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TANZANIA

THURSDAY 23 MAY, 2024





Mining sector: Local content rules to retain 3.1trn/- at home

By Guardian Reporter, Arusha

TOTAL of 3.1trn/-will be retained locally in annual mining sector procurement by more explicit requirements relating to local content, Minerals minister Anthony Mavunde has declared.

Addressing delegates at the third local content forum which focused on the participation of Tanzanians in the mining sector, he said that these requirements will be part of the country's efforts in attracting industrial investments.

"I know levies exist and have their own procedures, but our priority is more focused on this area,: he said, underlining that as purchases in the minerals sector reached more than 3.1trn/-last year, if this money remains in Tanzania, it will have a sharp impact on the country's economy.

He expressed the view that Tanzanians need to take advantage of opportunities in the mining sector, as the 3.1trn/- needs to be retained locally.

The Mining Commission has been instructed to prepare a list of imported products from abroad through a procurement plan "so that we can find the foreign manufacturers to invest in Tanzania for Tanzanians to benefit

An international firm, Rock Solutions, a drilling and blasting company, has its tools factory 90 percent complete, such Tanzanians are expected to start seeing many products produced in the country

from such opportunity,' he specified. Underlining the need for large miners to buy products from Tanzania, he said that in Kahama District, Shinyanga Region the East African Conveyors Ltd produces conveyor belts that are supplied to North Mara, Barrick, Bulyanhulu and even in the Democratic Republic of Congo (DRC).

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EU hands Red Cross (T) 276.9m/- for flood relief

By Guardian Reporter

THE European Union (EU) has supported Tanzania with an additional €100,000 (276.974m/-), an uplift from an earlier allocation of €100,000 to the Tanzania Red Cross Society last

Kelvin Mutagwaba, press officer for the EU delegation, said in a statement yesterday that the EU issued the grants in response to flooding, bringing the total contribution to the flooding response to €200 000 (553,949m/-) in the past six months.

The response comes in the wake of heavy rains associated with the El

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Muheza district commissioner Zainab Abdallah speaks with Perpetua Joel, a patient at the district hospital, before the DC addressed residents yesterday to launch services being rendered by specialist doctors who took up an appeal by President Samia Suluhu Hassan to visit numerous districts.

'Hot Jacuzzi' set to open early July at Ruaha Park

By Correspondent Marc Nkwame,

Iringa

TANZANIA is soon going to start promoting a circle of magic pools in Ruaha National Park, natural wells whose water contents are believed to cure a number of human health ailments.

Rwezaula. MarckyFarreny a senior conservation officer said in an interview here yesterday that just like the 'Pool of Bethsaida' in prophetic books, the magic well in the middle of Ruaha National Park may serve as a centre of medical tourism.

Visitors who seek cures to look younger, heal acne and other skin ailments, as well as relaxing in an outdoor bathtub while gazing at wildlife are likely to think of visiting the park for a stay at the site, he

Located some 60 kilometers from Ulanga ranger's post in the vast park, the pool of gushing water shooting from underground is poised to be added to the country's tourist attractions, with a team of experts from South Africa having confirmed the healing property of the pool water, he stated.

The park management is building a natural and outdoor Jacuzzi into which people soak into the warm water spring, with expectations that from the first day of July 2024 the magic pool site will open to visitors.

"We anticipate positive reactions from people who sample the waters of our natural hot springs," she said, noting that the natural magic pool is located close to the Great Ruaha as it flows through the park.

It has been found to have outstanding properties of healing dermatology complications and clearing the skin of wrinkles, making a person look younger after a series of soaking in its water, thus the comparison with the Biblical pool, she elaborated.

Gasper Kahabi, a tourism of-

ficer at the park, affirmed that the water is at its point of gushing out of the earth extremely hot, "capable of boiling meat into tenderness," thus it is channelled through rocketched channels into pools so that the natural piping cools down the water.

Roads and walk routes to the pool site will be built from the various entry points to the park, while in future accommodation facilities will be established near the area, he said, vibrant on the sparkling prospects of the park, the second largest in the country after the Selous, now renamed Julius Nyerere. Authorities say Ruaha is mapped within 20,000 square kilometers, with more than 70 percent of its area yet to be fully explored, home to

15,000 giant elephants. It also harbours over 20,000 buffaloes, 575 bird species, 300 ostriches, 15 species of reptiles, including oversized crocodiles and snakes, prides of rather big lions, and other exciting wildlife species.

SPORTS

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NBC PL Golden Boot

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WHO: STIs rising, amidst surge in HIV, hepatitis

By Guardian Reporter

GLOBAL HIV, viral hepatitis threats on the rise, along with traditional sexually transmitted infections (STIs), are causing 2.5m deaths around the World Health Organisation (WHO).

Dr Tedros Adhanom Ghebreyesus, the WHO director general, says in his executive summary of the new data showing that STIs report that STIs as a whole world each year, on the pose significant public regions, where in 2022,

basis of a new report of the health challenges as WHO WHO member states set works on implementing global health sector strategies on HIV, viral hepatitis and STIs for 2022-2030.

The report highlights are increasing in many out an ambitious target of reducing adult syphilis infections ten-fold by 2030, from 7.1m to 0.71m.

Yet, new syphilis cases among adults aged 15-49 years increased by over 1m in 2022 reaching 8m, with

the highest increases noticed in the Americas and the African Region.

Combined with insufficient decline seen in the reduction of new HIV and

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EU hands Red Cross (T) 276.9m/- for flood relief

FROM PAGE 1

Niño phenomenon, which resulted in massive flooding and landslides claiming lives and destroying thousands of homes in many parts of the country, he said.

As the situation has not improved for many affected households, the new EU funding will enable the health sector NGO to deliver urgently needed assistance, scaling up lifesaving and emergency relief to the most vulnerable, especially displaced people and those whose homes were destroyed, the statement noted.

TRCS will use this funding to provide tarpaulins and tents to affected households in setting up emergency shelters, and distribute essential household items to those displaced, many of whom still live in camps, it said.

Red Cross staff will hand over cash assistance to the most affected and vulnerable sections of the affected rural and urban residents, assist in any search and rescue operations, offering first aid and evacuating injured and critically ill persons, it elaborated.

The NGO will similarly purchase and distribute water treatment chemicals to minimise the risk of waterborne diseases, assisting an estimated 85 000 people in Morogoro, Mbeya, Kilimanjaro, Unguja, Geita, Dar es Salaam, Manyara and Coast regions, it affirmed.

This allocation is part of the EU's overall contribution to the Disaster Response Emergency Fund (DREF) of the International Federation of the Red Cross and Red Crescent Societies (IFRC), the statement indicated.

It recalled that since November 2023 heavy rains caused by the El Niño phenomenon started, right into early 2024, bringing floods and landslides leading to the destruction of homes, crops, agricultural assets and displacing over 200 000 people.

In early December, a massive landslide near Mount Hanang in Manyara Region affected nearly 44 000 people, with 89 people losing their lives, while early this month Cyclone Hidaya made landfall, bringing strong winds and heavy rains to coastal areas south of the city of Dar es Salaam.

Already-affected areas of Dar es Salaam, Coast and Morogoro regions experienced heavy rainfall, exacerbating an already dire situation, it remarked.

The European Union is a leader in humanitarian aid, as relief assistance is an expression of European solidarity towards people in need around the world, the official indicated, intoning that such aid aims to save lives, alleviate human suffering and safeguard human dignity of populations affected by natural disasters and other crises.

"Through its European Civil Protection and Humanitarian Aid operations department, the European Union helps millions of victims of conflicts and disasters every year. Headquartered in Brussels and with a global network of field offices, the EU assists the most vulnerable people, based on humanitarian needs." it stated.

The European Commission has signed a €8m humanitarian contribution agreement with IFRC to support the Disaster Response Emergency Fund (DREF) it operates, as DREF responds mainly to smallscale disasters, which don't give rise to a formal international appeal.

The fund, established in 1979, runs mainly on donations, responding to appeals from national Red Cross or Red Crescent societies seeking urgent financial sup-

For small-scale disasters, the IFRC allocates grants which can then be replenished by donors, on the basis of a contribution agreement between the IFRC and the Humanitarian Aid Department of the European Commission (ECHO).

It was established in 1992 and works in the area of emergency assistance and relief to victims of natural disasters or armed conflict outside the European Union. It enables the EU to replenish DREF for agreed operations (that fit in with its humanitarian mandate) up to a total of €8m, an online entry noted.



Jerry Silaa. the Lands, Housing and Human Settlement Development minister, stresses a point during a seminar for members of the Land, Natural Resources and Tourism standing committee of the National Assembly regarding implementation of the land tenure improvement project (LTIP) in the capital yesterday. Photo: Munir Shemweta

WHO: STIs rising, amidst surge in HIV, hepatitis

FROM PAGE 1

viral hepatitis infections, the report flags threats to the attainment of related targets of the Sustainable Development Goals (SDGs) by 2030, he stated.

"The rising incidence of syphilis raises major concerns," he said, pointing at important progress on a number of other fronts including in accelerating access to critical health needs like diagnostics and treatment.

"We have the tools required to end these epidemics as public health threats by 2030, but we now need to ensure that, in the context of an increasingly complex world, countries do all they can to achieve the ambitious targets they set

themselves," the WHO administrator affirmed.

Four curable STIs - syphilis (Treponema pallidum), gonorrhea (Neisseria gonorrhoeae), chlamydia (Chlamydia trachomatis) and trichomoniasis (Trichomonas vaginalis) - account for over 1m infections daily, with a surge in adult and maternal syphilis by1.1m, the report

This situation is associated with congenital syphilis (523 cases per 100 000 live births per year) during the COVID-19 pandemic, while in 2022 there were 230

000 syphilis-related deaths, it said. Multi-resistant gonorrhoea was on the rise as last year out of 87 countries where

enhanced gonorrhoea antimicrobial

resistance surveillance was conducted, nine countries reported elevated levels (from 5.0 per cent to 40 per cent) resistance to ceftriaxone, the last line treatment for gonorrhoea, it said.

"WHO is monitoring the situation and has updated its recommended treatment to reduce the spread of this multi-resistant gonorrhoea strain," the report asserted, noting also that in 2022, around 1.2m new hepatitis B cases and nearly 1m new hepatitis C cases were recorded.

The estimated number of deaths from viral hepatitis rose from 1.1m in 2019 to 1.3m in 2022 despite considerable supply of effective prevention, diagnosis, and treatment tools, it said.

Decline in new HIV infections from 1.5m in 2020 to 1.3m in 2022 was a rosy part of the report, with groups like anal sex relations, people who inject drugs, sex workers, transgender individuals and individuals in prisons and other closed settings being most at risk.

They still experience significantly higher HIV prevalence rates than the general population, with an estimated 550 per cent of new HIV infections occurring among these populations and their partners. HIV-related deaths were still high as in 2022 there were 0.63m HIV related deaths, 13 per cent of these occurring in children under the age of 15 years, the report indicated.



Dr Tulia Ackson, the Inter-Parliamentary Union (IPU) president and Speaker of the National Assembly, signs a record book at the Parliament of Austria in Vienna yesterday. Left is the Speaker of the Austrian Parliament, Wolfgang Sokotka. Photo: P

Mining sector: Local content rules to retain 3.1trn/- at home

FROM PAGE 1

"This is a company that has entered into a joint venture with Tanzanian youth," he stated, elaborating that Max Steel, producing rock holding devices, wire mesh and bolts, is now finalising the construction of a factory for localised

production.

