.

But Biden also has key vulnerabilities, struggling to sell his first-term achievements and trying to convince the public he has the energy for the campaign and a second term. Already in this presidential race he is painting his predecessor as outof-control and a threat to America, and to democ-

racy itself. "Usually, that's what you do when you're running against somebody who's unknown in politics," says Susan Estrich, a Democratic author and analyst who managed Michael Dukakis' presidential campaign in 1988.

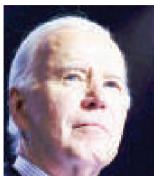
"But here, you've got somebody who's very well known, and you're just trying to prove he's a big risk."

It's a rematch few Americans say they want - a bare-knuckle, nasty slog of a campaign - but it's a presidential choice that at this point they seem almost certain to get.

Close race on a small map

Biden's approval ratings continue to languish in dangerous territory for an incumbent entering an election year. Public perceptions of Trump are also negative, however.

By all indications, November's general election is going to be tight. Na-





tional polls show the two candidates either neck and neck or Trump with a slight advantage.

But this early in the race they are of limited usefulness, given the nature of the US political map. While Americans will head to the polls across the nation, this race will once again be decided in only a handful of states.

That's because the Electoral College, the system the US has to pick its president, depends on candidates winning each state and most states are solidly Democratic or Republican.

The most crucial states that could go either way this year include Wisconsin, Pennsylvania and Michigan in the so-called Rust Belt, and Arizona and Georgia, two states that Biden flipped Democratic in 2020.

Nevada is also considered a toss-up but its small population makes it a less valuable prize.

A few states that have been battlegrounds in previous election cycles have slipped off this map - Florida and North Carolina go on the attack against have trended Republican the US weathered the Biden, in part to distract of late, while Virginia and from his own weaknesses Colorado appear to be

more solidly Democratic. So while national polls provide fodder for political commentators, a much smaller subset of voters will ultimately be the ones who matter.

Polling in November that showed Mr Trump inching ahead in these key states caused alarm among some Democrats, but polls a year from the election are not necessarily accurate predictors of the outcome.

The economy (again)

When it comes down to it, Americans tend to vote from their wallets in national elections - for the governing party in good times and the opposition in bad.

"It's the economy, stupid" was the mantra of Bill Clinton's successful 1992 presidential campaign, and the refrain has become political gospel in the decades since.

One of the factors that makes 2024 challenging to predict is that, on the whole, economic indicators are positive.

The economy is growing at a steady clip. Unemployment is near record lows. The stock market is hitting record highs. And yet American voters continue to have a grim view of their economic situa-

Some of this can be attributed to several years of high inflation and the continuing high cost of housing in many parts of the US. Home sales in the US have sunk to the lowest levels in nearly 30 years.

At the Trump victory party in Iowa, two large video screens cycled through graphics showing how rising home mortgage interest rates during the Biden administration have driven up monthly home payments.

There are some recent signs of hope for Biden, however.

Consumer confidence, as measured by a University of Michigan survey, has reached its highest level since July 2021. Inflation and gas prices have fallen. There is still plenty of time for voters to change their minds about the state of the American economy.

US consumer confidence is rising again

Trump will argue that things were better when he was in office.

According to Mr Spicer, the economy - like crime - is a "gut" issue and many Americans still don't believe their everyday situation has improved.

"Until you viscerally feel it," he says, "it doesn't matter what statistic gets thrown at you." Biden will counter that

post-Covid storm better than almost any other country in the world and that Bidenomics - his blend of infrastructure investment, tax cuts and social spending - has improved the lot of working Americans.

Abortion or immigration?

The Biden campaign will try to convince voters that Mr Trump is responsible for abortion becoming illegal or greatly curtailed in dozens of states, even as the former president has tried to moderate his position on the issue.

Ever since the US Suhelp of three Trump-appointed justices, discarded a 50-year precedent giving the right to abortion constitutional protections, Democrats have been riding a groundswell of support on the issue to post better-than-expected results at the ballot box.

Biden and Vice-President Kamala Harris recently held a campaign event in Northern Virginia focused narrowly on this one issue.

"Abortion has turned out to be a much more powerful issue than a lot of people thought it would be," Estrich says. "Everywhere it's been on the ballot, the pro-choice position has won."

If abortion is the electoral issue the Democrats will be trying to elevate in the minds of voters, Trump and the conservatives will be doing the

same for immigration. Border crossings reached an all-time high

in December with 249,785 arrests on the Mexican border - up 31 percent from November and up 13% from December 2022, the previous record.

This massive influx of undocumented migrants and asylum-seekers has at times overwhelmed government processing facilities and strained social service programmes in major cities thousands of miles away.

Polls show that immigration is the top issue for much of Mr Trump's base - and a source of weakness for the president and division among Democrats.

Efforts to address the problem in Congress have proven unsuccessful, in no small part because Mr Trump has been pressuring Republicans to block compromise legislation until after the election.

"The Biden administration has lost the argument on safety and security at our southern border," says Spicer. "It's over."

Other issues might also play a factor in the upcoming presidential race, including US crime rates, the environment and climate change, and foreign policy.

The Gaza War, in particular, might be an ongoing headache for Mr Biden, as the administration's support for Israel has angered some Democrats, including a larger percentage of the young voters whose turnout in November could decide the election.

Known unknowns

The longest general economic election campaign in recent memory leaves plenty of time for the unpredictable to occur.

Given the advanced age of both Biden (81) and Trump (78), an incident that calls into question their health and fitness could happen any time.

In the autumn presidential debates, their energy and composure under pressure will be particularly scrutinised.

"Age is hurting Biden right now. Everybody thinks Biden is old," sa Estrich. "The question is, will Trump show the signs of his age?'

Given that polls indicate preme Court, with the a majority of Americans are dissatisfied with their two major-party options, the environment is ripe for a third-party or independent candidate to emerge.

Robert Kennedy Jr, the anti-vaccine activist, is already running, although he is only on the ballot in one state so far. The No Labels group, which has the backing of some deeppocketed donors, may field its own candidate.

Trump's legal headaches could also factor into the race - he faces 91 charges and four criminal trials. Although the indictments seem to have buoyed his standing among Republicans, a criminal conviction may be a different matter.

According to an exit poll of voters in the recently concluded New Hampshire Republican primary, 42 percent said Trump would not be fit for office if he were found guilty.



BRAC Maendeleo Tanzania NGO number: I-NGO/R1/0041

Pursuant to Regulation 13 (a) of Non-Governmental Organisations Regulations, 2004 as amended by Non-Governmental Organisations (Amendments) Regulations, GN No. 609 of 2018, whereas Regulation 13(a) of the abovementioned regulations requires that all Non-Governmental Organisations in Tanzania to publish bi-annually fund received and their expenditures in a widely circulated newspaper which are accessible by the targeted beneficiaries as part of financial transparency and accountability compliance requirements.

In view of the above, BRAC Maendeleo Tanzania wishes to make the following public disclosure of the funds received for 2023 activities and their actual expenditures, which publication covers the reporting period from 1st July 2023 to 31st December 2023

S/No	Name of the Project	Project Activities	Actual Expenditure (July - Dec 2023)	Grant receive
3/NO	Name of the Project	Project Activities - Develop annual work plans and	- Dec 2023)	2023)
	Smallholder Coffee Development	reports. Identify relevant financial services institutions and establish linkage with cooperatives. Organise financial literacy training to smallholder farmers. Conduct training to producer groups. Conduct financial market analysis for coffee smallholder farmers.	\$49,239	\$43,453
1	Project	Youth Empowerment: Delivery of		
2	Empowerment and Livelihood for Adolescent Girls (GOAL)	employability and entrepreneurship curriculums. - Provision of Livelihood support: Input materials and vocation training support. - Community engagement in project activities: parents meeting, district meeting, club management committee meeting, community leaders' workshops. - Administration costs – salaries, travelling, office stationery	\$65,685	\$39,985
	Mastercard Foundation Accelerating Impact for Young Women in	Conduct community assessment and engage consultant (SUGECO) to write community assessment reports. Survey on expansion of office space for AIM staff Conduct landscape and stakeholders mapping. AIM Design & Operations Plan Validation workshop. Curriculum review with experts from Government. Recruitment of key personnel. Assessment of branch office infrastructure.		
3	Partnership with BRAC		\$4,699,875	\$0
4	Access to education for young girls and children (YIDAN Prize Foundation)	 Construction of ECD Centres Project Audit. Administration costs i.e, salaries, rent, stationeries. 	\$37,277	\$0
		ICDL training with Temeke Computer department teachers. Quarterly Parents meeting. Procurement of Student and ICT teachers' laptops and renovation of ICT classrooms.		
5	Skills for their Future	- Formation of steering committee.	\$44,980	\$ 79,350
	Disability-Inclusive Ultra-Poor Graduation in Tanzania (Cartier	Training of participants.Asset transfer.		
6	Foundation)	- Project monitoring and administration.	\$294,543	\$ 150,000
7	Getting Low-Income Adolescents Back to School: The Returns to Secondary School Equivalency (JPAL)	Enrolment of 117 students in open schools. Organise financial literacy training to	\$ 56,256	\$ 55,763
8	Vijana Kilimo Biashara (VKB)	farmers. Conduct training to producer groups. Conduct financial market analysis for sunflower and sorghum farmers.	\$15,103	\$ 102,615
9	Social Development Project	- Administrative expenses	\$ 134,237	\$ 102,917

Note: TZS Amounts has been translated from TZS to USD using an average exchange rate of 2,431.42 as per organisation main banker.

BRAC Maendeleo Tanzania

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Foundation unveils Africa's next-generation innovators

By Guardian Reporter

HE Sahara Group Foundation hosted the first edition of the Sahara STEAMers programme to equip participants with knowledge and skills to create innovative solutions that address problems across various sectors.

Held in Dar es Salaam recently, the National Demo Day competition, according to the organisers, was meant to nurture and create Africa's next-generation leaders and social innovators.

The Sahara STEAMers programme, an afterschool initiative in partnership with STEMCafe, was established

of fostering innovation, creativity, and excellence in Science, Technology, Engineering, Arts and Mathematics (STEAM) education among secondary school pupils in

This year's edition gave participants the opportunity to present innovative solutions to a panel of judges.

Captivated by the pupils' dedication to making a tangible impact on their communities, the Director of Sahara Group Foundation, Ejiro Gray, lauded the pupils' passion, intelligence, creativity and problem-solving skills.

She expressed immense pride in all the participating teams, stating: "The 2023 Sashowcased the intelligence, creativity, and passion of the pupils, many of whom were experiencing their first exposure to technology and the practical applications of STEM learning in addressing real-life problems and inventing innovative solutions."

Gray urged pupils to seize opportunities to hone skills they have acquired from the programme, and use them to drive positive change in the society.

She said that for some of the pupils, their participation in the Sahara STEAMers programme marked their first real interaction with technology and its practical applications in addressing real-world

in 2022 with the primary aim hara STEAMers programme challenges, urging them to persist in cultivating their newfound skills and embracing future opportunities to refine them for driving positive societal change.

> Gray said that the inspiring display witnessed at the event was not merely a fleeting moment but a clear manifestation of the steadfast commitment of both Sahara Group Foundation and Sahara Tanzania Limited to empower young minds across Africa.

"This commitment is geared towards nurturing a future generation equipped to lead with innovation, compassion, and a lasting impact, thereby shaping a world where positive change becomes an inherent part of their journey,

Kunle Onadeko, terminal operations manager at Sahara Tanzania Limited underscored the pivotal role of the Sahara STEAMers programme in nurturing young talents and fostering their innovative skills.

He said: "The Sahara STEAMers programme transcends being a mere initiative; it acts as a catalyst for transformative change.'

Onadeko emphasized that the quality of innovations on display is proof of the significant impact that comes from investing in young people and igniting their minds to see no limits.

He encouraged the students to continue on this innovative

thinking pathway, stating that the future of Tanzania, and Africa at large, is truly sustainably bright.

After an engaging and lively competition, the judges praised the pupils for their ability to conceive and develop viable solutions before announcing the winners.

Team Katone from Tambaza Secondary School clinched the top position with their innovative Smart Water Levelling System, an advanced sensor that delivers precise real-time water level data.

The Smart Levelling System facilitates efficient water distribution and will further encourage sustainable water management practices.

Team Young Girls from

Kisutu Secondary School achieved the first runner-up position with their groundbreaking Water Salinity and pH Monitoring device. This innovative tool detects contaminants promptly, allowing for a timely response to safeguard water quality for both consumption and environmental preservation.

Securing the second runner-up position was STF from Tambaza Secondary School. The team devised a Car Alcohol Detection System that effectively prevents drunk driving. This solution seamlessly integrates alcohol detection technology into vehicles' ignition systems, ensuring only sober drivers can start the vehicle.

AfDB wants Kenya, Tanzania electricity deals finalised soon

By Special Correspondent

THE African Development Bank (AfDB) wants Kenya and Tanzania to speed up the signing of three key agreements to pave the way for the exchange of excess electricity between the two countries via a \$309.26 million line.

The three are a wheeling agreement between Tanzania Electric Supply Company (Tanesco) and Kenya Electricity Transmission Company Limited, a power exchange deal between Kenya Power and Tanesco and a tripartite deal for the maintenance of the interconnected grid.

The two neighbours were last month expected to complete the 507.5-kilometre line that runs from the Isinya substation to Arusha through Namanga. The line will have an intended transfer capacity of 2,000 megawatts.

AfDB- a major financier of the project- in its latest review said that the three deals are key to rolling out the regional power trade meant to boost electricity supply and cut reliance on the dirty and costly thermal power in the

"It is of significant importance that the afore-mentioned agreements are concluded as soon as possible to coincide with the completion and commissioning of the cross-border electricity infrastructure to pave the way for regional power trade," AfDB says in the review.

Wheeling is the transfer of electricity from an electrical grid to an electrical load outside the grid boundaries through the use of existing distribution or transmission networks.

Completion of the 400 kilovolts line had been plunged into uncertainty as Ketraco delayed completing its share of the line due to hitches in compensating and resettling families along the project area.

The line whose construction started in 2015 will allow cross-border exchanges of cheap and cleaner surplus power from neighbouring countries in the Eastern Africa Power

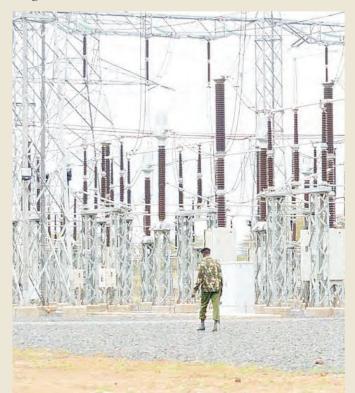
Nations in the Eastern Africa Power Pool are Kenya, Tanzania, Uganda, the Republic of Sudan, South Sudan, Burundi, the Democratic Republic of Congo, Djibouti, Ethiopia, Egypt, Somalia, Rwanda and Libya.

Kenya currently imports cheap hydroelectricity from Ethiopia and Uganda and the supplies have been critical in helping avoid power rationing especially last year when hydro-generation hit record lows on prolonged drought. Tanzania has recently been forced to ration power in

some parts due to low hydro generation, highlighting the critical role of the line to the neighbouring country. The line will also allow Tanzania to tap cheap hydroelectricity from Ketraco had delayed the completion of the line on the Ke-

nyan side which spans about 93 kilometres between Isinya substation and the border town of Namanga.

Kenvan court ruled that it would be unconstitutional to deploy officers abroad unless there was a "reciprocal arrangement" with the host state.



A police officer patrols substation of Kenya Electricity **Transmission Company Limited in Suswa**



Students from Kisutu Girls and Tambaza secondary schools are at the Sahara STEAMersTanzania National Demo Day event at Stem Lab along Maweni Street at Upanga West in Dar es Salaam recently, Photo: Guardian Correspondent

Leaders in Africa stress need to see industrialisation bring prosperity

By Special Correspondent, Accra

AFRICAN leaders who attended the Africa Prosperity Dialogue in Ghana have urged the continent to propel industrialisation to achieve prosperity at a faster pace.

The just-ended three-day dialogue brought together many African leaders, experts and stakeholders to delve into road maps for the continent's prosperity.

Ghanaian President Nana Addo Dankwa Akufo-Addo said: "Without the capacity to industrialise, add value to our raw materials, and invest to build the social, digital, economic and physical infrastructures to connect our peoples and businesses to customers across Africa, intra-Africa trade would remain at the negligible lows that it has always been.'

Akufo-Addo said Africa still needs to develop efficient transportation and logistics infrastructure, streamline trade processes, and embrace digital technologies to facilitate payments in cross-border transactions, to unlock the full potential of trade within the continent.

The president added that the African Continental Free Trade Area (AfCFTA) would create opportunities for businesses to expand beyond their borders, driving economic growth and creating a more integrated and interconnected continent.

Akufo-Addo urged participants at the dialogue to critically examine the responsibilities and expectations of the private sector, demand the same of the public sector, and assess how both sides can work as partners to achieve "an Africa we want.'

AfCFTA Secretary-General Wamkele Mene also said the collective aspiration of a prosperous Africa can only be achieved through enhanced production, value addition, and trade within the African continent.

Since the private sector is the pillar for achieving these goals, Mene said the AfCFTA Secretariat has been working to create the necessary conditions and environment for the private sector and economic operators to prosper.

He said the secretariat identified sectors such as agriculture, the automotive industry, the pharmaceutical industry, transport and logistics, which would combine to create and establish a market to attract at least 130 billion U.S. dollars' worth of investments into the value chain development.



Head Office: PSSSF Millennium Towers II, Bagamoyo Road PO Box, 9300, Dar es Salaam, Tanzania Telephone: +255 22 2162940 Fax: +255 22 2114815 website: www.tcbbank.co.tz Emal: ceo@tcbbank.co.tz

Tanzania Commercial Bank is a Bank that provides competitive financial services to our customers and creates value for our stakeholders through innovative products.

Tanzania Commercial Bank is a Bank, whose vision is "to be the leading bank in Tanzania in the provision of affordable, accessible and convenient financial services". As part of effective organizational development and management of its human capital in an effective way, Tanzania Commercial Bank commits itself towards attaining, retaining and developing the highly capable and qualified workforce for Tanzania Commercial Bank betterment and the Nation at large.

DIRECTOR OF CREDIT

Tanzania Commercial Bank seeks to appoint dedicated, self-motivated and highly organized Director of Credit to join the Directorate of Credit.

,				
DIRECT REPORTING LINE	Chief Executive Officer			
LOCATION	Head Office			
WORK SCHEDULE	Asper Tanzania Commercial Bank Staff regulations			
DIVISION	Credit			
SALARY	Commensurate to the Job Advertised			

POSITION OBJECTIVE

The Job Holder will be responsible for development, implementation and monitoring of lending strategies for the bank. He/she shall also be responsible to evaluate, recommend or approve if within discretion limit, credit applications to increase the lending book portfolio

KEY RESPONSIBILITIES

- Ensure an effective credit limit strategy is developed and implemented to address concentration risks across portfolios.
- 2. Ensure that the Credit Department, through assistance of Branches and other Departments maintain good quality portfolio by following approved policies and procedures.
- Take proactive risk management actions so that the quality of the credit portfolio does not deteriorate.
- 4. Align customer recruitment campaign activity with stated risk appetite by checking with the different Managers/Branch Managers to track whether the loans being given are in line with the Tanzania Commercial Bank Credit
- 5. Support new product development by giving guidance on pre-approved
- limits with the Credit Managers and other Business Heads. Implement effective and efficient recovery actions on all high risk and non-
- performing accounts. Ensure an appropriate write-off and charge-off strategy in line with the
- Measure turnaround times, approval rates and decline rates on a monthly basis to ensure adherence to Credit Policies and follow-up the areas of
- 9. Ensure that assessment and approval process of new and existing clients
- comply with the requirements as per Credit and Provisioning Policy
- 10. Ensure all decisions on credit products are done by the appropriate mandate holder within approved policies 11. Perform annual review of the Credit policies and obtain Board's approval
- before end of 4th quarter each year. 12. Ensure Bank of Tanzania (BOT) is informed on all updates on the Credit and Provisioning Policy.
- 13. Compile the needed monthly and quarterly credit reports for management and Board Credit Committee respectively

- 14. Set the Target Market Criteria, Risk Appetite and Mandate and Scale limits at least once a year or when required by market conditions.
- 15. Mitigate, implement and embed controls and actions to close all audit
- 16. Ensure quality and reliability of all data used in reports by doing a sanity check on all the Credit Managers' work.
- 17. Perform any other related duties as may be assigned from time to time.

QUALIFICATIONS, SKILLS AND EXPERIENCE 1. Master's Degree qualifications in fields of Business Administration, Finance,

- Banking, Accounting, Commerce, Economics, or related discipline from a recognized University/Institution.
- A minimum of ten (10) years working experience in Banking Industry or Financial Institutions and at least two years in Managerial Position.
- Knowledge of credit & non-performing debts policies and other regulatory requirements e.g. BOT Prudential guidelines
- Knowledge of securities documentation and legal remedies available to the
- 5. Experience in working closely with legal and Corporate Banking teams.

PERSONAL ATTRIBUTES AND BEHAVIOURAL COMPETENCIES Ability to demonstrate Tanzania Commercial Bank core values

- Customer Focus, trustworthy, Creativity, Teamwork and Excellence Ability to priorities work and to meet deadlines Ability to work quickly, accurately and consistently when under pressure.
- A methodical and well-organised approach to work. Mature and able to work in a confidential environment.
- Has sound judgment, common sense and good humour.

The position will attract a competitive salary package and fringe benefits.

Applicants are invited to submit their resume via the following link: https://www.tcbbank.co.tz/careers Applications via other methods will not be considered. Applicants need to fill their personal information, academic certificates and work experiences and also submit the application letter. Other credentials will have to be submitted during the interview for authentic check and other administrative measures.

Tanzania Commercial Bank has a strong commitment to environmental, health and safety management. Late applications will not be considered. Short listed candidates may be subjected to any of the following: a security clearance; a competency assessment and physical capability assessment

AVOID SCAMS: NEVER pay to have your application pushed forward

Any job vacancy requesting payment for any reason is a SCAM. If you are requested to make a payment for any reason, please use the Whistle blower policy of the Bank, or call 0222162940 to report the scam. You also don't need to know one in Tanzania Commercial Bank to be employed. Tanzania Commercial Bank is merit based institution and to achieve this vision, it always go for the

Deadline of the Application is 12th February 2024

Guardian

FEATURE

Empowering communities through conservation: Tales from villagers near Mikumi, Udzungwa national parks



Members of the Njokomomi COCOBA group in Mnag'ula 'B' village, Ifakara District, Morogoro Region. Photo: Guardian Photographer.

By Guardian Reporter

N 2017, the government secured a soft loan credit \$150 million (about .350bn/-) funding from the International Development Association (IDA), housed by the World Bank (WB) in the form of a 150 million US dollars (350bn/-) to implement the Resilient Natural Resource Management for Tourism and Growth (REGROW) project.

The six years project under the Natural Resources and Tourism ministry is geared towards transforming the tourism sector in the Southern Circuit. It is executed at four national parks-Ruaha, Mikumi, Udzungwa and Nyerere.

We are

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Mountain

National

Park for

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will further

encourage

us to grow

future.

more rice in

Blanka Tengia, is the the ministry's REGROW deputy coordinator, she said since the southern circuit is largely a water source and catchment area in Tanzania, it important to strengthen the management of protected areas and promote nature-based tourism.

According to Tengia, among other things, the project seeks to strengthen alternative livelihoods of the communities in proximity to the four mentioned parks.

"We are also improving the southern tourism circuit because we want visitors to also visit our parks on this side after their tour of parks in the northern zone and Zanzibar," said Tengia, adding research findings showed that the four selected parks were likely to bring good results within a short

She said the project also considered surrounding communities by ensuring that villagers benefit from conservation activities. She said empowerment plan is meant to reduce villager's encroachment in to the park as they had been illegally hunting wild animals and cutting trees for firewood and charcoal.

"We want to empower them economically; we assist them in establishing alternative income generating activities whereas we assist them to form groups. We also train them on entrepreneurship skills, financial literacy as well as writing project proposals," she added.

Under the project, the groups are provided with funds to run the projects and are closely monitored by officials at local government level, she said, adding through the Community Conservation Bank (COCOBA) the



Asnat Jackson standing in front of her shop at Mkata village in Mvomero District, Morogoro Region. Photo: Guardian Photographer

groups are given seed money to abandoned the popular charboost their savings.

The monies helps villagers to individually take loans and establish small businesses thus reduce dependency on the forests.

There are eight villages in Kilosa and Movemro districts that are directly linked with the community empowerment program–COCOBA near the Mikumi National Park.

Kilosa District has 55 groups while Movomero has 47. The total number of villagers benefitting with the program through their groups is 2,307, of which, 764 are men and 1,543 women.

A member of Changamoto group in Mkata village, Mvomero District, Morogoro Region, Asnat Jackson said she was able to secure a 2.5m/- loan, the funds she used to open a shop.

"My life has changes since I joined the group; with the support from COCOBA we can easily access loans and repay in phases. I am getting a good income that enables me to pay school fees for my two children," narrated Jackson, appealing to her fellow villagers to continue working closely with the management of Mikumi National Park as well as conserving natural resources.

She added that almost all the villagers are aware of the benefits of conservation and have and 80,000/- per week," said

coal making business.

The park's good neighbouring program has largely contributed to enhanced conservation activities at the village, she said.

Lilimary Mbasha, a resident of Mikumi village in Kilosa District, is the beneficiaries of the World Bank funded project, she commended the government for coming up with idea of supporting villagers living near the park.

Mbasha said that she was able to secure a 1m/- loan through her group-Eco Cultural Tourism where she started a poultry business.

"I started with 100 day-old broiler chicks, the number has now doubled. My plans are to expand the business by constructing more cages and increasing the number of chicks," Mbasha said. Each of broiler chicken is sold at between 7000/- and

Narrating her story, Scola Paschal from the same village said she joined the group on May 2023 and was provided with a 500,000/- loan, of which she used to purchase a washing ma-

"Since I don't have an office; I do all the laundry activities at home. The business is good as I can generate between 70,000/-

Paschal.

Godson Chilongola (53) from Mikumi village said: "I was involved in illegal commercial bush meat trade, I have stopped. I now own a carpentry workshop; thanks to the REGROW project for empowering us economically.'

Chilongola who works as a casual labourer at the Mikumi airstrip upgrading project, said the income he gets has enabled him to start a clothing store business as well as supporting his wife's food vending business.

Neema Mgalambe is the Community Facilitator (CF) and a member of the Eco Cultural Tourism COCOBA group; she said there are 15 groups in Mikumi village with a total of 327 members.

According to Mgalambe, the government through the RE-GROW project provided them with training on financial literacy before they were given a 191m/- support to execute the group's project.

"People are taking loans and repay on time. We have so far disbursed loans amounting to 531,392,000/-, of which, 300,407,000/- has been repaid. We appreciate the government efforts as we are now benefiting from conservation activities,"

Individual lenders can now get a loan of up to 7m/-, said

Mgalambe. She added: "A total of 87 youth from our village have benefitted with offered scholarship programs whereas they have been enrolled at the Vocational **Education and Training Author**ity (VETA) undertaking various courses related to conservation and tourism. The youth are now good ambassadors, educating villagers on the importance of conserving our natural resourc-

Avelina Daudi, a member of Zebra COCOBA group at Mikumi village said the project has largely contributed to improve her welfare as she is sure of meeting her family's daily demands.

Daudi who has been a member of the group for four years, runs a min shop where she sells African and cultural attires.

A resident of Mang'ula 'B' village that borders the Uduzungwa Mountain National Park in Ifakara District, Amina Mkalimoto said: "My son benefitted with a scholarship program. He has been enrolled at the National College of Tourism (NCT) in Dar es Salaam.

Mkalimoto is thankful to the government as she has been struggling to take him for further studies after he completed Form Four in 2020.

"The government is paying everything for him including fees and other contributions. I am also benefiting from the project because apart from being economically empowered, I have visited different national parks including Serengeti," she narrated.

She acknowledges the government's decision to provide them with seed money, saying it has changed their lives as most of them have established income generating activities.

Selina Maliatabu, from the same village thanked the government for providing them with training on modern agricultural methods and sustainable beekeeping. She said the beekeeping project has started to bear fruits as they can produce variety products that are sold within and outside the district.

A rice farmers, Aloyce Mchungaledi said their group own 10 acres of paddy and they are expecting to harvest 30 sacks from each of the

He said the paddy farm proiect has been supported by the REGROW project whereas apart from funds, members of the group were trained on

modern farming methods. "We are thankful to the government as well as the management of Uduzungwa Mountain National Park for agreeing to assist us in finding markets. This will further encourage us to grow more rice in future,"

REGROW Monitoring and Evaluation Specialist, Emmanuel Igiha said: We closely monitor the villager's group activities and provide them with entrepreneurship education to ensure the provided funds are spent appropriately.

Igiha said the groups also liaise with local government authorities at the village and district levels, for updates with social welfare officers.

The REGROW drive is expected to reach 61 villages around the four national parks, linking key conservation institutions and other stakeholders, namely the Tanzania Wildlife Research Institute (TAWIRI), the Tanzania National Parks (TANAPA), the Tanzania Tourism Board (TTB), the Tanzania Forest Service (TFS), the National Irrigation Commission (NIRC) and the Rufiji Basin Water Board (RBWB).

YOUR FINANCIAL GUIDE

CRDB unveils new cashless awareness season

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Thursday 1 February 2024

BEIJING

OTAL gold demand hit a record last year and is expected to expand again in 2024 as the US Federal Reserve moves toward cutting interest rates, potentially aiding prices, according to the World Gold Council.

Overall consumption climbed by about 3 percent to 4,899 tons last year, supported by strong demand in the opaque over-the-counter market, as well as from sustained central-bank buying, according to the WGC's full-year report. That's the highest total figure in data going back to 2010.

"The landscape is appropriate for emerging central banks to continue to be net buyers," Joseph Cavatoni, chief market strategist at the WGC, said in an interview. The council sees a strong case for record buying by countries such as China and Poland, he said.

The comprehensive demand figure includes bullion for investment, jewelry, coins, central-bank buying, exchange-traded funds and OTC activity. In that latter market, participants including sovereign funds, high net-worth individuals, and hedge funds invest in gold bars, Cavatoni said.