"An international firm, Rock Solutions, a drilling and blasting company, has its tools factory 90 percent complete, such Tanzanians are expected to start seeing many products produced in the country," he

He said interpreting Vi-

sion 2030 includes the need for 30 percent of the surface area in Tanzania being put to in-depth surveys, as currently there is expertise to identify areas with minerals "but we are yet to know the quantity. When you know the quantity, it becomes easier to plan," he elaborated.

the total area has been researched, while local content in the mining sector created a total of 18,853 jobs in 2023, an increase of 2,391 jobs over the previous survey, a 14.5 percent increase, he said.

He reiterated government plans to transform Buzwagi

So far only 16 percent of area in Shinyanga Region to a special economic zone for the processing industries to add export value considerably, to all export bound minerals.

> "A total of 1,331 acres of land has been allocated in Kahama waiting for investors to come and build industries," he said, signalling that eight large

manufacturers have already shown interest to invest in the

Msafiri Mbibo, the deputy permanent secretary, said that ensuring that Tanzanians are involved in the mining sector demands that goods and services produced by Tanzanian firms are prioritized.

Receiving and reviewing the local content plan for higher approval, supervision and consent over the provision of procurement agreements for products and services for mining license owners and service providers in the sector are key agenda issues at present, he added.

Minister allays fears over foreign dominance at EA business centre

By Guardian Reporter

THE government says interests of Tanzanian businesses will be protected at the East African Business Centre which is being developed in the commercial capital Dar es Salaam.

This follows concerns raised by lawmakers that foreign businesspeople recognized as investors could end up engaging in under-

takings that Tanzanians can do. Minister for Finance Dr Mwigulu Nchemba gave the assurance in the National Assembly yesterday when responding to queries by MPs on the East Africa Business Centre.

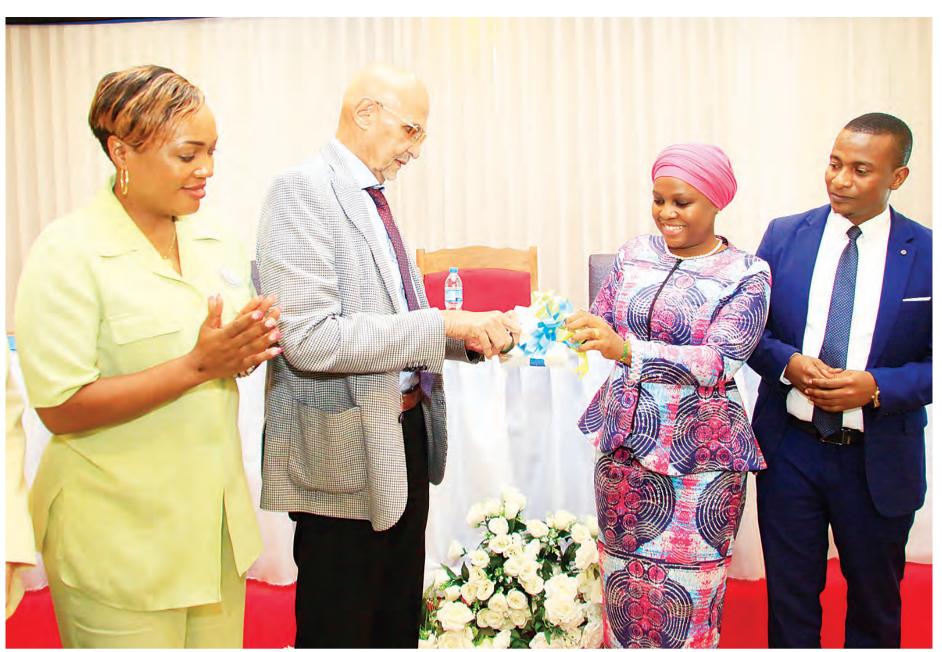
Earlier this week MPs advised the government to ensure that the coming of the East Africa Business Centre does not suffocate local businesses by allowing foreign enterprises to conduct small businesses

In their contributions, the legislators advised the government to protect the interests of local businesspeople within the facility currently under construction at Ubun-

go area. Responding to the arguments, Dr Nchemba said the government will ensure that investors engage only in undertaking for which they are legally registered in the country.

Minister of State in the President's Office (Investment and Planning) Prof Kitilya Mkumbo said to ensure that local businessmen are protected, it has been arranged that 95 percent of the business booths will be owned by Tanzanians.

He said that the area has 1,860 booths and out of that 985 have been taken by local traders while the foreigners are only 15. There will also be warehouses to store cargo.



Deputy Speaker Mussa Azan Zungu (L) cutting the ribbon to mark the launch of the Tanzanian Youth Parliament's constitution and strategic plan in Dodoma yesterday. Others are Zainabu Katimba, the chairperson of the union and Ramadhani Ramadhani, the secretary. Photo: Correspondent Ibrahim Jospeh

Samia to grace fete to mark 20 years of AU peace body

By Correspondent Christina Mwakangale

PRESIDENT Samia Suluhu Hassan is scheduled to lead celebrations to mark 20 years since the creation of Peace and Security Council of the African Union (AU) in Dar es Salaam this Saturday.

Minister for Foreign Affairs and East African Cooperation January Makamba told reporters in Dar es Salaam yesterday that the event is organized in collaboration with the AU Commission.

The gathering is expected to bring together several current and retired presidents, Makamba

The minister said the event will be held under the theme '20 years of Peace and Security Council of the African Union', adding that this is a body tasked to manage peace and security in Africa.

"The Peace and Security Council of the African Union has 15 members appointed after a period of time by rotation, to deal with conflicts. Currently Tanzania chairs it," he said.

He said that Tanzania is a beacon of peace in Africa due to the fact that it hosted several countries on the continent when they were fighting for freedom and liberation.

"Tanzania is recognized for its contribution to liberation. Many African leaders who lived here during that period speak fluent Kiswahili," said Makamba.

"Tanzania's responsibility by then was to help in the liberation struggle and uphold peace. We will hold a ceremony in Dar es Salaam. The President has invited current and retired leaders, including Joachim Chissano, Olusegun Obasanjo, Domitien Ndayizeye and Jakaya Kikwete." he

Prepaid water meters to end complaints of post-paid bills

By Guardian Reporter

THE Ministry of Water through its budget for the 2024/25 financial year has prioritised the use of prepaid meters to end complaints associated with the current post-paid billing method.

in the National Assembly in Dodoma last week, Water Minister Jumaa Aweso said the aim is to have a country with water security where everyone can access enough clean water to sustain human needs.

"Using prepaid water meters will Tanzania, the prepaid meters were

Presenting the ministry's budget increase the functionality of water use and maintain water leakages which create loss to clients. Until April 2024, more than 13,526 clients were already connected to prepaid services in Dodoma, Iringa and Tanga regions. Invented by WaterAid

also installed for residents of Sangara village in Manyara Region, reaching 2,000 people as well as Arusha Region where installation reached 23,000 people.

The meters were installed in 2018, according to Anna Mzinga, WaterAid Tanzania Country Director. She said up money through their phones that activate a special token used in fetching water whereby for 30/-, one gets a bucket of 20 litres.

through the project, clients can top

"We have continued to learn ways to improve this innovative service from one project implementation to the other," she said.

Mzinga commended the government for adopting the innovation as it helps in delivering and implementing water projects. She said the technology is designed to bring positive outcomes in accessing clean and safe water.

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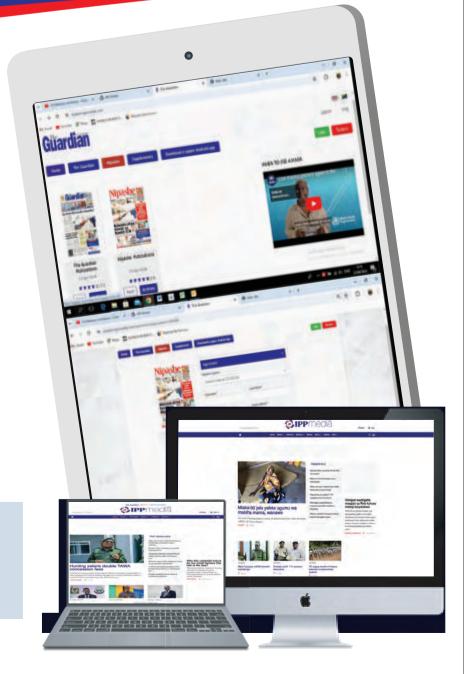
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Guardian

NATIONAL NEWS



Special Seats MP Stella Ikupa asking a question in Parliament in Dodoma yesterday on what steps the government has taken in providing loans for higher and middle education for the disabled. Photo: Correspondent Ibrahim Joseph

TDB appeals for investments to save billions spent on importation of milk

By Correspondent Theresia Victor

THE Tanzania Dairy Board (TDB) has urged stakeholders in the country to grab opportunities and invest in the dairy sub-sector to increase production which is low compared to demand.

TDB Registrar Prof George Msalya made the appeal yesterday when opening a workshop for journalists in Dar es Salaam which was aimed at creating awareness about the dairy industry and the state of milk production in the country which stands at 3.9 billion litres while the demand is 12 billion litres annually.

"There is demand for 9 billion liters of milk which has compelled the government to start importing milk from abroad despite Tanzania being the second African country with the biggest number of livestock. This is due to the fact that many livestock keepers do not breed modern dairy cows," he said.

Msalya said that last year, the country imported 11 million litres of milk from more than 10 countries in the world where Tanzania spent 23bn/-, adding that time has come to encourage investment in the dairy sector by training farmers to

practise modern livestock keeping.

He said that many Tanzanians still do not have a full understanding about drinking milk because

is for children.

"Journalists, use your pens to educate the society about the importance of drinking milk and the best way to take care of milk before

it reaches the consumer," said Prof

some people still believe that milk

Msalya.

He furthers said the country has 252 milk collection centres but only 12 percent of the best milk available in the country enters the official collection system.

He explained that in order to ensure that they achieve their goals, the government through the Tanzania Agricultural Development Bank (TADB) has created a system of providing loans to people and institutions in order to strengthen the dairy industry as well as the milk collection system.

TDB is a government institution under the Ministry of Livestock and Fisheries that regulates the dairy industry with the responsibilities of coordinating and ensuring that the sub-sector is productive and contributes to national development.

'Appropriate illegal fishing nets from shops to save fish species'

By Correspondent Wilhelm Mulinda, Mwanza

RELEVANT authorities in Mwanza Region have been called upon to intensify patrols to control sale and use of unauthorised fishing nets to protect certain fish species from extinction.

A survey conducted by this paper recently at Kayenze, Mihama and Igombe beaches along Lake Victoria in Ilemela District showed that some fishermen use nets that

have been restricted to catch immature fish species, especially the Nile perch which have high commercial value.

"The fish are being sold in local markets and supplied to processing industries to obtain fillets for export, their maws are also needed for the same purpose," said Magesa Mukangara, a fisherman.

He said the fact that immature Nile perch are sold in different local markets such as Mbugani, Msuka and Bwiru corner evening market as well as different streets in Mwanza city was a sign that

The fish are being sold in local markets and supplied to processing industries to obtain fillets for export, their maws are also needed for the same purpose unauthorized nets are in use.

He said illegal fishing by using unauthorized gear is being used in different islands within the lake, a situation leading to depletion of fish stocks in the water body.

Mukangara noted that fishermen use illegal gear to catch immature fish and cause shortage of the aquatic species needed for supply to processing factories for export and even for consumption domestically.

He pointed out that this situation leads to overfishing of resources that could be sustainably harvested for the benefits of future generations.

"I wonder why authorities do not control the sale of illegal fishing gear in shops so that fishermen fail to get them" he said

Citing an example, he said that there are shops at Liberty Street in Mwanza city that sell unauthorised fishing gear, noting that if the shops are controlled, fishermen will have nowhere to get the illegal gear.



Request for Quotation

RFQ No. 28948

Supply of Breast Ultra Sound Machines

Due Date and Time for Receipt of Bids: Wednesday, 5th June 2024 at 3:00 PM EAT

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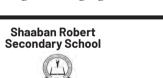
Jhpiego Tanzania office hereby invites submission of bids from eligible suppliers for supply of Breast Ultra

Interested eligible bidders may request for a complete set of bidding documents from the following email address: **TZ-Jhpiegobids@jhpiego.org**. A prospective bidder having any question regarding this RFQ shall send an email 3 days prior to the due date and time for submission of offers to the email address provided in this advert.

All proposals must be delivered to the physical address indicated below by **Wednesday**, 5th **June 2024 at 3:00 PM EAT.**

Jhpiego reserves the right to accept or reject any proposal, and to annul the bidding process and reject all proposals at any time prior to contract award, without thereby incurring any liability to bidders. Late proposals, electronic proposals, proposals not received shall not be accepted for evaluation irrespective of the circumstances.

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Officials for stronger China-Africa cooperation through FOCAC stage

ADDIS ABABA

CHINESE and Ethiopian officials on Tuesday called for enhancing the multifaceted cooperation between China and Africa under the framework of the Forum on China-Africa Cooperation (FOCAC).

The call was made at a high-level conference titled 'Revisiting Ethiopia's Role in the FOCAC and the Way Forward' in Addis Ababa, the capital of Ethiopia.

Eshete Tilahun, head of the office of the Ethiopian Ministry of Foreign Affairs said FOCAC has proven to be an effective and strong platform for promoting Africa-China cooperation by supporting critical infrastructure development, enhancing connectivity, boosting trade activities, attracting foreign direct investment, and fostering entrepreneurship across Africa.

"Since its inception in 2000, FOCAC has been instrumental in fostering cooperation. It is a testament to the shared aspiration, mutual respect, and collaborative spirit between China and Africa," he said.

He said through FOCAC, Africa and China have embarked on a journey marked by dialogue, exchange of views, and joint efforts aimed at promoting sustainable development through the expansion of infrastructure and people-to-people connectivity.

Yang Yihang, minister counsellor at the Chinese Embassy in Ethiopia, said with the FOCAC framework serving as a strong catalyst, China-Africa cooperation has achieved fruitful results, making China Africa's largest trade partner for 15 consecutive years. He noted that by the end of 2023, more than 500 Chinese enterprises had invested in over 2,000 projects in Ethiopia, with a cumulative investment of about 5 billion U.S. dollars, creating 580,000 job opportunities

Highlighting the need for African countries to create a favourable business environment, Yang said China will further encourage Chinese companies to seize investment opportunities in Ethiopia and Africa in general, and actively explore investment cooperation in infrastructure, the digital economy, renewable energy, and agriculture, among other areas.

THE COMPANIES ACT, 2002
COMPANY LIMITED BY SHARES
MITCHELL DRILLING TANZANIA LIMITED
(In Liquidation: Company Number 97193)

NOTICE OF FINAL GENERAL MEETING

NOTICE IS HEREBY GIVEN to all the interested parties and the general public that a GENERAL MEETING of the Company will be held on 24 June 2024 at the registered office of the liquidator, at 10: 00 EAT, at which the liquidator will lay an account of the winding up of the Company and provide any explanation thereof.

Liquidator (s)

JOSEPH LYIMO

Liquidator's address

Signed..

PricewaterhouseCoopers Limited, Pemba House, 369 Toure Drive Oyster Bay. P. O. Box 45. Dar es Salaam Tanzania

Date of appointment 20

20 DECEMBER 2023

By whom appointed MEMBERS

A TOP CO

Date: 20 MAY 2024

Name In Block Letters: JOSEPH LYIMO

Govt for more awareness sessions on carbon trade

By Guardian Reporter, Dodoma

THE government has said more needs to be done to create awareness among various stakeholders about the rules and guidelines governing carbon trade.

Minister of State in the Vice President's Office (Union and Environment) Dr Selemani Jafo made the remarks here on Tuesday during a seminar for members of Parliamentary Committee on Water and Environment and that of Constitution and Legal Affairs on carbon trade.

Jackson Kiswaga, Chairman of the Parliamentary Committee on Water and Environment, asked the government to prepare a plan to promote carbon trade opportunities, including establishing a special marketing unit that will promote business opportunities through meetings, conferences and work-

"We were in one of the meetings abroad, and I saw our neighbouring countries taking advantage of opportunities to promote carbon trade investment opportunities in the meeting; we have to organize ourselves to promote this business," said Kiswaga who is the MP for Kalenga.

Special Seats MP Riziki Lulida asked the government to ensure that it conducts inspections of various forests in the country which are currently invaded by groups of herders and farmers to preserve the environment of those areas.

The carbon trade topic was presented by National Carbon Monitoring Centre (NCMC) director Prof Eliakim Zahabu.



Minerals minister Antony Mavunde (L) being briefed on how Barrick Gold Co. implementing local content policy from the firm's country manager, Melkiory Ngido at the company's pavilion yesterday, for the third local content forum t in Arusha yesterday. Photo: Guardian Correspondent

Be more vigilant to deter scale tempering habits, WMA urged

By Correspondent Joseph Mwendapole

ZANZIBAR Minister for Trade and Industrial Development Omar Shaaban has asked the Weights and Measures Agency (WMA) to increase inspections and punish traders who tamper with weighing scales so that Tanzanians get exactly what they

Shaaban made the call in Dodoma on Tuesday when he visited WMA pavilion after opening Industry and Trade Exhibitions held at Parliament grounds.

The exhibitions aim to provide education to parliamentarians about the duties and tasks carried out by

institutions under the Ministry of Industry and Trade.

He said it is important for the institution to conduct regular inspections to identify and take strict action against traders who have been cheating buyers by tampering with scales. Shaaban commended WMA for collaboration with the Zanzibar

Weights and Measures (ZAWEMA) and promised to continue to cooperate with the institution to protect the consumer through the correct use of measurements.

Alban Kihulla, WMA acting chief executive officer, said various members of parliament visited their pavilion where they got to know in detail

especially in the areas of water meter verification.

Kihulla told MPs that according to the law which established WMA, any farm produce must be packed with a weight not exceeding one hundred kilograms.

He said WMA continues to appeal

the responsibilities of the institution, to all traders and scale owners to ensure that their measurements are always correct in order to do justice at all times without harming service users in their areas.

World Measurement Day is celebrated every May 20 and this year's theme is 'We measure today for a sustainable tomorrow'.



JOB OPPORTUNITY CHIEF FINANCE OFFICER

Tanzania Mortgage Refinance Co. Ltd (TMRC) is a private sector company that was incorporated in January 2010 to implement the Housing Finance Project (HFP) whose objective was to develop further the mortgage market in Tanzania. Currently, TMRC has 19 shareholders with paid-up capital amounting to TZS 27.5 billion. Shareholding is open to banks and non-bank institutions which have an interest in the housing development sector. TMRC is a secondary market lender providing liquidity to Primary Mortgage Lenders (PML) through the extension of long-term loans to PMLs.

TMRC is licensed and regulated by the Bank of Tanzania (BOT) as a non-deposit-taking financial institution and the Capital Markets and Securities Authority (CMSA) as a corporate bond issuer. For more information, visit www.tmrc.co.tz

TMRC hereby invites applications from suitably qualified and experience Tanzanian to fill the position of Chief Finance Officer (CFO) to lead our dynamic Directorate of Finance, supporting the CEO and business at large. This is a "C" suite role reporting directly to the CEO.

Key areas of responsibilities include:

- Responsible for finance, controls and including financial risk management.
- Treasury management including cash and liquidity monitoring and control.
- Financial funding and investment strategies Mobilisation of Funds, shareholders, and corporate bonds
- Financial reporting to meet statutory and regulatory requirements.
- Coordinate preparation, monitor implementation of Strategic Plan, and update quarterly to avoid penalties and any adverse
- Monitor the performance of the national and Global finance market. Development and maintenance of internal financial control policies.
- Budget preparation, implementation, and control.
- Ensure Investment income forecasting, collection, and follow-up.
- Ensure Payroll administration.
- Ensure Liquidity Planning and control.
- Performs other or related duties as assigned by the CEO and the Board.

Required minimum skills, experience, and competency:

Strategic planning skills \ Excellent knowledge of banking, financial management, and capital market standards and regulatory requirements \ Risk Management skills \ Treasury risk management skills \ Strong business acumen ship \ Leadership skills \ Decision-making skills \ Communications skills \ Excellent working knowledge of financial technologies.

Required minimum qualifications:

- A holder of master's degree in finance, management, accounting, or related fields.
- A Certified Public Accountant [CPA (T)] or equivalent certification and registered by NBAA as an Associate /Fellow Member with good standing.
- Working experience of not less than 7 to 10 years in financial operations, 5 of which must be in Senior Executive level preferably in banking and financial sector.
- Must be of good moral character and ethical background personally and professionally

This is a highly competitive selection process and selection of any candidate is subject to a rigorous independent selection process and including fit and proper checks.

TMRC is an equal opportunity employer and promotes inclusiveness and gender equality.

Send your Application Pack in pdf format comprising documents listed in (a)-(g) below addressed to the Chief Executive Officer, TMRC Limited, P.O. Box 7539, Dar es Salaam, Tanzania only through ERNST & YOUNG email address info.tanzania@tz.ey.com i.e., info(dot)tanzania(at)tz(dot)ey(dot)com

- (a) An application letter not exceeding 3 pages clearly showing how you meet the position requirements. (b) Comprehensive Curriculum Vitae.
- (c) Copies of your university degrees and its transcript (For foreign Universities degree attach TCU letter of recognition of your
- (d) Copy of your NBAA's Associate/Fellow CPA Certification and proof of current annual subscription
- (e) Copy of your NIDA card.
- (f) Contact address including telephone number(s) and e-mail address(s); and (g) Names and full addresses/contacts of three (3) professional-related referees.

Deadline for receiving applications is 04:00pm Friday 31st May 2024.

Only shortlisted candidates will be contacted.



PROJECT IMPLEMENTATION IN THE YEAR 2024

The Adolescents and Children, HIV Incidence Reduction, Empowerment, and Virus Elimination or ACHIEVE is a seven-year (2019-2026) USAID-funded global project whose primary goal is to reach and sustain HIV epidemic control among pregnant and breastfeeding women, adolescents, infants, and children. To reach this goal, ACHIEVE supports Orphans and Vulnerable Children (OVC) and DREAMS service delivery, provides technical assistance to strengthen social welfare systems, and supports capacity development for local partners to sustain services at the community level. In 2023, USAID added global health security to the project's scope of work. ACHIEVE is implemented by Pact, in partnership with Jhpiego, Palladium, No Means No Worldwide, and WI-HER. ACHIEVE is implemented by Pact, in partnership with Palladium, WI-HER, Jhpiego, and No Means No Worldwide. In Tanzania, the project started in 2020.