The precious metal rallied 13 percent last year, touching a record in early December, on the back of economic and political uncertainty, geopolitical tensions, and expectations that the Fed is poised to start easing policy after an aggressive hiking campaign to tame inflation. Investors typically want to own gold in a rate-cutting cycle as it benefits from lower Treasury yields and a weaker dollar.



Gold demand due to hit record high with central banks buying

Insights into the Fed's stance are outlook. due within hours, with the bank's policymakers set to announce the result of their first meeting this year. While no change in borrowing costs is expected, their statement, as well as Chair Jerome Powell's media conference, will yield clues about the

Annual demand growth in the OTC market hit 753 percent last year, the most since at least 2011, WGC data showed. Investors are expected to continue accumulating gold at an accelerated pace this year, largely driven by the Federal Reserve's ex-

pected pivot toward easing, according to Cavatoni.

Central-bank buying maintained a breakneck pace, with annual net purchases of 1,037 tons last year, just 45 tons shy of the record set in 2022, the WGC said in the report. It expects central-bank buying to top 500 tons this year.

The expected OTC spree, as well as central-bank buying, will provide a key counterweight to softness elsewhere, especially exchange-traded funds. That provides strong upside for prices, with a case for \$2,200 an ounce or more, according to Cava-

Spot gold - which last traded near \$2,036 an ounce – peaked at \$2,135.39 in December.

Jewelery demand may struggle this year as economic slowdowns and high prices start to bite, according to the WGC, which put consumption from this sector at 2,093 tons in

One bright spot may be India, the second-biggest consumer, with demand from the Asian nation expected to rebound to between 800 and 900 tons in the next two years after sliding to 748 tons in 2023.

The rebound is supported by increased incomes as the economy grows, said P.R. Somasundaram, regional chief executive officer at the council in India. Sales were steady in the past few years despite a massive jump in prices, he said.

In China, demand for gold jewelery is likely to remain stable, as consumers have sought to preserve value in the safe-haven asset against a weakening currency and an increasingly uncertain economic outlook. Still, the WGC expects a slowdown in the the country's growth – a scenario that could limit households' budgets for purchasing bars and coins, as well as jewelery.

Gold is an important component of central bank reserves because of its safety, liquidity and return characteristics - the three key investment objectives for central banks.

The United States holds the largest stockpile of gold reserves in the world by a considerable margin. In fact, the US government has almost as many reserves as the next three largest gold-holding countries combined (Germany, Italy, and France). Russia rounds out the top five.

NBC net profit increases by 30 percent in 2023

By Guardian Reporter

NBC Bank cumulative net profit grew by more than 30 percent to 85.6bn/- last year, compared to 57.3bn/- recorded during the previous year.

The bank's unaudited financial statements shows, the increase of profit resulted from assets recovery, the growth of both interest and non-interest incomes, resulting into increase of operating profit of 122bn/- against 81bn/- respectively.

Net interest income amounted to 204bn/- last year, of which 55bn/- were earned during the fourth quarter, compared to 165.4bn/- recorded in 2022. On quarterly basis, the statements shows net income after income tax doubled to 22bn/- during the fourth quarter of last year, compared to 11bn/- recorded in Q4, 2022.

According to the statements, cumulative non-interest income amounted to 106.5bn/- last year due to doubling of foreign currency dealing and transactions gains, slight increase of fees and commission, compared to 93bn/- in 2022. Foreign currency dealing and transaction gains doubled to 40.3bn/- last year, compared to 20bn/- in 2022, while fees and commission went up to 54bn/- compared to 52bn/- respectively.

Speaking on the overall banking performance, Theobald Sabi Chairman of Tanzania Bankers Association (TBA) and NBC Bank managing director said the attained profitability achievements resulted from positive performance to the improving business environment - a result of efforts by the government, led by Samia Suluhu Hassan, President of Tanzania to build a conducive business environment, a functioning & inclusive financial services industry and a strong economy.

"This operating environment has been supportive for banks and financial institutions to reach a broader customer base," he said.

"We extend our gratitude to our regulators, especially the Bank of Tanzania (BOT) as well as the Ministry of Finance, for their strong collaboration towards a performing banking system".

The TBA chairman said he remains optimistic about the potential for sustained growth in the banking sector, and the sector's ability to support economic and

> social activities as the country looks forward. The bank's statement show, basic earnings per share grew to 54,551/- last year, compared to 36,483/- in 2022. On quarterly basis, eps almost doubled to to 14,534/- during the fourth quarter of last year, compared to 7,358/- in Q4, 2022.

> > Theobald Sabi, Chairman of Tanzania Bankers Association (TBA) and NBC Bank managing

Leth. NOT WHITE BANK LIVE Kilimanjaro Co-operative bank more than doubles its capital

By Guardian Correspondent, Moshi

KILIMANJARO Co-operative Bank Limited (KCBL) more than doubled capital (shareholders' funds) to 16.3bn/- during the fourth quarter of last year, an increase from 7bn/- recorded during the third quar-

The increase of capital resulted mostly by the increased paid up share capital by 8bn/to 24.9bn/- in Q4, 2023, from 16.8bn/- in Q3, 2023.

The bank also saw its total assets expanding by nearly half to 25.9bn/- during the last quarter of 2023, from 17.9bn/with slowed total liabilities.

Unaudited financial statement for the quarter ended in December 2023, the expansion of total assets resulted from more than doubled investments in government debt instruments, nearly doubled balance with other banks and financial institutions, as well as increased credit issuance.

The three items on the bank's statement of financial position accounted for more than three quarters of the Moshi based financial institution's total as-

The statements shows investment in government debt instrument jumped to 4.8bn/- in the fourth quarter of last year, from 2.2bn/- in the third quarter, while balance with other banks and financial institutions nearly doubled to 8.5bn/- compared to 4.8bn/respectively.

The bank also managed to increase its credit issuance which amounted to 8.7bn/during the last quarter of 2023, higher than 7.5bn/- recorded during the previous quarter.

Non-Performing Loans (NPLs) remained at 3 percent, which indicates strong assets quality, which grew by 44 percent compared to 19 percent respectively.

The slowdown of total liabilities resulted from decreased payment order/ transfer payable and repayment of borrowing. During the third quarter of last year, the bank borrowed 1bn/-, which did not appear on the bank's accounts the fourth quarter.

The statements show customer deposits slightly increased to 9.2bn/- during the fourth quarter, from 8.9bn/- in the third quarter.

The condensed statement of profit or loss and other comprehensive income shows

cumulative net income after income tax grew to 545mn/last year, compared to 327mn/recorded in 2022, pushing its earnings per share to 19.69/compared to 11.79/-.

The growth of the bank's profitability resulted from dramatic increase of funded income (interest income), which went up to 1.6bn/- in 2023, compared to 937mn/- earned in 2022, amid slowed non-interest income.

The slowdown of non-interest income caused by decreased earnings from fees and commission, which amounted to 71mn/- last year from 138mn/- recorded in 2022, as well as other operating income, which went down to 203mn/against 548mn/- respectively.

In July last year, the bank shareholders approved the required changes to pave way for establishment of the National Co-operative Bank.

The shareholders at the 26th Annual General Meeting (AGM), also, approved the merger between KCBL and Mtwara-based Tandahimba Community Bank (TACOBA) in a bid to establish the envisaged national coop bank.

KCBL shareholders meeting approved the establishment of a Cooperative Holding Company (CHC) which will hold 51 per cent stake of Cooperative Bank of Tanzania (CBT) on behalf of interest of cooperative unions.

Tanzania Cooperative Development Commission (TCDC) Chairman, Mr Abdulmajid Nsekela also said that CRDB Bank will acquire 20 per cent stake of the new proposed national coop bank.

According to the minister for agriculture, Hussein Bashe, the introduction of a national cooperative bank will play a big role in improving the cooperative sector and other economic-based stakeholders in the country.

Bank of India net profit spikes three times in 2023

By Guardian Reporter

BANK of India has expanded its profitability three times in one year, after recording a net profit amounting to 2.6bn/- last year, compared to 885mn/- recorded in 2022.

Unaudited financial statements show, on quarterly basis, net income after income tax jumped to 1.3bn/- during the fourth quarter of last year, compared to 88mn/- recorded in Q4, 2022.

profitability was mainly caused by increased interest and noninterest incomes as well as asset recovery.

Net interest income grew to 8.2bn/- last year, compared to 8bn/- recorded in 2022, while non-interest income went up to 1.6bn/- compared to 998mn/respectively.

The increase of non-interest incomes caused by growth of earnings from foreign currency dealing and transaction gains

The growth of the bank's which amounted to 434mn/- in of 2022. 2023, compared to 180mn/- in 2022, as well as fees and commission, which jumped to0 1.3bn/- compared to 818mn/-

> respectively. This has pushed up the bank's cumulative operating profit to 4bn/- last year, compared to 1.7bn/- recorded in 2022.

> On quarterly basis, operating income jumped to 2.3bn/- during the fourth quarter of last year, compared to 390mn/- recorded during the last quarter

The statements show basic earnings per share also went up to 122/- last year, compared to 41/- in 2022.

The bank also managed to expand its lending to 103.7bn during the fourth quarter of last year, compared to 102.9bn/during the third quarter, with reduced rate of Non-Performing Loans to total gross loans to 5.9 percent, compared to 7.6 percent respectively.

The bank total assets amount-

ed to 192bn/- during the fourth quarter of last year, while total liabilities amounted to 151.2bn/-

, which translated into total shareholders' fund (capital) to 41bn/-, more than two times of the regulatory capital requirement.

According to the bank's unaudited statements, customer deposits amounted to 103.7bn/during the fourth quarter of last year, compared to 104.1bn/recorded during the previous

Building financial resilience during the holidays season

high as we gleefully swiped away and enjoyed the lovely sound of the ATM dispensing cash. Then January hit and suddenly our carefree December turned into a January drama series of debt.

Some have gone as far as to blame employers for paying them a little early in De-

LL of December mapema sasa nadaiwa and no spend was too hawataki kunisaidia'. While it's tempting to splurge during the holidays, it is important to remember that the bills will come due, and we don't want our festive cheer to turn into a new year's debt curse!

It's time for a reality check. Take a cue from those meticulous business audits and conduct a personal financial audit. Lay it all out - statements, cember - 'HR bwana...wana- expenditures, the works. jua I am not that responsible Identify where you went a bit and yet wakanipa mshahara overboard. This transparent cial uncertainties blindly. essential expenses, foresee here and there, but within



self-assessment is your com- Think of January as a monthpass for the year ahead.

long project and create a cash No more navigating finan- flow forecast. Map out the

those looming bills, and factor in potential income sources. It's like planning a road trip - you need a map to avoid unexpected detours. Regular updates to this forecast keep you on the right track.

Not all expenditures are created equal. Rent, food, and transportation - these are your MVPs. Allocate funds to them first. Think of it as budget triage. Once the essentials are covered, you can sprinkle some discretionary spending

reason. Short-term sacrifice paves the way for long-term financial stability.

January is the perfect time to refine your financial skills. Dive into online financial literacy tools, play around with budgeting apps, and attend financial workshops. Consider it an investment in yourself that pays off all year round. Informed decisions aren't just for January; they're for life.

Avoid the deja vu next year by initiating savings for the holidays and vacations now. Setting financial goals isn't just a January thing; it's a year-round affair. Align your aspirations with a structured plan. Starting early gives you the upper hand in facing the financial festivities with con-

Temptation is a sly com-

panion, so let's outsmart it. Set up automatic transfers to savings accounts, schedule bill payments in advance, and establish recurring contributions to your financial goals. Automating these processes removes the guesswork and creates a systematic approach to financial success.

Surviving January is about more than just making it through the month - it's about building long-term financial security and resilience. Embrace these strategies, and not only will you conquer the post-holiday crunch, but you'll also set the stage for a year of financial triumphs.

Desideria Mwegelo is the head, corporate affairs, brand and marketing, Standard Chartered Bank Tanzania



Bonaventure Paul (2and-L), director of retail banking at CRDB Bank, cuts the ribbon to launch the third season of the 'Benki ni SimBanking' campaign in Dar es Salaam yesterday. Others from left are CRDB Bank Foundation and the Communications executive director Tully Esther Mwambapa, Head of Marketing department Joseline Kamuhanda Head of customer banking Stephen Adili. Photo: Guardian Correspondent

RDB unveils new cashless awareness season

By Guardian Reporter

less economy, CRDB Bank has to cashless economy. Tanzanilaunched the third SimBanking ans should not be left behind campaign season, by allocating with this transformation in 470mn/- to award its custom- high speed," he said. ers this year.

Speaking during the launch of the campaign, Bonaventura use SimbBanking in financial Paul, director of retail banking transactions including paying said this move is specifically targeting to promote digitalization of financial services and cashless economy.

"Science and technological payment. advancement is transforming IN a bid to promote cash- the world from the use of cash

In order to win various prizes, customers are required to bills, school fees, purchases, taxes, borrowing, cash withdrawal through ATMs and agencies as well as insurance

a customer can assure of prizes winning chances," said Paul, noting that prizes will include one Toyota Dualis for each three months, Bajaj and motorbike, which will be awarded each month.

He said, during the launched third campaign season, CRDB Bank will also award laptops to ten students of higher learning institutions, smartphones

"The more the transactions, the bank has also allocated tegrated QR Code payment sys-200mn/-, which will be awarded through Tembo Point, whereby customers will convert points into cash for paying goods and services.

He reminded customers who have not registered for SimBanking to do so in order to be among of the beneficiaries of the campaign by winning various prizes.

Earlier this year, CRDB Bank added new services on Sim-

According to the director, Banking including TANQR intem, which enables a customer to make payments to services providers through CRDB Bank and mobile phones.

Another product is Tembo Virtual Card which will enable customers to conduct financial transactions all over the world by collaborating with Union Pay, largest card payment organizations (debit and credit cards combined) in the

Commission partners Tigo in facilitating farmers payments

By Guardian Correspondent

THE Tanzania Cooperative Development Commission (TCDC) and the Farmers Cooperative Association have entered into a strategic Memorandum of Understanding (MOU) with the Tigo Tanzania to facilitate and strengthen financial transactions for farmers, who receive crop payments through the mobile money.

The new agreement marks the continuation of cooperation between TigoPesa, TCDC, and the Farmers' Cooperative Association, and emphasizes the commitment to strengthen the agricultural community in Tanzania.

Speaking at a brief ceremony of signing MOU yesterday in Dodoma, The Registrar of Cooperatives and CEO of TCDC, Dr. Benson Ndiege, said following the end of the two-year contract last year, the new agreement marks a joint effort to strengthen financial inclusion and empower

"The government through TCDC is eagerly awaiting the implementation of this important MOU, in order to succeed in revolutionizing financial transactions within the agricultural sector through partnership in empowering farmers and promoting the economy," said Ndiege.

He said that up to Janu- farmers.

ary 23rd this year, the latest report shows the amount of money paid to crop farmers through Tigopesa transactions where 800mn/- for Cocoa, 11bn/- for clove, 5bn/- for Cashewnut, 2bn/for Pigeon Peas and 20bn/sorghum.

"It shows that the total estimated amount of farmers' money deducted through Tigopesa transactions reaches 20b/-, this shows how this cooperation will be productive in promoting the economy," said Ndiege.

Angelica Pesha, Chief Officer, Tigopesa emphasized the company's mission in facilitating safe and efficient financial transactions within the agricultural sector.

"Under the terms of the new agreement, Tigo Pesa will continue remaining reliable mobile money services for farmers' payments through a partnership with TCDC and the Farmers' Cooperative Association," said

She said the company will continue commitment to promote financial inclusion, support the local economy, and contribute to the growth of the agricultural sector.

She added that the new collaboration is used as a testimony to the joint vision of Tigo, TCDC, and the Farmers' Cooperative Association in bringing sustainable and positive results to

China merges hundreds of rural banks over financial risks

BEIJING

CHINA is embarking on its biggest consolidation in the banking industry by merging hundreds of rural lenders into regional behemoths amid growing signs of financial

After engineering mergers of rural cooperatives and rural commercial banks in at least seven provinces since 2022, policymakers pinpointed tackling risks at the \$6.7 trillion sector as one of its top priorities for this year. That means another wave of consolidation is on the way across the nation.

China's banking industry has been weighed down by a litany of troubles over the past years, including a deepening slump in the real estate market and an overall fragile economy. The 2,100 banks in the rural cooperative system saw their bad-loan ratio stand at 3.48 percent at the end of 2022, more than twice as high as that for the whole sector.

"It's where risks are the most concentrated among smaller financial institutions, so China is pushing the reform at a faster pace," said Liu Xiaochun,



deputy director of think-tank Shanghai Finance Institute. "And one key solution to resolving the risks is through mergers and reorganizations."

The stakes are high politically as well. Hundreds of people protested in central Henan province in 2022 after a multibillion-dollar scam at several local lenders left them clamoring for their savings.

Jason Bedford, who predicted earlier troubles at China's regional banks that rocked markets in 2019, said the rural cooperatives are "probably the tail of significantly smaller least transparent part of the banking system." China has disposed of bad debt equiva-

lent to about 13 percent of its gross domestic product in its last big cleanup of the banking system during 2016 and 2022, he said.

"We're left with only a toxic institutions," said Bedford, a former analyst with Bridgewater Associates and UBS Group

AG. While the contagion risk across the financial system is seen limited, these lenders can be "very disruptive" within their specific regions should they blow up.

While China's multi-year crackdown on risks has halved the total number of high-risk lenders to 337 by June, some 96 percent of them were small rural commercial banks and credit cooperatives as well as village and county banks, according to the central bank.

First created in early 1950s, the cooperatives were in their early days mutually-funded, collectively-owned institutions by farmers in socialist communes. The majority of them had been transformed into rural commercial banks over the years.

While the system plays a crucial role in lending to underdeveloped areas, many had long struggled with weak profits, soured assets and lax governance. The group has also been operating in a more difficult environment since 2019, when China's push for more loans toward small and medium-sized enterprises triggered a price war with bigger banks.

Lack of oversight and proper governance at these lenders has been a persistent issue. Some rural cooperatives are operated essentially as a "cash machine" for big shareholders, the central bank said in its 2023 financial stability report. Some had also deviated from their policy role of servicing the rural and agricultural areas by extending big loans to other areas to achieve growth.

The latest push to merge lending cooperatives got underway in 2022, when regulators called on transforming 25 provincial-level cooperatives created in the early 2000s into modern financial enterprises to further cut risks.

Bad Loans

The government had since authorized seven provinces to consolidate their over 500 smaller lenders either through mergers or a shareholding structure, according to data compiled by Bloomberg.

While the mergers created bigger financial institutions, they aren't necessarily stronger because the transactions weren't always done in a market-oriented approach.

One case is Liaoshen Bank Co., which China created in 2021 to absorb dozen lenders with soured balance sheets. The lender still had a bad loan ratio of 4.67 percent as of end-2022, according to its filing, compared with 1.85 percent for city commercial banks on the whole.

"The reform will have to really tackle the problems instead of sweeping them under the rug," said Liu, who in early years of his career oversaw some rural credit cooperatives for Agricultural Bank of China Ltd. in Zhejiang. "Legacy issues could cripple the operations of newly formed institutions if they're simply covered up, and in a worse case induce more problems and bigger hazards.'

Conflicts may also arise on internal management level, as all parties brought together, strong or weak, will now have to carve up one big cake, according to Shen Meng, a director at Beijing-based investment bank Chanson & Co.

"You don't really get a big ship by just bundling ten dinghies," Shen said. "The fundamental issues are still left unre-

Amana Bank's net financing income grows by 30 percent

By Guardian Reporter

Amana Bank cumulative net financing income grew by nearly 30 percent to 20.3bn/- during last year, compared to 15.1bn/- in 2022, unaudited financial statements have shown.

The statements show that on quarterly basis, net financing income of the bank offering sharia compliant banking reached 5.9bn/- during the fourth quarter of last year, compared to 4.3bn/- during the comparative quarter in 2022.

Non-funded income slightly increased to 7.9bn/last year, of which 2.2bn/- being recorded during the fourth quarter, 2023 compared to cumulative non-funded income amounting to 7.3bn/ in 2022.

The slight growth of non-funded income caused by slight increase of foreign currency dealing and transaction gains, which reached 1.266bn/-last year from 1.223bn/- in 2022, as well as fees and commission, which went up to 6.6bn/- compared to 6b/- re-

The statements show net income after tax amounted to 285mn/- last year, compared to 857mn/- in 2022. The decrease was due to more than doubled income tax provision.

The bank also managed to increase number of employees to 328 last year, compared to 264 who were available in 2022 in unchanged 10 branches network.

The bank's condensed statement of financial position show total assets amounted to 266bn/- during the fourth quarter of last year, compared to 280bn/- recorded during the third quarter.

The slight decrease caused by declined balance with other banks and financial institutions, decreased cash and interbank loan receivables.

Financing amounted to 172.9bn/- during the fourth quarter of last year, higher than 166.9bn/during the third quarter. Gross financing to total deposits went up to 81 percent, compared to 73 percent respectively, while gross financing to total assets reached 68 percent from 62 percent respec-

The bank also managed to reduce the rate of nonperforming financing to total financing by nearly half to 3.6 percent in the fourth quarter, compared to 6.2 percent in the third quarter of last year.

The statement shows total liabilities also shrunk to 241.4bn/- during the fourth quarter, 2023, compared to 256.6 bn/- during the third quarter, mostly due to decreased customer deposits, which amounted to 209.2bn/- compared to 226.9bn/- re-

Other reason for the decline of total liabilities, according to the statement include special deposits, which went down to 14.2bn/-, accrued taxes and expense payables, which amounted to 1.1bn/- in the fourth quarter, compared to 2.8bn/- in the third

The bank's total shareholders' funds slightly went up to 25.48bn/- during the fourth quarter, compared to 24.09bn/- during the previous quarter.



Minister commends firm for promoting Islamic insurance



Dr Saada Mkuya, Minister of State (Finance and Planning) in the Zanzibar President Office, speaks at the launch of sharia compliant First United Takaful Insurance Company, which is offering Takaful Insurance Service in Dar es Salaam yesterday. Photo: Guardian Correspondent

By Guardian Correspondent

HE government has commended First United Takaful Insurance Company for introducing Islamic insurance services that will contribute to the overall economic development, as well as promoting the financial sector development master plan (2020-2030), which aligns the vision of the insurance sector outlined by both Tanzania mainland and Zanzibar.

The praise was conveyed by Dr. Saada Mkuya, the Zanzibar Minister of State in the Office of the President, Finance, and Economy, during the launch of the company and its Takaful insurance service based on Islamic principles in Dar es Salaam.

Dr.Mkuya emphasized that this initiative supports the efforts of both the President of the United Republic of Tanzania, Mama Samia Suluhu Hassan, and the President of Zanzibar, Dr. Hussein Ali Mwinyi, in promoting the nation's economy through the insurance sector.

"One of the strategic goals of the Tanzania Insurance Regulatory Authority (TIRA) is to ensure the introduction of 10 new insurance products by 2030, with the aim of achieving 90 percent health insurance coverage and facilitating the distribution of affordable insurance," said

She also highlighted the need for increased public awareness about the importance and benefits of insurance.

The Minister further mentioned the commitments by both governments to create a conducive environment for Takaful investment, emphasizing the importance of innovation and technological advancements in achieving progress and reforms in the insurance sector.

"We appreciate TIRA for allowing Islamic-based insurance services, which are crucial for both Muslim and non-Muslim customers, thank you for laving a solid foundation," added Dr Mkuya.

Khadija Issa Said, the Deputy Commissioner of Insurance, congratulated the company for becoming the second to receive a license for providing Takaful-based insurance services.

She assured close collaboration between the insurance authority and all stakeholders to create an enabling environment for Takaful services to benefit the citizens.

Abdulnassir Earlier, Ahmed Mohamed, the CEO of First United, emphasized the significance of insurance in daily life, legally, socially, and economically, highlighted the challenges in accessing insurance services that cater to spiritual

to providing Takaful insurance that aligns with Islamic principles.

On his part, Dr. Kassim Hussein, the Chairman of the Board, emphasized the company's role as pioneers in providing various Takaful products for the safety and peace of both Muslim and non-Muslim custom-

He underscored the transformative nature of Takaful in the insurance industry and the company's dedication to maintaining high standards of professionalism, customer satisfaction, and ethical values.

"It is important to note that Takaful is not just a product, it represents a significant transformation in the insurance industry, it is evidence of our commitment to serving our diverse customers with honesty and understanding, We genuinely believe that insurance should be accessible to all, regardless of their religious beliefs, and Takaful enables us to achieve this without compromising ethical values.

"As we embark on this new chapter of Takaful, we recognize the substantial responsibility ahead of us, we understand the necessity for continuous innovation, adaptability, and addressing challenges that may come our way, we assure you that we will remain dedicated, upholding high standards of professionalism, claims responsibeliefs and expressed the bility, and customer satiscompany's commitment faction," added Dr. Hussein.

Fed to hold interest rates steady, start considering cuts

WASHINGTON

rates steady for a fourth straight meeting but avoid signaling an imminent interest-rate cut.

The Federal Open Market Committee is poised to keep rates in a range of 5.25 percent to 5.5 percent at its two-day policy meeting ending Wednesday, a 22-year high first reached in Iuly. The rate decision and accompanying statement will be released at 2 p.m. in Washington. Chair Jerome Powell will hold a press conference 30 minutes later.

Investors see a roughly 40 percent chance the central bank will lower rates for the first time in March,

too soon to speculate on such a pivot. Powell may say he's gratified by recent declines in inflation while continuing to indicate little urgency to cut, pointing to a solid labor market and an economy that's growing strongly.

"You can't deny the fact that inflation has come down a lot, and I don't think they want to," said Seth Carpenter, chief global economist at Morgan Stanley. "On the other hand, I don't think there'll be a big banner up that says 'Mission Accomplished."

The Fed's preferred gauge of underlying infla-

nearly eight months after tion cooled to an almost Economics. The US Federal Reserve the last rate hike, but most three-year low in Decem- The committee may flection of officials' views. Powell could also be energy, the measure was up 1.9 percent on a sixmonth annualized basis, trailing the Fed's 2 percent of something neutral, such target for a second month.

"Officials' main focus at

the January FOMC meeting will be laying out when and how to communicate about rate cuts and the tapering of Quantitative Tightening... If the FOMC indeed starts to cut rates in March – as we expect – the definitive communication will likely come from Fed Chair Jerome Powell's Humphrey-Hawkins testimony in late February or early March," said Anna economists

terest rates, dropping a reference to a possible "firming" of rates in favor as "stance of policy," Carpenter said. Most of the statement is likely to resemble the one published in December.

The FOMC is also expected to reaffirm its longterm goals and monetary policy strategy, as it did at officials' first meeting of

Powell is likely to be pressed on whether the Fed is considering rate cuts for March and if the committee's median fore-Wong and Stuart Paul, cast in December for three Bloomberg quarter-point reductions

this year is still a good re-sink in." five or more cuts.

The risk of a re-acceleration in inflation later this year may cause Powell to push back against any near-term rate changes. Earlier this month, Atlanta Fed President Raphael Bostic said the worst outcome would be for policymakers to lower rates and have to raise them again

"A cardinal sin of central banking is to cut and have to reverse course," said Diane Swonk, chief economist at KPMG LLP. "This is the time to push back and stay the course. Markets won't like it, but the message has been starting to

will likely hold interest. Fed officials have said it's ber. Excluding food and tweak its guidance on in- Investors currently expect asked about a range of banking issues, including any moves to encourage financial institutions to borrow from its discount window.

Balance Sheet

The FOMC may also begin discussing its \$7.7 trillion balance sheet, including when to begin tapering its quantitative tightening program. A decision, however, is unlikely.

Dallas Fed President Lorie Logan said earlier this month the central bank may need to slow the pace at which it shrinks its portfolio of assets amid scarcer liquidity in financial markets.

Ecobank net profit jumps six times in 2023

By Guardian Reporter

ANKINGREINAN

ECOBANK Tanzania net cumulative net profit jumped six times to 9.5bn/last year, compared to 1.4bn/- recorded during the previous year.

Unaudited financial statements for the quarter ended in December, 2023 show this has also pushed up the bank's earnings per share to 52/- compared to 9/- respectively.

The sharp increase of the bank's profitability, according to the statements. was caused by 70 percent increase of non-funded incomes and 30 percent increase of funded incomes.

Net interest income went up to 13.8bn/- last year, of which 4bn/- was recorded during the fourth quarter ended in December, compared to 10.6bn/- recorded during the previous year.

The statements show non-funded income amounted to 17bn/- at the end of last year, of which 6.1bn/- being recorded in Q4, 2023, compared to 10bn/- recorded during the previous year.



The statements the strong growth of non-funded income caused by tripled foreign currency dealing and transaction gains, which amounted to 13.3bn/last year compared to 4.3bn/- in 2022.

On quarterly basis, the statements show the income stream earned 5bn/during the fourth quarter of last year, compared to 1.3bn/- earned during the fourth quarter of the previous year.

The bank's condensed statement of financial position shows lending to various sectors of the economy amounted to 164bn/- during the fourth quarter of last year, from 138bn/- in the third quarter.

Total assets amounted to 399bn/- in the fourth quarter, slight decrease from 401bn/- in the third quarter due to declined interbank loan receivables and investment in government debt instru-

Despite the decreased total assets, the bank also recorded positive trends on cash, balance with Bank of Tanzania (BoT) and other assets, which grew to 45bn/- in Q4, 2023, compared to 4.2bn/in Q3, 2023

The bank also managed to expand its level of customer deposits, after closing at 219bn/- in the last quarter of last year, compared to 214bn/- during the third quarter.

Total shareholder's fund increased to 28.2bn/- at the end of the fourth quarter, which is 7.1 percent of total assets compared to 24.2bn/- during the end of the third quarter of 6 percent of total assets.

The increase of total shareholder's fund caused by increase of retained earnings and nearly doubled profit ac-

The bank also maintained the lowest level of the rate of Non-Performing Loans (NPLs) of 2.73 percent at the end of last year.

Guardian

WORLD

Farmer protests spread in Europe ahead of EU summit

JOSSIGNY / BRUSSELS

FRENCH and Belgian farmers angry about rising costs, EU environmental policies and cheap food imports blocked highways and access roads to a major container port on Tuesday as the protests spread across Eu-

In France, farmers, who have been protesting for over two weeks, stepped up their pressure on the government by blocking highways with their tractors near Paris and setting bales of hay ablaze to partly block access to Toulouse airport.