In line with Regulation 12 of Government Notice 609 on Financial Transparency and Accountability, Pact Tanzania hereby discloses below funds committed by USAID as part of financing the fiscal year 2024 (October 01, 2023, to September 30, 2024) budget for the implementation of ACHIEVE project activities. In FY 2024, Pact will implement the ACHIEVE Project in 41 councils in 7 regions of Tanzania's mainland through six (6) local civil society organizations (CSOs). A significant amount of these funds will be channeled to CSOs to support the implementation of approved project activities. ACHIEVE will also continue to support both the President's Office of Regional Administration and the Local Ministry of Community Development in gender, women, and special groups, enhancing the national and community-level social services workforce, systems, and structures to ensure quality services for OVC, at-risk AGYW, and PLHIV.

Project Name	ACHIEVE Project
Funding Agency	USAID
Project Purpose	ACHIEVE project goal is to Improve access to HIV-inclusive services to improve the health and well-being of OVC. The project has three (3) strategic objectives: S01: To strengthen the capacity of the national and community-level social services workforce, systems, and structures to ensure quality services for OVC, at-risk AGYW, and PLHIV. S02: To strengthen the capacity of local organizations to manage and implement USAID/PEPFAR OVC awards as prime implementing partners. S03: Improve the health, well-being, and protection of OVC and youth in high HIV-burden communities.
Project Duration	October 01, 2023 - September 30, 2024
First Committed Funds for FY 2023/24	\$4,000,000
Second Funds Increment	\$6,126,683
Total Funds Committed for FY 23/24	\$10,126,683
Regions of Implementation	Dar es Salaam, Kagera, Tabora, Kigoma, Simiyu, Shinyanga, Dodoma, and Mbeya.
National Implementing Partners(NIPs)	Service, Health, and Development for People Living Positively with HIV/AIDS(SHDEPHA+) Tumaini Community Services Organization(TCS0). HUMULIZA. Pastoral Activities and Services for People with AIDS Dar Es Salaam Archdiocese(PASADA). BAKAID Tanzania. Inland Development Tanzania (IDT).

2024

Thursday 23 May



ADVERTISEMENTS

RE ADVERTISED

INVITATION FOR EXPRESSION OF INTEREST - PREQUALIFICATION OF SUPPLIERS FOR THE SUPPLY AND DELIVERY OF CONDITION **MONITORING TOOLS**

I. INTRODUCTION

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

The Company is in the process of prequalifying suppliers for supply and delivery of condition monitoring tools and is, therefore, inviting interested applicants to submit Expressions of Interest for these tools as detailed below.

NB: THE DOCUMENTS REQUESTED BELOW MUST BE SUBMITTED WHEN EXPRESSING INTEREST ON THIS SUPPLY. SHORTLISTED APPLICANTS WILL BE SUBJECTED TO ANGLOGOLD ASHANTI **VETTING PROCESS.**

Scope of Supply:

REFERENCE	DESCRIPTION
NUMBER	
GGME01764-01	SUPPLY & DELIVERY OF CONDITION MONITORING TOOLS

II. INFORMATION REQUIRED

PRE-QUALIFICATION REQUIREMENTS	20%
COMMERCIAL	
Company Profile and updated organogram	2%
Company Code of Conduct and Ethics	2%
Copy of Current Business License	2%
Copy of Certificate of Incorporation, the most recent BRELA search, and the latest BRELA	3%
application of annual return.	
Copy of Valid Tax Clearance Certificate (TCC), TIN Certificate and VAT Registration	3%
Certificate	
Copy of Company Memorandum and Article of Association	3%
Compliance with Mining Act-Approved Local Content Plan	5%
FINANCIAL POSITION & TERMS OF TRADE	5%
Supplier's audited financial statements for the past three consecutive years.	2.5%
All bank statements of the Supplier's active bank accounts for the past 6 months to date	2.5%
SAFETY AND ENVIRONMENTAL MANAGEMENT SYSTEMS	5%
OSHA Compliance Certificate	1.5%
Environmental compliance certificate	1.5%
Workers' compensation fund certificate	1%
Safety and Environmental policy	1%
OTHER POLICIES	5%
Gifts / Hospitality / Sponsorship Policy / Procedure	1%
Policies / Procedures dealing with Forced and Child Labor	1%
Policies / Procedures dealing with Abuse, Discrimination and Harassment	
Grievance Procedure	
Human Rights Policy / Procedure / Program	1%
PAST EXPERIENCE	5%
At least 3 names of the applicant's clients, value and duration of the contracts entered with	1%
the clients in the past two years (must be listed)	
Signed contracts/LPOs (proof of the above)	1%
Acceptance certificates /completion certificates (Prove of a. above where applicable)	1%
Provide at least 3 recommendation letters from different clients	2%
TECHNICAL CRITERIA (GGME01764-01)	600/
All tools should have calibration certificates.	60%
All tools should have calibration certificates.	10%
Evidence of providing after sales services/ assisitance. e.g, the tool calibration and usage guidance.	20%
Submit commitment letter of providing warranty not less than 1 year incase awarded this contract	
Provide authorized dealership letters of all condition monitoring tools on your ledger.	20%
TOTAL	100%

- III. Interested applicants must submit their expression Letters of Interest ("LOI") by quoting "GGME01764-01 - SUPPLY AND DELIVERY OF CONDITION MONITORING TOOLS" on THE SUBJECT OF THE EMAIL. Interested applicants must also provide full name, address, telephone and e-mail address of the company, name of the principal contact and signed by an authorized representative.
- IV. All LOIs and support documentation (in PDF format) at **geita.eoi@anglogoldashanti.com** without copying any individual from the Company. Submission must not be later than 8.30AM on the 3rd June, 2024. (the "LOI" Submission Deadline"). EOI submissions should not exceed 150MB per email. In case the size of the email exceeds 150MB, please split the submissions into more than one email.
- V. Shortlisted Candidates will be notified within forty-five (45) calendar days from the submission deadline. Candidates not contacted within the forty-five (45) calendar days should consider themselves unsuccessful.

=END OF ADVERTISEMENT=



INVITATION FOR EXPRESSION OF INTEREST - PREQUALIFICATION OF SERVICE PROVIDERS FOR INFORMATION AND COMMUNICATION TECHNOLOGY (ICT) MANTAINANCE AND SUPPORT SERVICES AT OUR DAR ES SALAAM OFFICE

I. INTRODUCTION

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

The Company is in the process of prequalifying service providers for ICT maintenance and support services at our Dar es salaam office and is, therefore, inviting eligible and interested service providers to submit expressions of interest as detailed below.

NB: THE DOCUMENTS REQUESTED BELOW MUST BE SUBMITTED WHEN EXPRESSING INTEREST IN THIS SERVICE. SHORTLISTED APPLICANTS WILL BE SUBJECTED TO THE ANGLOGOLD ASHANTI VETTING PROCESS.

Scope of Service:

REFERENCE NUMBER	DESCRIPTION
IGGMEN1864	PROVISION OF INFORMATION AND COMMUNICATION TECHNOLOGY (ICT)
	MANTAINANCE AND SUPPORT SERVICES AT OUR DAR ES SALAAM OFFICE

II. INFORMATION REQUIRED

PRE-QUALIFICATION REQUIREMENTS		
COMMERCIAL	20%	
Company Profile and updated organogram	2%	
Company Code of Conduct and Ethics	2%	
Copy of Current Business License	2%	
Copy of Certificate of Incorporation, the most recent BRELA search, and		
the latest BRELA application of annual return.	2%	
Copy of Valid Tax Clearance Certificate (TCC), TIN Certificate and VAT		
Registration Certificate		
NSSF Compliance Certificate	2%	
Copy of Company Memorandum and Article of Association	3%	
Compliance with Mining Act-Approved Local Content Plan.	4%	
FINANCIAL POSITION AND TERMS OF TRADE	5%	
Applicants audited financial statements for the past three consecutive		
years.	2%	
At least 1 reference from the applicant's bankers regarding supplier's	•	
credit position. If any.	2%	
All bank statements of the Applicants active bank accounts for the past		
6 months to date	1%	
SAFETY AND ENVIRONMENTAL MANAGEMENT SYSTEMS	5%	
OSHA Compliance Certificate	1.50%	
Environmental compliance Certificate	1.50%	
Workers' compensation fund Certificate	1%	
Safety and Environmental Policy	1%	
OTHER POLICIES	5 %	
Gifts / Hospitality / Sponsorship Policy / Procedure	1%	
Policies / Procedures dealing with Forced and Child Labor	1%	
Policies / Procedures dealing with Abuse, Discrimination and		
Harassment	1%	
Grievance Procedure	1%	
Human Rights Policy / Procedure / Programme	1%	
PAST EXPERIENCE	5%	
At least 3 names of the applicant's clients, value and duration of the		
contracts entered with the clients in the past two years (must be listed)		
Provide at least 3 recommendation letters from different clients	2%	
TECHNICAL CRITERIA (GGME01864)	60%	
Must be class 1 Specialist Contractor in Telecommunications and ICT	00,0	
registered with CRB with at least five (5) years' experience in supply,	20%	
installation and maintenance of ICT infrastructures and equipment		
Attach proof of registration copy.		
Proof of rendering similar services to large scale companies or other		
large institutions.	10%	
List of manpower with their qualifications.		
Must submit Data Policy which defines how to ensure that the data is not	10%	
disclosed.	10%	
Proof of having (submit) a valid operating license as an ICT.		
Proof of having office/branch in Dar es Salaam	5%	
TOTAL	100%	

- III. Interested Applicants must submit their expression Letters of Interest ("LOI") by quoting "GGME01864 - PROVISION OF INFORMATION AND COMMUNICATION TECHNINOLGY (ICT) MANTAINANCE AND SUPPORT SERVICES (DAR ES SALAAM OFFICE)" on THE SUBJECT OF THE EMAIL together with supporting information to the Company, which states the full name, address, telephone, and e-mail address of the company, name of the principal contact, and signed by an authorized representative.
- IV. All LOIs and supporting documentation (in PDF format) must be received by the Company Office via e-mail at geita.eoi@anglogoldashanti.com without copying any individual from the Company (Geita Gold Mining Limited). Submissions must not be later than **8.30 AM on the 3rd June 2024.** (the "LOI" Submission Deadline"). EOI submissions must not exceed 150MB per email. In case the size of the email exceeds 150MB, applicants must split the submissions into multiple emails.
- V. Shortlisted Candidates will be notified within forty-five (45) calendar days from the submission deadline. Candidates not contacted within the forty-five (45) calendar days should consider themselves unsuccessful.

=END OF ADVERTISEMENT=

2024

Tea culture reinforces China-Africa relations

BEIJING

GHANAIAN student Samuel Aboagye used to start his mornings with a coffee, but since coming to China, he gets his morning fix from a cup of tea.

Aboagye first encountered Chinese tea when a Chinese friend gave him a packet of jasmine tea. "The taste and aroma attracted me, and I instantly fell in love with Chinese tea," said Aboagye, an international student at Capital University of Economics and Business.

He was just one of many African visitors to an international tea-culture exchange event held in Beijing on May 21, which is also observed as International Tea Day.

The event was hosted by the international cultural exchange and research center of China Institute for Innovation and Development Strategy (CIIDS), welcoming representatives from social organizations and enterprises, as well as diplomatic envoys from African countries and African students studying in China.

Today, Africa is an important market for Chinese tea. Chinese customs data shows that China exported about 367,542 tonnes of tea in 2023, with an export value of nearly \$1.74 mil-

According to the Tea Industry Committee of the China Association for the Promotion of International Agricultural Cooperation, of the top 10 tea-importing countries and regions from China, seven are African countries.