"Whatever happens, we are determined to go to the end," farmer Jean-Baptiste Bongard said as crowds of farmers huddled together around small fires on a highway in Jossigny, near Paris, blocked by the tractors.

"If the movement needs to last a month, then it will last a month," said Bongard.

In Belgium, where protests have been inspired by those in neighboring France, farmers blocked access roads to the Zeebrugge container port.

Farmers organizing the protest said they planned to bar access to the North Sea port, the country's second-largest, for at least 36

hours. They targeted it because they said it received economic support at the expense of

Belgian farmers also blocked a square in central Brussels, saving they would stay put until at least Thursday, when EU leaders meet in the city for a summit.

Spanish farmers said they would join the movement and organize protests in Febru-

The French protests follow similar action in other European countries, including Germany and Poland, ahead of European Parliament elections in June in which the far right, for whom farmers represent a growing constituency, is seen making gains.

Cheap imports complaint

Farmers say they are not being paid enough, are choked by excessive regulation on environmental protection and face unfair competition from cheap imports.

"The farmers are desperate, really desperate," said Mark Wulfrancke, from Belgium's Algemeen Boerensyndicaat.

"We want respect from our government, the European government. The only way to show that respect is to make a policy that is



Farmers take part in a protest called by local branches of major farmer unions FNSEA and Jeunes Agriculteurs, blocking the A35 highway with tractors near Strasbourg, eastern France, on Tuesday, amid nationwide protests called by several farmers unions on pay, tax and regulations. AFP

farmer friendly, food friendly. We need a correct price," Wulfrancke told Reuters.

In France, the protests increased in intensity on Monday, leading up to the EU summit, when they hope their action and those of other farmers in Europe will grab the attention of the politicians focused on aid for Ukraine and the bloc's budget.

While the farmers' crisis is not officially on the agenda, French President Emmanuel Macron said he would discuss it with European Commission chief Ursula von der Leyen and

government leaders. Much of the bloc's agricultural rules, hefty subsidies and import rules are decided in Brussels jointly by member states and the European Parliament, alongside the executive

European Commission. "We need to have a European debate," Macron said on Tuesday.

Wary of protests escalating, the French government has already dropped plans to gradually reduce subsidies on agricultural diesel and promised to ease environmental

regulations.

"We've asked (the EU) for very concrete things for our farmers," said Macron, calling in particular to ensure that imported produce meets European standards.

Mercosur trade talks

Imports from Ukraine, on which the EU has waived quotas and duties since Russia's February 2022 military operation, and renewed negotiations to conclude the Mercosur trade deal with South American countries have fanned farmers' discontent about unfair competition in sugar, grain and meat.

France wants "to have clear measures on imports from Ukraine because today we have in volume and quality things that are destabilizing the European market, whether chicken or cereals", Macron said.

The European Commission said on Tuesday that it was continuing to pursue trade talks with the Mercosur bloc, a day after Macron's office said it understood the EU had halted talks. Agencies

Diplomatic delegation visits the southern Moroccan provinces

RABAT

IN a landmark diplomatic venture, a high-level delegation of permanent representatives from 14 countries to the United Nations and international organizations in Geneva has embarked on an extensive six-day tour of the Moroccan regions of Laayoune and Dakhla.

This visit, set to span over four days in Laayoune and two days in Dakhla, is aimed at thoroughly assessing the socio-economic and political landscape in these strategically significant regions.

Jamal Al Musharak, the permanent representative of the United Arab Emirates to the United Nations and international organizations in Geneva, leads the delega-

Joining him are representatives from a diverse group of countries, including Bahrain, Yemen, Comoros, Senegal, Cape Verde, the Kingdom of Eswatini, Gabon, Gambia, Equatorial Guinea, Malawi, Togo, and Zambia. This assembly of diplomats from various corners signifies the growing global interest in Morocco's southern territories.

A key part of the delegation's mission is to engage in dialogue with regional leaders, namely Sidi Hamdi Ould Errachid, the region's president, and Abdeslem Bekrate, the provincial governor of Laayoune-Sakia El Hamra.

The discussions are expected to revolve around the ongoing economic and development projects in the region and evaluate the state of human rights. These conversations are pivotal in understanding these regions' current dynamics and future potential.

Most countries in this delegation have established consulates in Morocco's southern regions, with Yemen being a notable exception. However, Yemen has been vocal in supporting Morocco's territorial integrity, asserting its position in various regional and international forums.

The visit aligns with King Mohammed VI's royal vision and international initiative. This initiative mainly focuses on facilitating access to the Atlantic Ocean for Sahel countries, reinforcing Morocco's role as a gateway to Africa. Furthermore, the visit extends Morocco's ongoing efforts to foster prosperity and unity across the African continent, positioning the nation as a pivotal player in regional development.

The delegation's itinerary includes an in-depth field tour in Laayoune, allowing diplomats to examine the region's developmental strides closely. This tour is meticulously planned to cover significant development projects and completed workshops. Among the sites on the tour are educational institutions, healthcare facilities, sports complexes, cultural landmarks, and tourism projects. These visits give the delegation a comprehensive view of the region's progress and the challenges ahead.

The tour is set to culminate with meetings with Sahrawi tribal leaders. These meetings are crucial as they offer the delegation firsthand insights into the local cultural and social dynamics. Such interactions are expected to contribute to a deeper understanding of the region's unique context and the aspirations of its people.

Overall, the visit of this high-level diplomatic delegation to Laayoune and Dakhla is a significant event that underscores the international community's growing interest and involvement in the affairs of Morocco's southern regions. It reflects the evolving geopolitical landscape and Morocco's pivotal role in the broader context of African development and international diplomacy.

Agencies

Beijing: Impenitent DPP stance puts Taiwan in danger

BEIJING

A Chinese mainland spokesperson yesterday warned Taiwan's Democratic Progressive Party over its impenitent stance on making provocations to pursue independence and stoking up confrontation across the Strait.

If the DPP continues down the old path of seeking "Taiwan independence" and confrontation, contrary to the will of the people, it will only further lead Taiwan into a more precarious situation, fairs Office, at a press conference held in Beijing.

"exert increased pressure on Taiwan through political, economic and military means" before DPP politician Lai Ching-te takes office as the new leader of the Taiwan

Earlier this month, Taiwan's leadership and legislature elections were held, with the DPP securing only 40.05 percent of the votes in the leadership election while losing its status as the largest and dominant political party in the new legislative body.

Chen stated that the election said Chen Binhua, a spokesperson results in Taiwan clearly demonfor the State Council Taiwan Af- strate the prevailing public sentiment favoring peace over war, development over decline, com-Chen made the comments in munication over estrangement, response to a media query con- and cooperation over confrontacerning rhetoric from the island tion. He added that the majority claiming that the mainland will of people in Taiwan aspire to see



enhanced cross-strait relations. **Cross-Strait cooperation**

The spokesperson also said the future implementation of the Economic Cooperation Framework Agreement, a comprehensive economic pact between the mainland and Taiwan, will be determined by the policies and attitudes of the DPP towards the mainland.

Chen said the agreement's whether the DPP authority can peace, stability and prosperity."

respond to the calls made by the people in Taiwan and take concrete measure to lift discriminatory trade restrictions against the mainland.

He made the remarks when responding to a media query regarding negative sentiments echoed towards the island's economy after DPP's Lai Ching-te won the Taiwan leadership election.

The spokesperson said it has been proven that good cross-Strait relations are conducive to Taiwan's development. He added that it has been proven that the ECFA is beneficial to Taiwan compatriots.

"Nobody hopes for good cross-Strait relations more than we do," said Chen. "We hope that Taiwan implementation also hangs on compatriots can all live lives of on mainland Meanwhile, young people from

Support for youth to study, work

Taiwan are welcome to pursue and fulfill their dreams on the Chinese mainland, Chen said.

The spokesperson said more work will be done to improve the systems, policies, and measures related to education, internships, employment, and entrepreneurship of Taiwan's youth on the

The mainland supports diverse exchanges and cooperation between young people on both sides of the Taiwan Strait, and will create better conditions and provide more support for young people from Taiwan to participate in cross-Strait exchanges and integrated development, said Chen.

Meetings on 'Zelensky's formula' ignore peace initiatives by Brazil, South Africa – Lavrov

WESTERN countries are not even considering initiatives on achieving a settlement to the Ukraine conflict put forward by Brazil and South Africa at meetings dedicated to Ukrainian President Vladimir Zelensky's so-called "peace formula," Russian Foreign Minister Sergey Lavrov noted.

"Another meeting of the Copenhagen platform on Zelensky's 'peace formula' has recently taken place [at the annual World Economic Forum] in Davos, where some of vour countries were represented," the top Russian diplomat said at the first meeting under Moscow's BRICS chairmanship of the intergovernmental group's "sherpas" (senior officials who represent their respective heads of state or government in preparing for a summit - TASS) and "sous-



sherpas" (other senior officials who assist the "sherpa" - TASS).

"After that, I held conversations with my colleagues from a number of our friendly countries, particularly discussing the role of the Global South at those meetings," he

"I said that our South African colleagues

had earlier put forward an idea that we discussed on the sidelines of the Russia-Africa Summit in St. Petersburg last July.

Brazilian President Lula [da Silva] also presented an initiative and discussed it with [Russian] President [Vladimir] Putin. I asked those who took part in the Davos meeting how much attention was being paid to these initiatives from global majority countries and the answer was: 'No attention is being paid at all. No one needs any initiatives from them." Lavrov noted.

According to the Russian foreign minister, an approach like this "indicates a total lack of respect and complete disregard for any opinion except one's own." "It is plain colonialism and imperialism; we've been through these historical phases before," Lavrov stressed.

China assists Cambodia in achieving mine-free goal by 2025

Zelensky's "peace formula"

While addressing the G20 summit via video link in November 2022, Zelensky put forward a ten-point plan to achieve peace, which did not take Moscow's position into consideration.

The document calls for, in particular, a total withdrawal of Russian troops bevond the 1991 border and the restoration of Ukraine's control over "the exclusive economic zone" in the Sea of Azov and the

Kremlin Spokesman Dmitry Peskov said later that Kiev was making statements about a peaceful solution without taking the actual situation into account and that Moscow did not see any progress in the peace process around Ukraine, which was why it would continue carrying out its special military operation. Agencies

India, Iran discuss development of cooperation between two countries

NEW DELHI

IRAN'S Ambassador to India Iraj Elahi, Union Minister of Ports, Shipping and Waterways Sarbananda Sonowal yestersday discussed the development of cooperation between India, Iran.

"H.E. Iraj Elahi ambassador of the Islamic Republic of Iran in New Delhi, met with H.E. Sarbananda Sonowal, Minister of Ports, Shipping and Waterways of India and discussed the development of cooperation between two countries," as per the Iranian Embassy in New Delhi's official handle on 'X'.

India-Iran relations span centuries marked by meaningful interactions. The two countries shared a border till 1947 and share several common features in their language, culture and traditions, as per the Ministry of External Affairs (MEA).

Both South Asia and the Persian Gulf have strong commercial, energy, cultural and people-to-people links, the

Recently, Iranian Foreign Minister Hossein Amir-Abdollahian hosted External Affairs Minister S Jaishankar in Tehran.

ANI

CAMBODIA is one of the countries with the most severe landmine problem in the world. The decades-long conflicts in the past century have left an estimated 4 to 6 million landmines and other unexploded ordnance in the country, mainly distributed in the border provinces near Thailand and Laos.

The landmine issue poses challenges to farming, accessing water sources, and road construction, hindering Cambodia's economic and social development. The impoverished population in rural areas, in particular, suffers the most from the dangers of landmines.

Over the past more than 30 years, the Cambodian government has been dedicated to clearing minefields and providing its people with a safe and healthy living environment. It has set a

goal to be mine-free by 2025. Over the years, Cambodia has made significant progress in mine clearance Force in Cambodia is covered by dense and assistance to victims. The total area cleared of mines has continuously expanded, and the capacity and expertise in mine clearance have also improved.

To support Cambodia in achieving its goal of becoming mine-free, China has engaged in comprehensive and extensive cooperation with Cambodia in the field of mine clearance.

Since 1999, China has provided mine clearance assistance to Cambodia through various means, including training courses, donation, providing mine detection equipment, and dis-

patching experts for on-site guidance. The minefield near the Training School for Multinational Peacekeeping Forces of Royal Cambodian Armed

vegetation and sprawling bushes. This place, a legacy of the Cambodian civil war dating back several decades, is a complex and highly dangerous minefield.

Chinese demining soldier Lin Rongchang, after clearing away the bushes, discovered a live artillery shell buried beneath the roots. He immediately reported the finding to his team leader, Wu Gaojian, and under Wu's command, he marked the unexploded ordnance.

This scene took place during the "Pure Homeland-2023" multinational joint demining operation in Cambodia in September last year. During this operation, the Chinese task force successfully cleared over 3,000 pieces of explosive remnants and destroyed 13 unexploded ordnances.

Last year, a three-month humanitarian demining training program sponsored by China was held at the Army Engineering University of PLA in Nanjing, east China's Jiangsu province, joined by 40 trainees from Cambodia and Laos.

The trainees received comprehensive instruction, ranging from theoretical knowledge to specialized skills, and from practical operations to simulated minefield drills.

Additionally, they learned to utilize new technological methods such as unmanned aerial vehicles for surveying minefields, robotic demining, and laserbased mine clearance.

They greatly benefited from this

training program, saying the Chinese instructors demonstrated solid expertise in demining and left a deep impres-

It is learned that the Army Engineering University of PLA has launched eight demining training programs for Cambodia and Laos so far, cultivating over 300 professional technicians in this field.

China and Cambodia have contributed to the international demining efforts through their cooperation. From 2021 to 2023, as the co-chairs of the ASEAN Defense Ministers' Meeting Plus (ADMM-Plus) Experts' Working Group (EWG) on Humanitarian Mine Action (HMA), China and Cambodia collaborated with more than ten countries in various forms.

During the "Pure Homeland-2023" joint demining operation, in particular, field joint demining and multinational joint demining training were conducted. Discussions were held to revise the draft version of an ASEAN standard operating procedure for demining and the draft version of a standard operating procedure for joint command centers. Activities such as a demining forum were organized as well.

According to reports, China has helped Cambodia clear more than 100 square kilometers of minefields, discovering nearly 78,000 landmines. This has benefited over 1.5 million local people.

A man in a village in Siem Reap Province, Cambodia noted, "I want to thank China for its assistance. The landmines in our village have been mostly cleared, and people can live their lives safely now!" **People's Daily**

All BRICS member countries benefit from organization's expansion – Russian diplomat

THE expansion of BRICS by five new member states since January 1 will benefit all countries belonging to the intergovernmental group and is contributing to building a more equitable, multipolar world order, Russian Deputy Foreign Minister Sergey Ryabkov(pictured), who serves as Russia's "sherpa," or high-level representative, within BRICS, said.

"In January 2024, five new countries - Egypt, Ethiopia, Iran, the United Arab Emirates and Saudi Arabia - became full members of BRICS. It is an honor for me to welcome you to the BRICS family. We believe that all our countries will benefit from this major step, which can easily be called a turning point in the history of our organization.

The expansion of BRICS will contribute to building a new, more equal and fairer, multipolar world order, which will reflect the reality of the international arena better and enable the developing world to be more assertive.