Aboagye said that the event gave him indepth knowledge of Chinese tea categories

and tea-drinking methods, as well as the history of the tea trade between China and Africa. "I plan to purchase Chinese tea and tea sets for my relatives and friends when I travel back to Ghana," he added.

"Nigerians also like drinking tea, but the tea culture in Nigeria differs from that of China,' said Uzodinma Chinenye Gerlof, 28, an international student from Nigeria. "Chinese people enjoy natural tea without adding sugar or milk, while in our country, people are accustomed to adding milk to tea," he explained.

Gerlof combines the Chinese tea-drinking culture with that of his hometown by adding honey to Chinese black tea. "The aroma of tea makes me feel relaxed, and I like to enjoy it in the morning or evening," he said.

"Tea has played an important role in the inheritance and innovation of Chinese culture," said Wang Xiaoming, vice president of CIIDS.

He noted that tea, with its unique charm, has transcended the boundaries of language and region, promoting exchanges and understanding among different civilizations.

"We have found that many tea products feature China-chic packages, and small tea bags have also been developed to cater to the needs of young people, which can also better stimulate African youth's interest in Chinese tea culture," said Zhou Yefan, founder of the China Africa Youth Federation.

"Through drinking tea together, young people from China and Africa can learn about each other's culture, history and values," said



in handing over classrooms and teachers' office at Muungano primary school, at Daghailo village in Babati District, Manyara Region, recently. Others are the regional administrative secretary Maryam Muhaji and the district commissioner, Lazaro Twange. Photo: **Guardian Correspondent**

Half of all mangrove ecosystems at risk of disappearance by 2050

KELALA

COMMUNITIES living along the receding shorelines of low-lying Vypin Island off India's west coast understand the importance of healthy mangrove ecosystems.

Sea level rise and severe tidal floods have forced many families here to relocate to higher grounds, but they still try to plant trees on the shores of Vypin and the surrounding areas in the Kochi region of Kerala state.

Tidal flooding occurs when sea level rise combines with local factors to push water levels above created a "Red List" of endan-

the normal levels.

Mangroves can provide natural coastal defences against sea level rise, tides and storm surges, but according to the International Union for the Conservation of Nature these ecosystems are under threat around the world.

This in southern India is among the critically endangered. Other coastlines such as Salinas, Puerto Rico are also threatened by illegal building which results in the clearance and destruction of mangroves.

It's the first time the IUCN has

gered mangrove ecosystems.

Its researchers say more than half of all mangrove ecosystems are at risk of collapse by 2050.

They assess that almost a fifth of mangroves globally are classed as Endangered or Critically Endangered which means they are at risk of collapse.

Marcos Valderrabano, one of the lead researchers for the IUCN's Red List of Ecosystems, said sea level rise from climate change causes the greatest damage to mangroves.

"This was the first time we conducted a global Red List of man-

grove ecosystems that assess the said. risk of the ecosystems collapse globally and the surprising result was that 50 percent of the mangrove ecosystems of the world are threatened, are at risk of col-

And the main reason for these is sea level rise, when we look at the models of sea level rise projection into the future, there is 30 percent of the mangrove ecosystems that are going to be affected by sea level rise in the future and they're going to have very low new plants as we move on," he

Valderrabano believes as climate change increases the mangroves become an even more vital defence against coastal ero-

That also means the destruction of fisheries, adding to the woes of coastal communities.

"Mangroves are very, very important ecosystems for coastal communities and we learned that a few years ago when we realized that when a very high tsunami arrived to the coast, coastal comcapacities to survive and recruit munities that have strong mangroves can defend much better

against the these high and events, while others without mangroves are much more defenceless," he said. "As we started digging into the

mangrove ecosystem services, we learned that they are essential in providing fisheries nurseries and the fishing industry depends very much on the capacity of fish to reproduce in the mangrove area. And now that we are getting into climate change, the importance of mangrove sequestering carbon and restoring carbon under the roots in the soil, it's also essential."

MZF - Advertising for Recruitment

Job Title

Executive Director

Company Description

The Milele Zanzibar Foundation (MZF) is a non-profit, non-governmental organization founded in 2014 with the aim of ensuring sustainable development and improved quality of life for rural communities in Zanzibar. The organization works with government authorities and local communities to reduce the risk of poverty in rural areas and contribute to the development of the islands.

MZF envisions vibrant, resilient, and sustainable rural communities in Zanzibar and strives to accelerate progress in health, education, and livelihood opportunities through holistic and sustainable development programs.

Role Description

This is a full-time on-site role for an Executive Director located in Zanzibar City. The Executive Director will be responsible for overseeing the organization's operations, strategic planning, and program management. They will collaborate with stakeholders, manage staff, develop partnerships, and ensure transparent and participatory processes. The Executive Director will also be responsible for fundraising, financial management, and advocacy efforts.

Qualifications

- 20+ years experience in non-profit management, strategic planning, and program management
- · Bachelor's or Master's degree in a relevant field
- Strong leadership and organizational skills
- Excellent communication and interpersonal skills • Experience in fundraising and financial management
- Knowledge of rural development and community-led initiatives
- Ability to collaborate with stakeholders and develop partnerships · Advocacy skills and understanding of social and political contexts
- · Fluency in English and Swahili

Employment Type

Full-time Location Zanzibar

Please submit CV to jobs@mzfn.org

Job Title

Marketing **Communications Manager**

Company Description

The Milele Zanzibar Foundation (MZF) is a non-profit, non-governmental organization founded in 2014 with the aim of ensuring sustainable development and improved quality of life for rural communities in Zanzibar. The organization works with government authorities and local communities to reduce the risk of poverty in rural areas and contribute to the development of the islands.

MZF envisions vibrant, resilient, and sustainable rural communities in Zanzibar and strives to accelerate progress in health, education, and livelihood opportunities through holistic and sustainable development programs.

Role Description

This is a full-time on-site role as a Marketing Communications Manager based in Zanzibar City. The Marketing Communications Manager will be responsible for day-to-day tasks such as communication management, creating press releases, developing marketing communications strategies, and overseeing project management related to communications initiatives.

Qualifications

- 10+ of experience in strategic marketing and communications · Bachelor's degree in Communications, Marketing, or related field
- Strong strategic communications skills • Proven project management experience
- Ability to work independently and collaboratively
- Knowledge of rural development and community-led initiatives
- Experience in the non-profit sector is a plus • Excellent written and verbal communication skills
- Attention to detail and accuracy
- · Ability to work well under pressure and meet deadlines • Excellent verbal and written communication skills
- Fluent in English and Swahili

Employment Type

Full-time Location Zanzibar

Please submit CV to jobs@mzfn.org

Job Title

Director of Finance and Administration

Company Description

The Milele Zanzibar Foundation (MZF) is a non-profit, non-governmental organization founded in 2014 with the aim of ensuring sustainable development and improved quality of life for rural communities in Zanzibar. The organization works with government authorities and local communities to reduce the risk of poverty in rural areas and contribute to the development of the islands.

MZF envisions vibrant, resilient, and sustainable rural communities in Zanzibar and strives to accelerate progress in health, education, and livelihood opportunities through holistic and sustainable development programs.

Role Description

This is a full-time on-site role as the Director of Finance and Administration at Milele Zanzibar Foundation. The Director of Finance and Administration will be responsible for financial planning, preparing financial statements, analyzing financial data, financial reporting, and overseeing financial operations. They will also be responsible for managing administrative functions and ensuring compliance with organizational policies and procedures.

Qualifications

- 15+ years of experience in finance and administration within non-profit sector
- · Bachelor's degree in Finance, Accounting, or a related field · CPA requirement
- Financial Planning, Financial Statements, and Financial Reporting
- skills Strong analytical skills
- Knowledge of budgeting and financial management
- Excellent understanding of financial regulations and compliance Strong problem-solving and decision-making abilities
- Attention to detail and accuracy
- · Ability to work well under pressure and meet deadlines
- Excellent verbal and written communication skills · Fluent in English and Swahili

Employment Type Full-time Location Zanzibar

Please submit CV to jobs@mzfn.org

EDITORIALS.OPINION

The www.ippmedia.com

THURSDAY 23 MAY 2024

Taking A New Look
At The News
ESTABLISHED IN 1995

CSOs' Week can focus on reform, not just gender 'praise & worship'

SEEING over 500 participants from various civil society organisations (CSOs) and other stakeholders coming together to prepare for an event to be held four months from now was a little unfamiliar as usually they would only gather when the time arrives.

That sends home the point that the civic groups plan something big when they meet in what is known as the CSO Week, one of the key themes being to explore how to increase civic engagement in democratic governance processes - ahead of upcoming civic polls. The issue is whether there is really much at stake in the polls.

A top Foundation for Civil Society (FCS) official laid out a whole gamut of objectives for the September jamboree and how it is being set out.

The preparatory meeting involved policy makers, private sector firms and development partners, all for ensuring the drawing up of agenda and participatory schedules during the Week, directed towards ensuring optimum participation of actors from diverse sectors.

It is evident that the jamboree will be well attended and well financed, but it is an altogether different matter to see what it actually seeks to achieve or impress upon the society.

Seeking a consensus on major issues of policy from officialdom to CSOs, non-state actors, faith-based organisations, community-based foundations, trusts and representatives of special groups, the usual youth, women and people with disabilities, is a complicated task.

A meeting with few participants can delve more intensely on issues, while large gatherings usually focus on the show, the tone and the pleasure of being converged on some general demands, not inviting differences but self-congratulation and mutual loyalties.

Sharp expressions of views are discouraged while uniformity is more helpful, the problem being the tone at which a fairly uniform outlook will be pitched.

An illustration of what will be taking place at the week-long event is the CSOs' Shadow Vision 2050, an alternative National Development Vision 2050, where the whole problem of what is to be achieved is noticed.

The vision's outlines and details must be evident to its key participants already, where summary expositions of the document or its objectives say it is intended to underscore the importance of enhancing the quality of life for Tanzanians.

Emphasis is on issues such as food security, healthcare, access to energy, clean water supply, housing and sustainable urban development. That is clearly what everyone needs, whether it is the government, opposition or donors, but how is it done?

An elaboration that the annual event, set against the backdrop of significant global and local shifts, seeks to recalibrate its focus and methodologies, while recognising the pivotal role of democratic processes in shaping the nation's future.

That was a truism for the gallery but not as much in the facts, as democratic processes ensure peaceful transition of power.

However, but the processes routinely bring up what is not just bad but even unacceptable in people, where some people may wish to gain something at the end, but at the expense of the country.

Pro-Mobutu squad in 'coup attempt' was a sad show of ideas, ineptitude

LEADERS who have cared to comment on recent events in the Democratic Republic of Congo (DRC) have condemned all those behind a coup attempt at the weekend in the capital, Kinshasa.

It was not surprising that the bid was nipped in the bud by presidential guard units, as the assailants chiefly sought to attack the nerve centre of power while it is only an expression of societal power which they did not even stare in the face.

One cannot even say that there was a real coup attempt, outside a bizarre attack on public offices and key residences, to absolutely no avail.

Indeed, it is not likely that many people will even remember that

Sending 50 or so armed attackers to the residence of the next parliamentary Speaker and waking up to go to the presidential palace was little more than a sordid experiment in a putsch.

There are small countries in Africa where in the 1960s and sometime into the 1970 a mercenary group of that number could remove the government in this or that state, which is no longer the

It is bewildering how 50 armed men, not even commandos, could

have expected results.

Reports said that Sunday afternoon saw the group raid the residence of Vital Kamerhe, a federal legislator and candidate for Speaker of the National Assembly, the Lower House of the country's bicameral Parliament.