It will also enhance the role of countries with emerging markets and developing countries within the global decision-making process," the deputy foreign minister said at a meeting of the group's sherpas and sous-sherpas held under Russia's

Ryabkov reiterated Russia's commitment to preserving the BRICS spirit, ensuring continuity and consistency of cooperation within the group.

The BRICS group has expanded twice since its creation in 2006 by Brazil, Russia, India and China.

In 2011, South Africa joined the four founding nations. In August 2023, six more countries, including Argentina, were invited to become BRICS members at the conclusion of the Johannesburg summit.

However, Buenos Aires declined the invitation in late December of last year. Meanwhile, the remaining five new members - Egypt, Ethiopia, Iran, the United Arab Emirates and Saudi Arabia - became full-fledged members and fully joined in BRICS' activities on January 1, 2024.

'India managed inflation well, did not put burden on citizens'

NEW DELHI

THE government has kept the inflation under control despite global challenges and did not allow the burden on people to increase, President Droupadi Murmu said yester-

"The world has faced two wars and Covid-19 in the past few years. Despite the global crises, my government kept inflation under control across the country and did not put the burden on the citizens," the President said in her address to the joint sitting of Parliament.

Retail inflation in India in December 2023 was at 5.69 per cent. The retail inflation in India is in RBI's 2-6 per cent comfort level but is above the ideal 4 per cent scenario.

Barring the recent pauses, the RBI has raised the repo rate by 250 basis points cumulatively since May 2022 in the fight against inflation. Raising interest rates is a monetary policy instrument that typically helps suppress demand in the economy, thereby helping the inflation rate decline.

Besides intervention through monetary policy, the government also provided citizens with fiscal help including free food grains, subsidised cooking gas, and fertilisers.

The President said 2023 was a historic year for the country when it maintained the momentum to be the fastest-growing major economy.

"The year 2023 was a historic year for India when it grew the fastest among major economies despite global crisis. India grew about 7.5 per cent for two consecutive quarters," she said.

She said the government has been continuously working on making it easy to do business in India and creating a suitable environment.

"In the last 10 years, we have seen India move from fragile five to the list of top five countries. FDI has doubled...Today, more than one lakh start-ups have been incorpo-

rated," she added. The Indian economy grew 7.8 per cent and 7.6 per cent, respectively, during the April-June and July-September quarters of the current financial year 2023-24, thus remaining the fastest-growing major econ-

Her address, which lasted about 77 minutes, marked the start of be taken up. ANI

the Budget Session of Parliament. Subject to the exigencies of government business, the session will conclude on February 9.

This is President Murmu's first address in the new Parliament build-

"...This is my first address in the new Parliament building. This grand building has been built at the beginning of the Amrit Kaal. This has the fragrance of 'Ek Bharat, Shreshth Bharat'...This also has the resolve to honour democratic and parliamentary traditions. Besides this, it also has the resolve to build new traditions of the new India of the 21st century," Murmu said.

"I am confident that there will be meaningful conversation on policies, in this new building," she add-

"The achievements that we see today are the extension of the practices of the last 10 years. We heard the slogan of 'Gareebi Hatao' since our childhood. Today, for the first time in our lives, we see poverty being alleviated on a large scale."

Union Finance Minister Nirmala Sitharaman will present the interim Union Budget on Thursday.

The interim budget typically takes care of the fiscal needs of the intervening period until a government is formed after the Lok Sabha polls.

A day before the Session was set to start, Parliamentary Affairs Minister Pralhad Joshi, at an all-party meeting, said the Budget session will mainly be devoted to the financial business relating to Interim Union Budget for the year 2024-25 and discussion on the Motion of Thanks on the President's Address.

However essential legislative and other business may also be taken up during this session. The all-party meeting was attended by 45 leaders from 30 political parties.

He also informed that Supplementary Demands for Grants for the Year 2023-24 in respect of the Union Government will be discussed and voted on.

The presentation and discussion on the Interim Budget of the union territory of Jammu and Kashmir for 2024-25 along with Supplementary Demands for Grants of the Union Territory of Jammu and Kashmir for the financial year 2023-24 will also



The year 2023 was a historic year for India when it grew the fastest among major economies despite global crisis. India grew about 7.5 per cent for two consecutive quarters

Kenya's railway evolution over a century: A tale of awakening and development

"IT is not uncommon for a country to create a railway, but it is uncommon for a railway to create a country," Sir Charles Eliot, then commissioner of British East Africa, made the bold statement in 1903.

Eliot, "who initiated the policy of white supremacy in the British East Africa Protectorate (now Kenya)," according to the Encyclopaedia Britannica website, was referring to the meter gauge railway built by British colonialists in East Africa between 1896 and 1901.

The railway, emblematic of Western civilization's expansive reach, piped white settlers to the African continent in pursuit of adventure and colonial conquest and witnessed Kenya's awakening process and struggle for indepen-

There are those who praised it (the railway) as a key component in Kenya's birth, or we called the birth of a nation, and those who are more of saying that it played a role in colonizing Kenya," Dennis Munene, executive director of the China-Africa Center, told Xinhua in a recent interview.

"We're celebrating now our independence 60 years. And we will always continue to look behind on what happened. We are going to heal from the wounds and now push for Kenya to attain more development," Munene said.

EUROPEAN PARTITION OF

At the entrance of the Nairobi Railway Museum, the century-old railway, initially named the Uganda Railway after its destination, was displayed on a map of East

Built between 1896 and 1901, it started in the port city of Mombasa on the coast of the Indian Ocean and extended northwest to stop at Port Florence, now Kisumu, on the shores of Lake Victoria.

To understand the birth of the natic line. railway, it's necessary to mention



Chinese instructor Jiang Liping (R) and apprentice Horace Owiti walk past a train carriage on the Aombasa-Nairobi Railway in Nairobi, Kenya, May 23, 2023. Xinhua

cussed rules for colonizing and partitioning Africa, such as "effective occupation." Ironically, not a single African representative attended this decisive conference about Africa's fate.

A week before it closed, the Lagos Observer commented, "the world had, perhaps, never witnessed a robbery on so large a scale."

"Following the close of the conference, European powers expanded their claims in Africa such that by 1900, European states had claimed nearly 90 percent of African territory," wrote the Encyclopedia of Africa.

Russian revolutionary leader Vladimir Lenin pointed out in his 1917 book Imperialism, the Highest Stage of Capitalism that "when ninetenths of Africa had been seized (by 1900) when the whole world had been divided up, there was inevitably ushered in the era of monopoly possession of colonies and, consequently, of particularly intense struggle for the division and the redivision of the world.

"To tighten control over the "British East Africa," the British government laid a railway to control the entire Nile River basin originating

However, the project earned much resentment in the British parliament and media as its estimated cost of 5 million pounds was deemed exorbitant. British politician Henry Labouchere even wrote a poem mocking the railway as a "lu-

"Yet, in the eyes of the colonizers, it was all the Berlin Conference of 1884-1885. worth it. The construction of the railway was During the conference, Britain not only a step in the partition of Africa but and other Western powers dis- also a part of building the imperialistic colonial

system."Whatever power dominates Uganda masters the Nile, the master of the Nile rules Egypt, the ruler of Egypt holds the Suez Canal," wrote Charles Miller in his 1971 book The Lunatic Express: An Entertainment in Imperialism, from which the railway derived its well-known

BLOOD TAINTED "IRON SNAKE"

In the eyes of the local tribes, the Lunatic Express was an "Iron Snake." An ancient tribal prophecy said the iron snake would someday cross their land and be a bad omen, creating trouble as it went. In the main exhibition hall of the museum, a row of wood-framed photographs reproduces the birth of the "Iron Snake":

British engineers and officers in helmets, uniforms and riding boots standing on the roof of the locomotive, surrounded by ragged, barefoot

The railway's construction was far more complex than the British had imagined, while the actual cost of life was immeasurable. Without the assistance of machinery, the 931 km-long railway was built by workers holding simple tools. Supplies such as construction materials and fresh water had to be transported from

Man-eating lions wandering in the savanna, tropical diseases like malaria and attacks by locals resisting the "Iron Snake" invasion all became the Death Reaper.

According to the museum, 2,493 workers had died by the time the railway was completed or four deaths for each mile of track laid. This

would probably surprise the British noblemen who later boarded the trains to chase fun as depicted in railway advertisements in the 1920s, one of which bid East Africa the "winter home for aristo-

"Setting foot on the African continent, the settlers aspired to turn the vast fertile land of Kenya into a "white man's paradise," racing horses and hunting on the rolling green hills and lush forests.

They also established plantations of cash crops such as coffee and tea to process and sell in Europe.

Local pastoralists, such as the Maasai, were affected the most by the colonial expansion, and their resistance was brutally suppressed. In her book Moving the Maasai: A Colonial Misadventure, British author Lotte Hughes describes how many Maasai were forcibly moved into two reserves and robbed of the best part of their land. It was the same fate for the Kikuyu, another prominent tribe in the region.

This colonial economy has left a lasting impact on Kenya, and the pain is still felt. In 2022, a group of Kenyans filed a case against the British government at the European Court of Human Rights over colonial-era land theft, torture and mistreatment, claiming that the local tribes from Kericho county were forcibly evicted in the early 20th century from their ancestral lands, a major teagrowing region farmed today by large multinationals.

"The UK Government has ducked and dived, and sadly avoided every possible avenue of redress," said the group's lawyer Joel Kimutai Bosek."There is blood in the tea," said Godfrey Sang, a historian whose grandfather's land was doled out to white farmers.

Xinhua

Over the past seven years, it has directly or indirectly created over 3,000 jobs and benefited more than 150 local smalland medium-sized enterprises through subcontracting.

Farhana Paruk, a senior executive at the Gordon Institute of Business Science at the University of Pretoria in South Africa, noted that Chinese automotive investments in South Africa have effectively stimulated local employment. Additionally, Chinese vehicles are better suited to the market. leading to an increase in brand value.

The rapid development of the Chinese automotive industry, particularly in the field of electric vehicles, offers valuable lessons for the South African automotive sector to learn from, she added.

Paul Zilungisele Tembe, a senior researcher with the Thabo Mbeki African Leadership Institute at the University of South Africa, said that South Africa has a relatively well-established foundation and marketing network of the automotive industry, and is actively attracting foreign investments to achieve industri-

automotive Chinese brands can leverage the South African market to expand their presence in more regions globally, leading to mutual benefits and win-win outcomes, he

al upgrading.

People's Daily

China, Africa see broad cooperation prospects in automotive industry

More and more Chinese cars are appearing on the streets of South Africa, such as Haval series of Great Wall Motors (GWM), Rubik's Cube of Beijing Automotive Group Co., Ltd. (BAIC) and Tiggo 5X of Chery.

According to recent statistics released by the National Association of Automobile Manufacturers of South Africa, the cumulative sales of Chinese vehicles in South Africa exceeded 22,000 units in the first three quarters of 2023. Currently, two Chinese car brands rank among the top 10 in the country in terms of sales volume.

South Africa is the largest automotive market in Africa. An insider said that Chinese vehicles offer good value and provide local consumers with more choices. More Chinese automakers are investing in South Africa, establishing factories, and gradually gaining a foothold, contributing to the overall rapid development of the South African automotive industry.

"Three generations of my family are owners of GWM vehicles, from sedans to pickups and to SUVs. We are loyal fans of Chinese vehicles," said Thomas Walkford from South Africa.

"The GWM vehicles offer perfect durability and comfort, with a remarkable advancement in technological features. The performance of my recently purchased Haval H6 is beyond all my expectations," Walkford noted.

"That's awesome! This car has an interior design inspired by an aircraft cockpit, with hidden door handles and distinctive headlight design that makes it easily recognizable on the streets," said a young South African named Elvin, who's a fan of the BAIC Senova X55, which was honored as the Compact Family Car of the Year in South Africa last year.

In 2023, Chinese vehicles have consistently received accolades in the South African Car of the Year Awards and the Festival of Motoring in Johannesburg. During the 15th BRICS Summit held in Johannesburg last year, models of Chinese brands such as GWM, BAIC, and Chery were chosen as official vehicles.

In recent years, the overall quality of Chinese automobiles has significantly improved, leading to increased acceptance among South African consumers.

Andlye Durmanzwini, a South African car dealer, said African consumers value good performance and low fuel consumption, reliability, as well as compre-



Local employees assemble vehicles in a workshop of the Coega assembly plant of Chinese automaker FAW in South Africa. (People's Daily/Zou Song)

hensive after-sales services and easily accessible spare parts. "It is rare that most Chinese brands possess all of these characteristics," he said.

In 2023, an off-road pickup truck of GWM won the "best pickup of the year" award in South Africa. Li Qiang, general manager of GWM South Africa, noted that Chinese automotive brands are increasingly focusing on product quality, emphasizing vehicle features and suitability, which is a key reason for gaining trust from

Chinese commercial vehicles are also favored in the South African market. Larry Tao, who drives a medium-sized bus in Johannesburg, bought a vehicle manufactured by BAIC Foton five years

"This Chinese vehicle was reasonably priced, has sufficient power and low fuel consumption, and performs well on uphill and downhill terrains. The passengers are also very satisfied with it," Tao said, adding that he has recommended Chinese vehicles to fellow drivers. By the first half of 2023, the Coega assembly plant of Chinese automaker FAW in South Africa had sold over 15,000 trucks, and secured the largest share in the South African truck market in the first quarter.

Hiraaz Kalman, who owns a transportation company that operates freight services between South Africa and Mozambique, said that FAW trucks are covered by special paints so that they can adapt to the humid coastal climate, resulting in durable bodies and higher resale value.

In the facility of BAIC in South Africa's Coega Special Economic Zone, multiple batches of local employees have become proficient in the production process under the guidance of Chinese workers.

This facility is the first overseas vehicle production plant of BAIC. With a total investment of \$226 million, it aims to become a global production and export base focusing on South Africa and radiating Africa, Europe, the Middle East, Latin America, and other regions.

NBC Premier League promises a season of captivating encounters

By Correspondent Seth Mapoli

OOTBALL fever is gripping Tanzania as Mainland Tanzania's NBC Premier League gears up for an exciting return.

Fans, still buzzing from the recent 2023 Africa Cup of Nations taking place in Ivory Coast, are eager to see their beloved teams back on the pitch, eager to fill the void left after Tanzania's national team's bittersweet performance.

Though Tanzania fell short of the knockout stages, fans are already looking forward to the domestic scene.

Despite their group-stage exit, marked by a goalless draw with DR Congo and a fourth-place finish, the focus has shifted to the Tanzania mainland Premier league.

Tanzania Premier League Board Chief Executive Officer Almasi Kasongo's recent announcement has further fuelled the anticipation, emphasizing an adherence to league regulations.

Kasongo's assurance that matches will only be postponed if teams have at least three national team players absent is a welcome relief.

With no NBC Premier League team currently facing such circumstances, the league looks set for a smooth and uninterrupted run, much to the delight of fans yearning for the return of local football action.

This imminent return promises to bring joy and a renewed sense of excitement to Tanzanian football enthusiasts.

With the AFCON dust settling and the NBC Premier League on the horizon, prepare for a season brimming with captivating matches, passionate rivalries, and the thrill of witnessing their favorite players compete for glory.

The return of the NBC Premier League is almost here, and with it comes a fresh wave of footballing intense and passionate feelings ready to sweep the nation.

It is time to put on your team colors, chant your loudest cheers, and let the beautiful game captivate vou once again.