Two policemen and one attacker are reported to have died in the initial fighting, with the remaining attackers then breaking into the State House. Three and their leader,

identified as a Congolese-American citizen, were killed.

Some 40 other people reportedly involved in the attack, including several Americans, were arrested, saved from death only after being fooled into an adventure.

What revealed the attackers' origins and ideas was the fact that they were dressed in military uniforms and displayed the Zaire flag, clearly a relic.

DRC was once known as Congo Leopoldville, then the capital was renamed Kinshasa, and after then army chief Col Joseph-Desire Mobutu overthrew a motley government with provinces on each other's throat. It was renamed Zaire, an ancient name of certain parts of West Africa on the Atlantic Coast

Reports said the virtually suicidal squad claimed in videos circulating on social media that they wanted to change things in the management of the republic.

There appears to be excessive haste in the manner in which the putsch group tragically conducted themselves, which is comprehensible as one dwells on the details of the leader.

Thew group's leader is said to have formed the United Congolese Party (UCP) in 2010, militating for restoration of the name Zaire.

As if that was not enough in day dreaming, he created a so-called government in exile in Brussels in 2017, in aspiring for the 'New Zaire'.

The Sunday putsch was thus effectively the moment of 'rapture' and, as in the macabre adventures of Jim Jomes, Kibwetere and lately Mackenzie Nthenge near Malindi on the Kenyan coastline, 'rapture' becomes pre-announced death. It was a crudely hard sell.

The Guardian Limited Key Contacts

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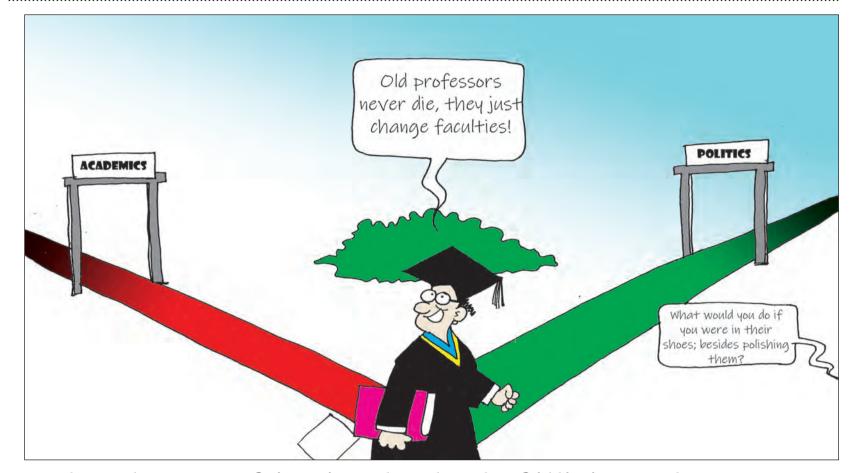
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Sub-Saharan Africa is a hotbed of illicit trade, UN says

By Special Correspondent

IN the shadowy realm of wildlife trafficking, Sub-Saharan Africa emerges as a hotbed for illicit trade routes and clandestine operations fuelling the multi-billion-dollar industry.

Recent data contained in the World Wildlife Crime Report 2024 reveals this region accounts for a staggering 19 percent share of seizures of wildlife materials worldwide, underscoring its status as one of the most common sources of trafficked wildlife.

Between 2015 and 2021, the flow of illegal wildlife trade surged from sub-Saharan Africa and South Asia, constituting 44 percent of all recorded seizures.

Among the species groups targeted, pangolins bore the brunt with a staggering 32 percent share, highlighting the dire plight of these endangered creatures.

Additionally, elephants, carnivores and pangolins illegally traded as scales, meat, bodies and also as live specimens; ranked among the top five species groups seized during this period, exposing the breadth and depth of the crisis.

A recent report has unveiled Africa as a significant source of trafficked wildlife, accounting for 19 percent of global seizures of wildlife materials. Shockingly, all reported seizures on the continent were concentrated within the Sub-Saharan region, painting a stark picture of the region's role in fueling this illicit trade. The study, conducted in collaboration with the International Consortium on Combating Wildlife Crime (IC-CWC) which includes key stakeholders like Cites, Interpol, the World Bank, and the World Customs Organisation, sheds light on the scale and scope of wildlife trafficking in the region.

Initiated in response to a United Nations General Assembly resolution on Tackling Illegal Trafficking in Wildlife adopted in 2021, the report aims to bolster efforts to combat illegal wildlife trade and protect biodiversity. The report focuses on crimes associated with the illegal harvest and trade of wildlife species, in direct violation of national laws and international conventions.

Drawing on data from over 140,000 seizure records spanning 162 countries and territories, the report sheds light on the staggering scale of the illicit wildlife trade.

From coral pieces to live specimens, medicines to meat, the illicit market spans a vast array of commodities, driven by insatiable demand and organised criminal networks.

Between 2015 and 2021, Sub-Saharan

Africa, along with South Asia, constituted the majority of global trade flows in wildlife trafficking, accounting for 44 percent of all recorded seizures where the shipping origin was specified. Among the species groups targeted, pangolins emerged as the most trafficked, comprising a staggering 32 percent of seizures during this period.

Elephants, carnivores, ranked among the top five species groups seized in both Africa and Asia, indicating the



Police display elephant tusks that were seized at Mahiga area in Laikipia West, Kenya

widespread nature of the problem across the two regions.

In Africa, pangolin, rhinoceros and elephant items together made up over 95 per cent of all seizures. In Asia, a large share of seizures involved timber followed by pangolin items.

In Europe, eels led followed by agarwood. In the Americas, timber (cedar) was by far the top taxonomic group using this metric (79 percent), followed by crocodilian and rosewoods (five percent and three percent respectively). In Oceania, the top taxonomic groups involved crocodilians, costus root, snakes, ginsengs and cacti in order of importance.

Coral, crocodilian and snake items were more prominent in the other three regions, with parrots and cockatoos prominent in the Americas and bivalve molluscs in Oceania. Plants also comprised a significant proportion of the records in Europe (e.g. aloes and cacti) and in Oceania such as costus root and ginseng.

The report highlights the devastating impact to biodiversity and ecosystem stability and resilience, undermining environmental, social and economic values and underscores the urgent need for coordinated action to address wildlife trafficking, which poses a grave threat with over 40 percent of species recorded in seizures classified as threatened or Near Threatened, highlighting a looming conservation challenge.

Recent international police operations, such as project Disrupt led by Interpol and UNODC, have revealed the convergence of wildlife trafficking with other illicit activities, such as arms trafficking and drug smuggling, painting a troubling picture of interconnected criminal networks operating with impunity across borders and underscoring the complexity of the issue

Tragically, the toll extends beyond the natural world, with wild-life rangers paying the ultimate price in their valiant efforts to protect wildlife and enforce conservation laws.

According to the report over 2,300 wildlife rangers have lost their lives in the line of duty between 2006 and 2021, with the majority (80 percent) of casualties occurring in Africa and Asia.

As enforcement efforts intensify, traffickers adapt, leading to shifts in sourcing and trafficking routes to evade detection.

This "balloon effect" characterised by changes in trafficking patterns in response to enforcement actions, underscores the need for a multifaceted approach to combat wildlife crime.

Both sourcing and routing shifts in response to enforcement action have been observed in elephant ivory trade and rhinoceros horn trade patterns as illegal traders find other ways around law enforcement.

For example, from about 2018

there was a series of prosecutions of elephant ivory traffickers in East Africa that appears to have influenced illegal traders to switch to exporting ivory from the other side of the continent entirely.

Between 2010-2015, the weight of tusks in seizures made in or intercepted from Kenya and Tanzania dwarfed those connected with Nigeria and the Democratic Republic of the Congo between 2016-2021, the reverse was true.

A World Bank survey of multilateral and bilateral donor agencies, foundations, United Nations programmes and international nongovernmental organisations found that over \$1.3 billion had been committed between January 2010 and June 2016 to combat illegal wildlife trade in Africa and Asia, approximately \$190 million per year. Donor funding was allocated to projects in 60 different countries and to various regional/multi-country and global projects.

In total, 63 percent of the funds were committed to Africa (\$833 million), 29 percent to Asia (\$381 million), 6 percent to global programmes and initiatives (\$81 million), and 2 percent to projects covering both Africa and Asia (\$35 million).

The top five recipient countries accounting for \$328 million were Tanzania (8 percent), Democratic Republic of the Congo (5 percent), Mozambique (5 percent), Gabon (3 percent), and Bangladesh (3 per-

Norder to improve the teaching and learning process it becomes necessary to know what has been achieved first. There are various methods of assessment which a teacher can use depending on their objectives. This is because competence of learners can be viewed in different aspects such as writing and speak-

The quality of learners is assessed by different individuals who use different parameters all of which the teacher should consider so as to retain their credibility.

Students learn in different ways. Assessment itself can provide opportunity to learn depending on the way it is conducted. There are teachers who prefer conducting written tests as an assessment method. Although this method is good as it assesses writing skills but it is time consuming because a teacher will need to supervise the doing of the test, find the time to mark and then doing correction in class.

But the same test questions can be turned into questions that will orally be asked in class and assess the understanding level of learners in a short period of time and eventually making necessary corrections as usual. The assessment becomes open and hence giving chances for learners to compete as they are eager to defend their status in class.

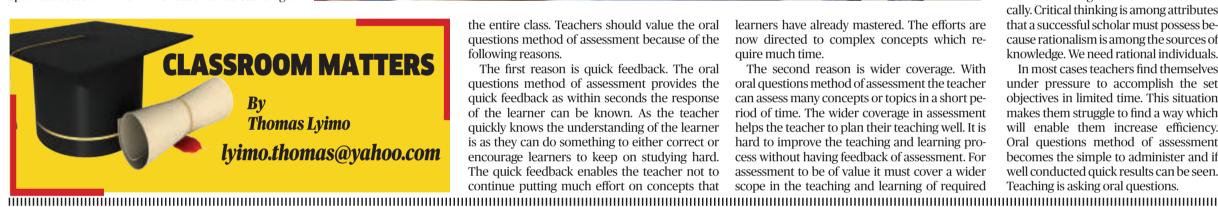
Assessing students through oral questions method is more suitable for candidate classes which in most cases have the shortest time period in a particular year of study before they sit for the final examinations. The aim is to make learners ready for examinations.

There are students who cannot concentrate effectively on their own. They need to be pushed to think. With this kind of learners oral questions followed by answers provide a joint revision opportunity. The teacher may do a good job of teaching but if they do not make a follow-up less can be reaped.

Oral questions method of assessment becomes the method which teachers cannot spare because it gives an opportunity for the teacher to both assess and teach at the same time. This method is more interactive than other methods as an answer of a certain learner can spark a discussion which will broaden understanding of

Oral questions afford teachers chance to teach while also assessing students





the entire class. Teachers should value the oral questions method of assessment because of the following reasons.

The first reason is quick feedback. The oral questions method of assessment provides the quick feedback as within seconds the response of the learner can be known. As the teacher quickly knows the understanding of the learner is as they can do something to either correct or encourage learners to keep on studying hard. The quick feedback enables the teacher not to continue putting much effort on concepts that

learners have already mastered. The efforts are now directed to complex concepts which require much time.

The second reason is wider coverage. With oral questions method of assessment the teacher can assess many concepts or topics in a short period of time. The wider coverage in assessment helps the teacher to plan their teaching well. It is hard to improve the teaching and learning process without having feedback of assessment. For assessment to be of value it must cover a wider scope in the teaching and learning of required contents. The oral questions methods of assessment suffice this thirst of the teacher to assess learners in many areas of study so as to be confident in their teaching mode.