The Tanzania Premier League is in the midst of an exciting season, with Azam FC currently leading the way. However, the race for the title is far from over, with Yanga and Simba SC hot on their heels.

Azam FC is flying high at the top of the table, with 31 points from 13 games, and is positioned comfortably at the top, boasting 10 wins, one draw, and two losses

They have been clinical in front of goal, scoring 35 goals in the process. Their attacking trident of Prince Dube, Feisal Salum, and Kipre Junior has been particularly impressive, with all three players having over five goal involvements each.

Salum has 12 goal involvements, Dube has eight goal involvement, and Kipre Junior with 10 goal involvement.

Yanga is hungry for success as the club, now sitting second, is just one point behind Azam FC.

The Jangwani Street club has not secured any draw so far in this season's NBC Premier League encounters but has still managed to pick up 30 points from their 11 games.



Simba SC defender Henock Inonga (L) attempts to clear the ball against Yanga's midfielder Stephane Aziz Ki as the clubs locked horns in the 2023/24 NBC Premier League tie at Benjamin Mkapa Stadium in Dar es Salaam on November 5 last year. Yanga won 5-1

Having secured 10 wins and suffered just one defeat, they are a defensively solid team, having conceded only six goals so far.

However, they will need to start converting more of their chances if they want to defend their championship and challenge for the title once again.

Simba SC is one of the most successful teams in Tanzania football history, but the squad has found itself struggling this

The Msimbazi Street club is currently placed third but is already eight points behind league leader Azam FC.

Simba SC occupies third place with 23 points from 10 games, showcasing the club's resilience with seven wins, two draws, and one loss.

They have been hampered by inconsistency, but they still have the potential to turn things around Under the guidance of head coach Abdelhak Ben-

chikha. The race for the top four is also heating up, with Kinondoni Municipal Council FC, Singida Fountain Gate FC, and Coastal Union

all in contention. The fight to avoid relegation is also tight, with Ihefu FC, Kagera Sugar, Mtibwa Sugar, and Mashujaa FC all fighting to avoid the

Kinondoni Municipal Council FC, under the guidance of head coach Abdihamid Moallin, is currently experiencing its most successful season.

The Kinondoni club is sitting fourth on the league log after participating in 14 games.

The team's performance includes five victories, six draws, and three losses, resulting in a

total of 21 points.

The competition for the coveted top four spots is fiercely contested, with Singida Fountain Gate FC closely trailing in the fifth position, boasting 20 points from their 14 games. The club's record stands at five wins, five draws, and four losses.

A slim one-point gap separates Singida Fountain Gate FC from Coastal Union, holding the sixth position with 19 points after 14

Coastal Union's campaign comprises five wins, five draws, and four losses, highlighting the tight race for supremacy in the stand-

Further down the table, the battle to avoid relegation heats up. Newly-promoted Mashujaa FC continues to struggle, collecting only nine points from 12 games (two wins, three draws, and seven losses).

Mtibwa Sugar languishes at the bottom with a meager eight points from 14 games, marred by 10 losses, two draws, and only two victories.

The NBC Premier League is on the rise, and the current season is one of the most exciting in recent memory.

With so many teams in contention for the title and the relegation race just as tight, there is plenty to keep fans interested until the end of the season.

The current season unfolds with the remarkable emergence of young talent, featuring standout performances from players such as Pascal Msindo of Azam FC, Clement Mzize of Yanga, and Ladack Chasambi, Simba SC's recent addition from Mtibwa Sugar.

These rising stars have left an indelible mark, contributing to the vibrancy of the league.

Adding to the excitement, the influence of foreign coaches introduces a captivating dynamic to the NBC Premier League.

Key figures in this coaching landscape include Youssouph Dabo of Azam FC, Miguel Gamondi of Yanga, Abdelhak Benchikha of Simba SC, Moallin of Kinondoni Municipal Council FC, and Goran Kopunovic of Tabora United.

The strategic battles they wage on the pitch promise an engaging spectacle, fueling the competition in Tanzanian football.

As the league experiences an upward trajectory, the current season shapes up to be one of its most thrilling chapters.

The infusion of both young talent and seasoned international coaching expertise creates an intriguing blend of skill and strat-

Fans can anticipate an exhilarating finale, with each team vying for success and the title.

Amid this football fervor, the NBC Premier League stands as a testament to the growing prominence of the sport in the region.

The accomplishments of the young players and the strategic prowess of foreign coaches underscore the league's rising status, promising a compelling narrative for followers and enthusiasts alike.

With much at stake and a palpable sense of competition in the air, the conclusion of this season is destined to be a nail-biting af-

The NBC Premier League's journey unfolds with anticipation, offering fans an enthralling spectacle and leaving a lasting impact on the history of Tanza-

nian football.

AFCON surprises, rebounds and Hakimi penalty loss as icing to tournament blues

SPORT

By Correspondent John Kimbute

Guardian

BOTH the first and second rounds of the Cup of African Nations finals this year have been either enthralling or upsetting depending on a viewer's expectations, but on the whole totally unexpected. Even South Africa, which was by and large written off in early stages of the tournament by none other than their most respected coach, Pitso Mosimane, who saw little to be proud of when Bafana Bafana took to the pitch for their first encounter, and were 2-0 by fairly well rated Mali.

Like it was the case for Taifa Stars after their sobering 3-0 defeat battling the Atlas Lions, the South African side rebounded, and in style, hitting neighbours Namibia 4-0.

From then on the side has been on its way up and in the round of 16 brought about the biggest upset so far in the tournament, hitting World Cup semifinalists and North Africa's last hope, Morocco 2-0 in regulation time.

With their exit, the remaining part of the tourney is all Sub-Saharan and pundits were trying to make head and tail out of the situation, at times with rather bewildering formulations why star-studded sides with players in UEFA circuit dominating had left the tournament, and those with players appearing for continental sides were doing better. Still the formulation is inadequate, as those who remain have plenty of UEFA circuit players.

In other words there is no revolution in soccer where players in AFCON that appear for local or at least continental leagues are more familiar with 'African soccer' than those who play in Europe, as some pundits were trying to make a visible impression in that

Yet there ought to be explanations why upsets of a bewildering sort were produced, and we may not have seen the end so far, despite that there will be no huge surprises as even with sub-Saharan sides, a few of the more prominent sides were routed, from Ghana and Cameroon to finish with Senegal. Who beats who in South Africa vs Cape Verde will be a tussle of betting scenarios, not of fans.

Some pundits have been making plenty of hay out of how various African countries have put up youth programmes and followed up with youth sides that did very well, and seeking to make this situation as contrasting with our own, which is inaccurate.

Within the region it is Uganda that has been the dominant power in soccer, as well as Kenya who were their perennial rivals during the now defunct East African Challenge Cup that started losing flavor when it started bringing in too many guests to make it a regional tourney. It lasted for quite a few years but failed to consolidate as the continental body added new events like that of 'home-based players,' stifling other shows.

In that sense the fact that Tanzania was defeated by a spirited Uganda in carried the burden, with fellow superthe qualifying stages at the Benjamin stars sidelined.

Mkapa and then took for granted the return match, it is clear we have also made advances. Anyone familiar with the background of those coming from Europe and in the side that went first to Egypt for preliminary preparations and then flew to the Ivory Coast will know that they are mostly youths brought up in local academies and finding their way outside.

There are of course those with European nationalities and here the best known is Yusuf Poulsen, who failed to be accepted in Taifa Stars and has regularly appeared for the Danish national team.

The way South Africa rebounded in the tournament was comparable to the way Tanzania made a comeback, even as brushing aside its other weaknesses was more problematic.

Zambia were not expecting a particularly spirited show from Tanzania and thus lost the first half, put to a one goal down at the breather, but then Tanzania moved from competition to satisfaction, losing the tempo of the game even as Zambia were a player less. It reflected the rule that on a one to one basis they have a better national side then ours but first half overconfidence let them down, and surprisingly our drilled neighbours DRC weren't better prepared than Zambia; we forced a draw.

On the day DRC met Egypt for their round of 16 encounter, those providing match background on DSTV had occasion to reflect on how badly DRC played against Tanzania, which implied that they wouldn't have much chance against the Pharaohs, even as talismanic striker Mohamed Salah was on the stands with injury.

Exactly the opposite happened as DRC was on a rebound, stopped the seven times winners of the tourney from scoring but one goal, pushed them to such frustration as to commit punishable errors leading to a red card. The deficiency ensured that there was no final minutes' comeback permitting victory, as was earlier the case with the Zambians.

Yet it was the penalty loss by Achraf Hakimi in the battle with the gallant South Africans that settled issued that at times there is 'a hidden hand of providence' that decides who emerges happier in a tourney It is an observable rule that when a penalty is to be missed that will take a team out of a tournament, fate gives the most gifted player in the side, or one who has done most to bring it where it stands, with the burden of a penalty loss.

For Morocco it was Achraf Hakimi, who turns out for famed Paris |Saint-Germain and easily the most noticeable player in the side. To add to grief and lessen the hurden for Hakimi, Manchester United defender and Morocco playmaker Soufian Amrabat was red carded for a careless foul, while ex-Chelsea winger Hakim Ziyech was unavailable with injury. Hakimi



Achraf Hakimi (R) is consoled by his Morocco teammate Amine Harit after missing a crucial late penalty in his team's 2-0 defeat to South Africa. Agencies

Army teams to lock horns in strange Arusha derby

By Correspondent Marc Nkwame, Arusha

ARUSHA is expected to host one of the strange soccer derbies when two army teams from Monduli District will face each other in the city on Saturday.

Taking place at Sheikh Amri Abeid Stadium, along Colonel Middleton Road, the derby is part of the ongoing NBC Champion-

ships League events in the region. The match can be called a triple derby because the teams, TMA Stars and Mbuni, are both from

Arusha Region, but again the two clubs are based in Monduli District and they are both affiliated with the Tanzania People's Defence Forces (TPDF).

Mbuni Football Club of the Monduli TPDF base, is currently placed fifth in the league with 36

Kengold of Mbeya tops the NBC Championships League in the first position with 43 points while the second position goes to Biashara FC from Mara with 40 points.

Pamba FC of Mwanza is in the third position also with 40 points

while the TMA Stars from Arusha hard for the forthcoming weekranks fourth with 37 points.

Mbuni, with 36 points, is in the fifth position just one slot below its sibling from Tanzania Military Academy (TMA) in Monduli.

And now Mbuni will face TMA Stars during the derby to be played at the Sheikh Amri Abeid Stadium in Arusha City on Saturday.

TMA Stars, which use the stadium as their base, will be the hosts of the derby. The TMA Stars head coach, Maka Luis, says they were already in Arusha and practicing

end derby.

"We are taking the match very seriously and promise fans that they should brace for more winnings," he said.

On his part, the Mbuni FC coach, Leonard Budeba, boasts of being in a much better position to trash their opponents next Saturday.

"We do respect the TMA but we are going to show the team a few tricks to their surprise," he said, adding that all they need at the moment is just a few more points for them to be on the fast track.

Thrill, drama and suspense as Africa Cup of Nations reaches quarter-final stages

ABIDJAN

AFTER a week of thrill and drama that saw hosts, Cote d'Ivoire stage one of the biggest comebacks in the competition, the stage is now set for the Quarter-final phase of the TotalEnergies CAF Africa Cup of Nations Cote d'Ivoire 2023.

The Quarter-Finals will be played between Friday, 02 February 2024 and Saturday, 03 February.

All the eight remaining countries that will contest the Quarter-Finals have been confirmed with South Africa booking the last spot after eliminating FIFA World Cup semi-finalists, Morocco in a drama-filled match in San Pedro.

The 34th edition of Africa's biggest football spectacle has been nothing short of exceptional, thanks to the quality of football, unexpected twists and turns, and of course the passionate supporters of the African game that have come out in their large and colourful numbers across the five host cities in Cote d'Ivoire.

Three-time champions, Nigeria face Angola in the first quarter-final fixture on Friday, 02 February at 17h00 before the Democratic Republic of Congo, who are in search of their third TotalEnergies CAF AFCON title, face a resilient Guinea in the late evening Kick off at 20h00.

On Saturday, O3 February, hosts Cote d'Ivoire, still breaming with confidence, will come against a formidable Mali side who have been dominant in the competition.

At 20h00, Cape Verde, one of the sensations in this event, take on South Africa.

TotalEnergies CAF AFCON Cote d'Ivoire 2023 Quarter-Finals Fixtures:

Tomorrow, 02 February

17h00 GMT | Nigeria v Angola 20h00 GMT | DR Congo v Guinea

Saturday, 03 February

17h00 GMT | Mali v Cote d'Ivoire 20h00 GMT | Cape Verde v South Africa CAFOnline

Ivory Coast 'not getting excited' after knocking out Senegal, says Emerse Fae

ABIDJAN

IVORY Coast caretaker boss Emerse Fae says his side will not dwell on their win over Senegal and can lift the 2023 Africa Cup of Nations trophy.

The Elephants were underdogs against the defending champions after two defeats in the group phase. But the hosts, who only advanced to the last 16 because of other results, stunned the Teranga Lions on penalties.

"We're definitely not going to get excited," said Fae. "We are going to savour the win and get back to work."

The 40-year-old added: "We have come so far. We are going to continue to work on our solidity. We need to keep this state of mind which will give us the strength to perhaps go for the title."

Jean-Louis Gasset started the tournament as Ivory Coast coach but was sacked following a 4-0 thrashing by Equatorial Guinea which was their heaviest ever home defeat and left their hopes of knockout football hanging by a thread.

Morocco's win over Zambia ultimately sent them through as one of the four best third-placed teams from the six groups, and Ivory Coast then failed in a bid to re-appoint Herve Renard for the remainder of the campaign.

Fae will now lead the Ivorians when they face Mali in the last eight on Saturday (17:00 GMT) after the Eagles beat Burkina Faso on Tuesday.

Former Nantes, Reading and Nice midfielder Fae had been Gasset's assistant but his daunting debut in charge of a first team was a tough challenge which forced him to sacrifice his usual sleep

"I'm not going to lie to myself - it was a very long day," said the former international. "I didn't manage to take my daily nap because I was thinking about all of the scenarios that could happen in the match.

"The pressure is there when it's a round of 16 match against the holders, who are one of the favourites. But it's a positive pressure that I ultimate-

Fae's tactical and psychological work with the team during five "difficult" days of preparation

Franck Kessie levelled from the spot in the 86th minute against Senegal as part of a much-improved display before he then struck the decisive penalty to seal a 5-4 shootout win after Moussa Niakhate missed for the Teranga Lions.

"We devoted the first two days to concentrating on ourselves and regaining a little confidence, a

little pep," said Fae. "To bring back confidence, you have to rediscover the basics of football. The sessions were intense and the players had to draw from the bottom of their reserves - and that brought its fruits.

South Africa shock Morocco after Hakimi penalty miss, Mali through



Mali's Lassine Sinayoko, left, scores his side's second goal during the African Cup of Nationjs round of 16 soccer match between Mali and Burkina Faso, at the Amadou Gon Coulibaly stadium in Korhogo, Ivory Coast on Tuesday. AP

ABIDJAN

OROCCO became the latest giants to be toppled at a shock-filled Africa Cup of Nations when they fell 2-0 to South Africa on Tuesday, while Mali also booked a quarter-finals place.

Evidence Makgopa and Teboho Mokoena scored in the second half for Bafana Bafana, who once again proved a bogey team for the Atlas Lions, whose Achraf Hakimi missed a penalty.