As the normal test is limited in terms of number of questions, in the oral questions assessment the case is different as the teacher can ask many related questions within a short period of time, thus stimulate learning. Improvement in the way learners study is sometimes by showing their areas of weaknesses so that they can go and work on them.

The oral questions method of assessment helps to boost confidence of learners. Confidence of an individual cannot improve if they do not talk in front of others. The oral questions method of assessment gives learners an opportunity to talk before others and hence improve their confidence. A successful scholar must have self-confidence. If any practice in the teaching and learning process aims at building confidence to learners it can be counted as success.

Again, oral questions method of assessment helps to promote critical thinking. As oral questions method of assessment allows interaction among learners an individual who attempts to answer a question may face challenges from other learners making them think more critically. Critical thinking is among attributes that a successful scholar must possess because rationalism is among the sources of knowledge. We need rational individuals.

In most cases teachers find themselves under pressure to accomplish the set objectives in limited time. This situation makes them struggle to find a way which will enable them increase efficiency. Oral questions method of assessment becomes the simple to administer and if well conducted quick results can be seen. Teaching is asking oral questions.

New charcoal technology to save forests in Morogoro Region

By Henry Mwangonde

I Morogoro Region, a quiet revolution is taking place that holds the key to restoring the region's forest cover which is at risk of disappearing at an alarming rate due to deforestation.

For many years, deforestation mostly caused by careless felling down of trees for charcoal and firewood has put the region at risk of turning into a desert while diminishing its natural vegetation and scenic

In the last 22 years, Morogoro Region has lost 10 percent of its original forest cover while restoration efforts stand at only 66 hectares per year.

The rate of forest regeneration in Morogoro is slow at 18 percent compared to the rate of deforestation which is at 81 percent, according to data from Helvetas Tanzania–an organization that has come up with a new project on an integrated approach to cooking solutions aimed at improving the livelihoods of rural women and men through a sustainable wood fuel value chain with more efficient energy supply and increased income generation opportunities, while reducing deforestation and mitigating adverse effects of climate change.

The three years project-Sustainable Forest Management and Renewable Energy through Inclusive Community Empowerment (USEMINI) with funding from the European Union (EU) to the tune of 2.222 -million euros, aims to facilitate and support communities in the rural districts of Mvomero, Morogoro DC, Ulanga and Malinyi in Morogoro Region. It aims to strengthen sustainable forest management and wood fuel production in an inclusive and market-oriented manner.

Helvetas Tanzania is jointly implementing the project in collaboration with Community Development and Relief Trust (CODERT) and Community Forest Conservation Network of Tanzania (MJUMITA).

The three NGOs have taken on the challenge of addressing critical issues of clean cooking energy management in rural households and the results are life changing.

Apart from educating villagers on sustainable forest management, the project also complements government efforts to save Morogoro's forest from deforesta-

Data shows that the region loses 400 hectares of forests annually while the country is losing 469,000 hectares of forest per year, the number which is high compared to 300,000 hectares that were lost annually in the 1990s.

Africa's net forest loss exceeded 4 million hectares per year between 2000 and 2005 and approximately 3.9 million ha annually between 2010 and 2020, according to a 2020 report by the Food and Agriculture Organization of the United Nations (FAO). The global forest loss between 2015 and 2020 was 10 million hectares per year with a net forest loss of 7 million hectares per year from 2010 to 2020.

Daniel Kalimbiya, Director at Helvetas Tanzania



Margret Ernest from Mikese ward in Morogoro Region cooks using alternative charcoal. Photo: Henry Mwangonde

told The Guardian that the project will help to coordinate efforts among stakeholders on reducing climate change effects. It is also expected to promote inclusive sustainable forest management and wood fuel production.

During the period, targeted communities will be trained on land use planning and sustainable forest management, agroforestry, conservation, agriculture, entrepreneurship development and business planning including commercialization of sustainable alternative charcoal and other forest-based products, Kalimbiya said, adding it will benefit 2,000 households with 10,000 people in 70 villages in the four districts.

He said the project will build the capacity of villagers on sustainable forest management, proper land use management and use of alternative energy. It will see more than one million trees planted to restore lost biodiversity in areas that have been destroyed by environmental degradation.

Statistics from the Ministry of Energy shows that 33,000 people die annually due to use of dirty energy in cooking.

Margret Ernest from Mikese Ward in Morogoro, who is one of the beneficiaries of the alternative charcoal programme, said the project has brought change to her business including reduced operation costs.

"I used to spend between 7,000/- and 8,000/- to purchase charcoal every day; but now I only use 2,000/- to buy alternative

charcoal that I use for cooking the whole day," she said.

Morogoro Regional Commissioner, Malima said in complimenting the initiative, his office is implementing a programme to plant spices and fruit trees as part of efforts to restore forest cover as well as enable people to generate an income.

Malima said: "There is a need for the general public to be given education on the use of alternative charcoal to save trees.",' he said.

The impact of the project's initiative goes far beyond individual experiences with Rosemary Nicholaus, another beneficiary at Mikese ward, saving she has seen a remarkable change in her business.

"After being educated on the importance of using alternative charcoal, operational costs have decreased. I used to spend 9,000/- on regular charcoal to cook for the whole day but now I spend less than 3,000/-," she said.

Deforestation lenges facing Morogoro region are not unique. Across Tanzania and much of the developing world, deforestation for charcoal remains a serious problem threatening lives, shrouded by poor access to clean cooking solutions.

According to the Global Forest Watch, in 2010, Morogoro Rural had 560 hectares of tree cover extending over 45 percent of its land area. In 2023, it lost 1.96 hectares of tree cover, equivalent to 699 kt of carbon emissions.

By Neil Giardino

ROM high atop a treeless ridge, Tsitsiri Samaniego can see his ancestral homeland stretching towards the horizon. Samaniego, 40, is the leader of San Miguel Centro Marankiari, an Indigenous Ashaninka village cra-

dled in the mountains of central Peru. Here, the Amazon rainforest blends into the Andean mountains, turning the rugged slopes to a lush blue-green.

But as he shields his eyes from the blistering sun, Samaniego detects signs of distress in the landscape.

Farmland has supplanted forests. The Perene River that snakes through the valley below has become contaminated, as towns and farms dump agricultural waste and sewage into its waters. Even the village's cassava crops are blighted, with yellow lesions swelling on their

The scale of the environmental degradation has brought Samaniego to this high ridge in search of advice from his ancestors, from the dead.

Pressing further up the incline, Samaniego arrives at a cemetery shrouded in a thicket of green. There, he pauses before an unmarked grave: that of his grandfather, Miguel Samaniego. The village of San Miguel Centro Marankiari still bears the late leader's name.

Samaniego lays an offering of coca leaves on Miguel's grave. Then, he lights a pipe to blow plumes of tobacco smoke over the headstone in a ritual blessing.

"This is where the spirits of our ancestors rest. They led the fight for our territory," says Samaniego, following a moment of prayer. "When I come here, it gives me strength and courage."

But facing the twin threats of development and climate change, Samaniego has steeled himself to a bitter reality: His ancestral land is no longer providing for his people. The land of his forefathers may not be the land of his descendants. Back in his village, under the shade of his palm-

thatched roof, Samaniego pores over a weathered map of Peru's vast eastern Amazon. Migration, he feels, might be his community's best option.

But leaving his homeland is a last resort – a complicated decision born of circumstances beyond his control.

In Latin America today, nearly half of all Indigenous peoples have migrated to urban areas due to land degradation, territorial dispossession, climate change and conflict, according to the World Bank.

"While Indigenous peoples have strong capacities for adaptation, climate change is accelerating on a path that is overwhelming," said Pablo Escribano, a climate migration specialist for the International Organization for Migration, a United Nations agency.

"We're now seeing Indigenous populations engaging in temporary and permanent movements to cities.

The stakes of that migration go beyond individual communities, though. Indigenous peoples represent just six percent of the global population, but the World Bank estimates they help steward 80 percent of the planet's remaining biodiversity.

For that same reason, experts warn that Indigenous populations are particularly vulnerable to the forces driving climate change: from glacial melt and sea level rise to the deforestation that releases tonnes of carbon into the atmosphere every year.

"Their livelihoods are often very dependent on climate variables, which is affecting food security," Escribano explained.

In Samaniego's case, his village is flanked on all sides by settlers from the high Andes escaping poverty, who are steadily absorbing territory occupied by the Ashaninka for generations.

The incoming farmers have razed much of the humid rainforest near the village to plant groves of citrus, avocado and coffee. That, in turn, has altered the local rain cycles, bringing extreme heat and drought to San Miguel Centro Marankiari.

The result has been the desiccation of his community's cassava and plantain crops, Samaniego explains. Food and clean water have become scarce. And tensions with the neighbouring landowners have soared.

"We've always protected our forests," Samaniego said. "But outsiders have come in with a mentality to destroy and produce. It's affecting everything. The climate is changing here in the highlands."

Wearing a tunic the colour of red earth and a headdress crested with ruby macaw feathers, Samaniego describes how his village, home to 150 people, has always defined itself in relation to the forests around it.

Marankiari itself means "serpent" in the Ashaninka language. When Samaniego's grandfather Miguel first settled his family here, the region teemed with snakes, tapirs and large man-eating cats, immortalised in stories told by firelight.

Climate change uproots an indigenous village in Peru



Pachaka boils cassava as she prepares masato, a traditional drink.

"All of this land is connected to our legends," said Samaniego. But those species have long since vanished, he added, as the rainforest rapidly shrinks.

In 2022 alone, Peru's Amazon lost 144,682 hectares (357,517 acres) of old-growth forest, according to the Monitoring of the Andean Amazon Project, a conservation nonprofit. Small-scale agriculture has fueled much of that destruction.

Strolling through his village, 68-year-old Tsonkiri Samaniego – Tsitsiri Samaniego's uncle – plays a haunting melody on a handmade flute. He forages wild reeds to make the instrument himself, in order to pass on the music his grandfathers taught

But the reeds too have grown scarce. Each year, more land is encroached upon, Tsonkiri explained. What worries him most is the steady unravelling of Ashaninka culture and language, both deeply rooted in the natural world.

As a child, Tsonkiri remembers hunting deer, wild turkey and partridge in the unbroken forest. In those years, a heavy silence permeated the village, only interrupted by the stories told at nightfall over crackling bonfires.

But around the time Tsonkiri was born, a change was falling over the valley. Tsonkiri traces it back to the "coffee boom" of the 1940s, when coffee consumption peaked in countries like the United States – and farmers in Peru responded by cultivating forested land along the eastern slopes of the Andes.

Tsonkiri claims that, back then, his grandparents and parents were forced into indentured labour, toiling long hours on industrial farms in exchange for payment in goods.

Their exploitation did not end there. In the early 1950s, Tsonkiri said commercial farmers conned his family into surrendering hundreds of hectares of ancestral land in exchange for clothing and five crates of canned fish.

When Miguel, his father, died in 1972, Tsonkiri assumed the role of village leader. He was only 17 years old at the time. In 1978, he helped earn San Miguel Centro Marankiari the legal title to 147 hectares (363 acres), a small sum compared with the vast territory once occupied by his ancestors.

The villagers, however, have no legal claim to their most sacred sites in the Perene Valley, including salt mines, caves and mountains steeped in history and lore. Many of those sites fell into the hands of private owners, putting them off limits to the Ashaninka people. "Before, our territory was never delineated. We were free, like the animals, to roam from place to place. When we were reduced to living on parcelled land, our territory was suddenly limited," said Tsonkiri. "We can't enter certain parts or hunt freely. It has been a type of prison."