Since becoming the first African side to reach the World Cup semi-finals in Qatar two years ago, Morocco have lost two of 13 matches, and both defeats were inflicted by South Africa.

The shock last 16 result in the

muggy Ivory Coast coastal city of San-Pedro came after Mali overcame Burkina Faso 2-1 in Korhogo with Lassine Sinayoko scoring what proved the key

Morocco join defending champions Senegal, Tunisia, Algeria, Cameroon and Burkina Faso as teams ranked among the top 10 in Africa heading home early.

On Saturday, South Africa will face Cape Verde in Yamoussoukro after hosts Ivory Coast and Mali clash in Bouake.

In the other quarter-finals, Victor Osimhen-inspired Nigeria face Angola and the Democratic Republic of Congo meet Guinea on Friday.

South Africa, Ivory Coast, Ni-

conquer Africa for the first time. While Morocco, thanks to their World Cup heroics, were

favoured to eliminate South Af-

rica, two factors suggested there

was a chance of a shock. South Africa had won two and drawn two of five previous Cup of Nations meetings with Moroc-

co from 1998. And despite being an African powerhouse for decades, Morocco have consistently flopped at the Cup of Nations since their lone triumph 48 years ago.

Coach Walid Regragui called the repeated failures an "African curse" and the former national team full-back saw clinical South Africa pull off a deserved victory.

Makgopa stayed just onside to geria and DR Congo are former fire Bafana in front on 57 minchampions while the other four utes and Morocco squandered title contenders are hoping to a great late chance to equalise

when Hakimi fired a penalty against the crossbar and over. - Red card -

A foul on Mokoena by Manchester United midfielder Sofyan Amrabat led to a VAR review that ended with a straight red card as he was the last defender.

Set-piece specialist Mokoena fired the free-kick past Yassine Bounou and high into the net at the near post.

Sinayoko scored his third goal at the Cup of Nations as Mali reached the quarter-finals for the first time since 2013 by defeating Burkina Faso 2-1 in Korhogo earlier on Tuesday.

An early Edmond Tapsoba own goal got Mali off to a great start in the 1ast 16 tie and Sinayoko doubled the lead just after half-time.

Captain Bertrand Traore re-

duced arrears from a penalty for Burkina Faso, who had the ball in the net again only for Issoufou Dayo to be ruled offside.

Victory was a welcome change of fortune for Mali, who have had two first round and two last-16 exits since finishing third in South Africa 11 years ago.

"It was a really tough match against a good side. We had to work extra hard, but I am glad we eventually got the result," said Sinayoko.

"We can celebrate this victory while keeping at the back of our minds that there is still a lot of work ahead."

The match in the northern Ivorian city kicked off in 36 degrees Celsius (97 Fahrenheit) heat and Mali needed only 133 seconds to score the second fastest goal in the tournament.

A powerful Amadou Haidara header off a cross rebounded off the post, struck the left foot of Tapsoba and rebounded into the net for an own goal.

Watched by Confederation of African Football (CAF) president Patrice Motsepe from South Africa, the football rarely excited the almost-capacity 19,154 crowd until the half-hour mark.

Then, Sinayoko stung the fingers of goalkeeper Herve Koffi with a hard close-range shot that was parried.

Mali went two goals ahead two minutes into the second half as Sinayoko broke clear of Tapsoba and beat Koffi with an angled shot. But the lead was halved on 57 minutes when Boubakar Kouvate handled a cross and Traore converted his third penalty of the tournament as Mali goalkeeper Djigui Diarra dived the wrong way.

Long-serving defender Dayo thought he had levelled in the final minute of regular time by heading a free-kick past Diarra, but was ruled offside.

Hakimi misses penalty as South Africa knock Morocco out of 2023 Cup of Nations

ABIDJAN

ACHRAF Hakimi missed a vital late penalty as much-fancied Morocco became the latest heavyweight casualty of the Africa Cup of Nations on Tuesday, suffering a shock 2-0 defeat to South Africa in the last 16.

Evidence Makgopa gave South Africa the lead just before the hour mark in the Ivorian coastal city of San-Pedro, but Morocco had the chance to draw level five minutes from time from the penalty

Saint-Germain Paris star Hakimi squandered the opportunity, sending his kick off the top of the bar and over, before Morocco's misery was compounded as Sofyan Amrabat was sent off in stoppage time and Teboho Mokoena scored South Africa's second from the resulting free-kick.

Bafana Bafana through to a quarter-final on Saturday in Yamoussokro against tiny Cape Verde, who have been one of the surprise packages of the tournament so far.

"We came here with the first aim of getting out of our group," said South Africa's Belgian coach Hugo

"We were delighted to ther when you come up cult.

against Morocco.

"On Saturday we will once again be playing against a dangerous team and we can't make the mistake of underestimating them," he added of Cape Verde. Meanwhile Morocco,

World Cup semi-finalists in 2022, add to an evergrowing list of the continent's biggest names to have been knocked out of this Cup of Nations, 24 hours after champions Senegal were eliminated on penalties by hosts Ivory Coast.

Africa's top-ranked side were hoping to follow up their remarkable run to the last four in Qatar just over a year ago by winning their second AFCON title, 48 years after their

Instead they go the same way as Senegal, Tunisia, Algeria and Egypt in being knocked out, meaning none of the five top-ranked African nations will be present in the quarter-finals, as well as none of the four semifinalists from the last edi-

"We are very disappointed because we came here with the ambition of winning," admitted Morocco coach Walid Regra-

"Going out so early was do that but you can't be not in our plans but this certain of going any fur- competition is very diffi-

"I take responsibility for everything that has happened. I never hide. Today I have failed," he added.

- Mokoena stars -

A South Africa side featuring eight players from the country's leading club Mamelodi Sundowns in their starting line-up took the lead in the 57th minute.

Themba Zwane released Orlando Pirates striker Makgopa, who finished past Morocco goalkeeper Yassine Bounou.

Yet a Morocco team missing the injured Hakim Ziyech and Sofiane Boufal were given a glorious chance to equalise late on.

They appealed loudly for a penalty when an Ayoub El Kaabi shot from point-blank range smashed into the arm of

South African defender but he failed to convert Mothobi Mvala.

ou stadium in San Pédro, Ivory Coast on Tuesday. AP

The Sudanese referee initially waved play on before awarding the penalty after being called across to review the incident. Up stepped Hakimi, the

runner-up to Nigeria's Victor Osimhen for the most recent African foot- er charged towards the baller of the year prize,

from the spot. Morocco were then re-

Morocco's Achraf Hakimi (right) fails to score from a penalty kick during an Africa

Cup of Nations round of 16 football match against South Africa at the Laurent Pok-

duced to 10 men in the second minute of injury time as Amrabat of Manchester United was dismissed for a last-man challenge on Mokoena as the South Africa midfieldpenalty box.

Amrabat was initially given a second yellow, a punishment that was upgraded to a straight red following a review.

The excellent Mokoena, one of the Sundowns contingent, then converted the resulting free-kick to finish off Morocco once and for all.

AFP

by David Chikoko



Guardian www.ippmedia.com

Coach Gamondi says Yanga Federation Cup game felt like a warm-up

South Africa shock PAGE 19 Morocco after Hakimi penalty miss, Mali through

Mtibwa Sugar 'up for the fight' ahead of decisive period

By Correspondent Michael Mwebe

MTIBWA Sugar feel a crunch period in their season has come at the perfect time as they resume their NBC Premier League campaign by welcoming Ihefu.

It is a decisive period in their topflight campaign as they look to push out of the relegation zone places and prove they are capable of beating sides above them in the table.

They are rock bottom in the 16-team table having recorded eight points from 14 games so far.

The Turiani-based side find themselves five points from safety, trailing Mashujaa, Kagera Sugar

More worryingly is the fact that both Mashujaa and Kagera have games in hand as the league approaches the halfway mark.

Despite their poor run of form, and being on the end of a couple of hefty defeats, Mtibwa Sugar remain positive they will improve, especially after changes made to the squad during the December-January transfer window.

The mini-transfer window opened on December 15 and closed on January 15, giving clubs the opportunity to boost their squads ahead of the second half of the season.

During the window, Mtibwa Sugar, under head coach Zuberi Katwila, made wholesale changes to

their playing squad. Club spokesman Thobias Kifaru confirmed they have signed new players who they believe will dra-

matically change their fortunes. "We will do well in the second part of the NBC Premier League campaign. We have signed well during the mini-transfer window. We added about ten players, including foreign stars as well as a goalkeeper from the Netherlands, whom we brought to add strength needed for Mtibwa Sugar

league survival," he said. Despite the exit of Ladaki Chasambi, who was one of the few bright stars in the Mtibwa Sugar team this season, Kifaru is adamant they have replaced him with an equally good player.

"We have looked for a replacement, someone with the same ability as Ladaki Chasambi. So we have no worries with Ladaki's exit. He bought out his contract to become a free agent and after talking with him, we agreed to his wishes," he added.

Among the new arrivals at Mtibwa Sugar are centre-back Laurent Alfred, Burundian goalkeeper Justin Ndikumana from Coastal Union, striker Charles Ilanfya from Ihefu, and winger Rashid Juma from Ihefu.

Mtibwa Sugar will welcome Ihefu to Manungu Complex on February 12 hoping to achieve backto-back wins for the first time this season before a trip to Dar three days later for a reunion with Chasambi and his Simba side.



OLDERS Young Africans sealed their place in the Federation Cup third round with a 5-1 demolition over non-league side Hausung FC at Chamazi Complex on Tuesday.

By Correspondent Michael

First-half goals from Jonas Mkude, Mahlatse Makudubela. Clement Mzize ended anv hopes of a giant-killing.

Mzize added a fifth in the second half to complete his hat trick and extend Yanga's lead. Hausung striker Tonny Jailos netted a late consolation goal to end the tie on a positive note for the visitors from Njombe.

Young Africans boss Miguel Gamondi named a strong side for Tuesday's clash, with all senior players named in the starting XI and Shekhan Khamis, 18, making his competitive debut.

Hausung, who play in the fourth-tier of Tanzanian football, were one of the few nonleague sides still in the competition entering the second round.

The hosts were stifled by their determined visitors until the 19th minute when Mkude opened the scoring when he unleashed a rising shot into the net.



Young Africans midfielder Pacome Zouzoua fight for the ball with Hausung FC players during their Federation Cup third-round match at Chamazi Complex in Dar es Salaam on Tuesday. PHOTO: COURTESY OF YOUNG AFRICANS

Skudu dented Hausung's hopes of a Federation Cup upset with a simple tap in when the ball fell to him in front of an empty.

Mzize added a third from close range on 26 minutes.

Things went from bad to worse for Hausung when Mzize scored his second of the day after six minutes. He added a fifth after the restart to complete his hat trick.

In his post-match press, Gamondi expressed his satisfaction with the performance

of his players, noting this was like a warm-up to get them ready after the resumption of the campaign.

"For us, it was like a warmup for the upcoming tough fixtures. We missed all the players who play in the national team but it was good for giving opportunities for everybody to start getting ready. Some players played 60 minutes, 30 minutes for players who came back from injuries.

"It was good for new players like Shekhan to get the op-

portunity to gain experience. I am happy with that and am now waiting for players from the national teams to come and restart the season. We will restart the season as we finished," he said.

He also spoke about the tight schedule ahead that will see them play a minimum of eight games in February.

"It is not pressure. It is tiring. You can't recover well but I think almost all teams will go through the same. Simba and us have games in hand so we will play more than the other teams. It is not ideal but it is like that.

"It is tough, especially here travelling is not easy. But it is football, we need to be ready. All the players need to be ready to play when the team needs them and sometimes we have to make rotations for the players to recover," he added.

Wananchi head to Bukoba on Friday to take on hosts Kagera Sugar as they aim to reclaim the top spot from Azam in the NBC Premier League.

Premier League giants brace for intense title battle with tight February fixture

By Correspondent Seth

AZAM FC currently lead the NBC Premier League standings by one point over defending champions Young Africans as the battle for the top spot is set to resume this month with the three top teams vying for the title after five matches in the month.

The three leading teams, despite having played different numbers of matches, are competing for points.

Azam FC lead the Premier League standings after playing 13 matches and successfully collecting 31 points.

They are followed by traditional rivals Simba and Yanga, with the defending champions collecting 30 points after 11 games, and Simba are third with 23 points after 10 matches.

This month the three giants will clash to try to secure 15 points each which will play a big part in determining the league leader.

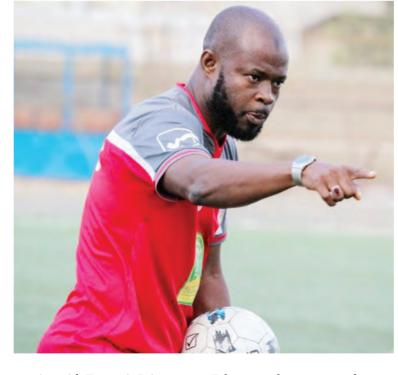
Meanwhile, battles among teams in lower positions in the standings continue after the recent transfer window.

On February 9, Azam FC will kick off against Simba SC then return home to face Geita Gold on February 16, followed by Tabora United on February 19. After Tabora, the Chamazi-

based side will confront Tanzania Prisons on February 25 and end the month by facing Singida Fountain Gate on February 28. Yanga face a tough task against

Kagera Sugar away tomorrow, then they will return home to invite Dodoma Jiji before facing Mashujaa FC.

The remaining matches for Yanga in February are all away,



starting with Tanzania Prisons on February - three away and one at February 11 and ending with KMC on February 17, whom they beat 5-0 in the first round.

home. They start with Mashujaa FC on Saturday followed by Tabora United on February 6, both Simba SC have four matches in away. They will return whome on

February 9 to face Azam FC and end the away trips on February 12 with Geita Gold.

Their fifth match is against JKT Tanzania away on February 15 at the Azam Complex. Additionally, Simba will play another match against Mtibwa Sugar at home on February 18.

Speaking about the challenging schedule, Simba head coach Abdelhak Benchikha said despite a grueling schedule and frequent travel he remains confident in the team's capabilities.

"It's a demanding calendar, no doubt," the coach stated. "Yet, I have immense faith in the players. They've diligently executed my training directives, and I'm convinced they'll rise to the occasion, even with the tight turnaround between games."

He elaborated on his optimism, highlighting the impact of new signings: "Simba's future is brighter than its present. The reinforcements we've brought in will bolster the squad, offering every player a platform to show-

case their abilities. This added depth is crucial given the rigorous schedule ahead." Azam FC coach Youssouph

Dabo expressed confidence in the team's preparations, noting the eagerness of every player in the squad.

He stated: "Every player in the squad is eager to fight."

According to Dabo, this eagerness stems from everyone being in a good position.

He anticipates: "I expect to have a good run based on the positive mindset within the team. The coach's remarks highlight the overall optimism and determination among the players."

Yanga coach Miguel Gamondi emphasized treating every upcoming game as a final, regardless of the opponents, highlighting the importance of collecting points in this crucial round.

Gamondi acknowledged the competitiveness of the last rounds and stressed the need for a well-prepared squad to defend the title.

"Every game holds significance for us. Our objective is to defend the title. To achieve this, we must collect points. It will not be easy as it marks the last round, with opposing teams fully prepared,"

Flexibles by David Chikoko