But even the village itself has not been immune to the ravages

of a rapidly changing climate.

In her garden, Samaniego's mother, Pachaka Samaniego, harvests a medicinal root called ibenki, which the Ashaninka consume to alleviate anxiety.

Reduced rainfall, however, has caused many of her medicinal plants to wither. But Pachaka, 58, remembers the environment was not always this way.

A midwife and traditional healer, Pachaka began learning to treat illnesses at age seven. Her grandfather taught her by taking her into the forest to identify the pharmacological wonders within.

Pachaka was raised in a different Ashaninka village, nearly 200 kilometres (120 miles) to the north of San Miguel Centro Marankiari. But at age 14, she moved here to marry Samaniego's father.

At the time, medicinal plants were abundant in the village. Pachaka relied on them while she was in labour: She gave birth to 10 children, including Samaniego. Herbal infusions helped dull the labour pains, and she used sharpened palm reeds to cut her newborns' umbilical cords.

She fears that present-day deforestation might result in the loss of that traditional knowledge.

"The forests have always been our pharmacy, but they're killing them as if they were people," Pachaka said of the nearby

Inside her earthen-floor kitchen, Pachaka tends to a pot of cassava boiling over firewood. Shafts of sunlight leak through the bamboo walls, illuminating the swirling smoke from the

The calorie-rich tuber is used to make masato, a fermented yoghurt-like beverage that underpins daily life for tribes throughout the Amazon basin.

But this staple crop has become more rare in San Miguel Centro Marankiari as a result of deforestation. Without as much forest cover, erosion has increased, and soil quality leaches away with each passing rain.

Sapped of nutrients, the land yields less cassava, Pachaka explained. Nowadays, she makes the long journey down a dusty, rutted road to buy the root vegetable from a nearby town. "We don't live like we used to. Scarcity is everywhere. The soil

is impoverished, so we grow what we can to survive. We work harder to produce less," Pachaka said.

Even the aquifers are drying up, she added. Ever-more intense droughts have taken their toll, as have the ever-expanding farms. Pachaka said her fellow villagers also face pressure to sell off or lease what remains of their territory.

"There is nothing left for us here. In a new territory, we might

finally have an abundance in food and a place to continue our culture," Pachaka said.

The World Bank estimates that if climate change continues apace, 216 million people could be displaced by 2050. Latin America could witness 17 million internally displaced climate migrants.

Last year, Samaniego journeyed to the eastern Amazon department of Ucayali, travelling days and hundreds of kilometres by river. There, he identified several thousand hectares of fallow land near other Ashaninka communities along the remote Sheshea River where he hopes to relocate his village.

In 2015, for example, the Rainforest Foundation reported that Indigenous Peruvians had more than 20 million hectares (49.4 million acres) of land title applications pending, leaving an area twice the size of Guatemala in le-

But Samaniego remains undaunted by the obstacles. He plans to start a phased relocation to Ucayali later this year and has recently arrived in Ucayali with family to establish a base in the

"This project is about recuperating territory, responding to climate change and reclaiming our culture. Yes, there are risks and challenges, but we have no choice but to migrate," said Sam-

Clutching a silver pendant around his neck passed down to him by his grandfather, Samaniego added that he is hopeful that his next scouting journey to Ucayali will bring his community closer to its promised land.

"This is a fight. We have the energy. We have the idea, the strength and the alliances," he said. "Our territory has been massacred, so why not go in search of our new paradise?'

05:00-09:00HRS MORNING JAM 09:00-13:00HRS LETE RAHA 13:00-14:00HRS DW-RADIO 14:00-16:00HRS CLUB 101 16:00-18:00HRS DALA DALA 18:00-18:10HRS HABARI

MONDAY

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SATURDAY

10:00-11:00HRS KADOGOO 11:00-13:00HRS BONGO HITS 13:00-14:00HRS DW RADIO 14:00-16:00HRS ZAIDI YA OYVAULMU

16:00-18:00HRS ALIYEVUMA 18:00-21:00HRS BUZUKITIME 21:00-22:00HRS SPOTI

22:00-05:00HRS MUZIKI MCHAGANGANYIKO)

SUNDAY

07:00-09:00HRS

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18:00-21:00HRS JIACHIE 21:00-22:00HRS SPOTI 22:00-01:00HRS LADHA LAINI 01:00-05:00HRS MUZIK

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African health experts warn of climate change, rising vector-borne diseases

By Guardian Reporter

HEALTH experts are particularly concerned about the role of climate change in the rise of vectorborne diseases in Africa's low- and middle-income countries, which already face numerous health and socioeconomic disparities.

"It is crucial to acknowledge the gravity of the situation that we are facing today, especially around climate change, as it is no longer only an environmental concern, but it has evolved into a significant public health crisis with far-reaching implications for communities worldwide," said Edward Miano, executive director of the Health Rights Advocacy Forum (HERAF).

He noted that climate change is worsening disease patterns, and diseases are emerging in areas where they did not exist before. A good example is that previously in Kenya's highland regions, such as parts of the Rift Valley and Kericho County, malaria was not prevalent. But the disease has returned in recent years, a development that some experts say is linked to subtle changes in the region's climate.

A study published in March in the journal Infectious Diseases of Poverty highlights that vectorborne diseases, which account for more than 17percent of all infectious diseases, cause more than 700,000 deaths annually, posing a significant threat to global public health. Major diseases such as malaria and dengue fever are associated with the largest burden, affecting millions of people world-

According to the World Health Organization (WHO), an estimated 3.6 billion people live in areas highly susceptible to climate change, with projections indicating that climate-related factors could contribute to an additional 250,000 deaths annually between 2030 and 2050. These projected deaths are primarily attributed to under nutrition, malaria, diarrhea and heat stress. And now, health experts add vector-borne diseases to that list as well.

Kenya, like many other regions,

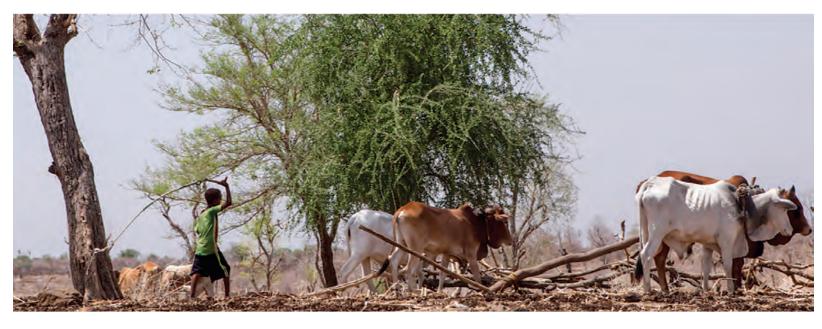
is largely affected by vector-borne diseases such as malaria, dengue fever and Rift Valley fever and is witnessing first-hand the profound impact of climate change on health outcomes, necessitating urgent action and collaboration across sectors, from health to agriculture, energy, tourism and marginalized communities.

According to a 2022 study in the Iranian Journal of Public Health, there are many ways that climate change globally can extend and expand the life cycles of diseasecarrying vectors such as mosquitoes, ticks and parasites. "Rising temperatures favour agricultural pests, diseases and disease vectors. Therefore, climate change has already made conditions more conducive to the spread of certain infectious diseases, including Lyme disease, water-borne diseases, and mosquito-borne diseases such as malaria and dengue fever," the study's authors write.

The researchers also warn that among climate-related diseases, mosquito-borne viral and parasitic diseases are the most worrying. These illnesses profoundly limit socioeconomic status and development in countries with the highest infection rates, as many are found in the tropics and subtropics. The disproportionate increase in average night time compared with daytime temperatures makes available ideal temperatures for the growth of vector insects and the spread of related diseases.

WHO estimates that the direct damage costs of climate change to health are expected to range from \$2 billion to \$4 billion per year by 2030, disproportionately affecting developing countries with weaker health systems.

Dr Bernard Onyango, a senior research and policy analyst at AFIDEP, focused on the complex interplay between climate-related health hazards, exposed populations and vulnerability factors. He noted that climate hazards such as heat waves, rising sea levels, air pollution and changes in vector distribution and ecology pose significant challenges to pub-



lic health systems. "As global climate and land use changes, they alter the distribution of reservoir hosts and vectors, making it challenging to predict and respond effectively," Onyango said during the webinar.

He also reiterated the need for a gender-sensitive approach to climate change, as women and girls are disproportionately affected by events such as floods, droughts and heat waves compared with their male counterparts. This, according to him, is because the climate crisis is not gender-neutral. When extreme weather events like floods occur and affect health infrastructure, women often experience challenges like limited access to sexual and reproductive health rights services (SHR).

The consequences of this limited access to SHR include maternal and infant mortality and morbidity, unexpected pregnancies, unsafe abortions and the implications of sexual gender-based violence, which may result in increased sexually transmitted infections, heightened HIV transmission and mental health issues, including depression and trauma. Need for assessments

During the webinar, Dr Martin Muchangi, director for population health and environment at AMREF Health Africa, said there is need to plan ahead by identifying and focusing on key priority areas before any interventions, such as destruction of vector breeding sites, are carried out. These include conducting vulnerability assessments within the health sector and the development of national health adaptation plans.

"For the interventions to work, then the Ministry of Health in Kenya must conduct vulnerability assessments to identify areas of focus in mitigating the spread of vector-borne diseases," he said, adding that it is only after such assessments that policies and adaptation plans can be formulated and possibly be adopted in the country's finance budget for imple-

According to Muchangi, it is paramount to address climate and health illiteracy in the health sector, as there are very few experts in this field in countries such as Kenya. "We need to invite ourselves very strongly to start building the capacity of the health workforce so that at the end of the day, the doctors and the nurses attending to patients can be able to solve the challenges that are coming to the health sector with the climate change crisis," he said.

He added that the training should extend to community health promoters who interact with communities at the grassroots level. "They [community health promoters] need to understand that when a phenomenon like drought is predicted, it means many things - from malnutrition to diseases.'

Holistic approach

Climate change is a resource taker, and addressing the multifaceted challenges posed by it requires a holistic and multisectoral approach that involves all sectors of society, from health to education and government. Community engagement and education are also crucial, as local communities play a vital role in building resilience and implementing effective adaptation strategies.

Responding to Mongabay in an email interview af ter the webinar, the East Africa director for the Drugs for Neglected Diseases initiative (DNDi), Professor Samuel Kariuki stressed that all parties affected by climate change and its health effects should be involved in any interventions. "All stakeholders must be involved, ranging from communities affected, local authorities and national government, to play critical roles in preparedness and response to events that may happen following floods [and] drought that would affect spread of vector-borne diseases," Kariuki said.

DNDi has been involved in tackling several of neglected tropical diseases (NTDs) listed by WHO, from doing discovery and innovation for new treatments to partnering with manufacturers to avail these treatments and then ensuring access for patients. Since 2003 when DNDi was founded, it has delivered 13 treatments for six of the most devastating NTDs, including Mycetoma, paediatric HIV, Chagas disease, hepatitis C and visceral leishmaniasis, also known as kala-azar.

In the words of Kariuki, the prevalence of these NTDs has also been greatly affected by climate change. Take visceral leishmaniasis, the largest parasitic killer after malaria, which is fatal in 95percent of cases if not treated and is transmitted by female sandflies, which thrive in environments at approximately 25° Celsius (77° Fahrenheit). "As temperatures rise, more areas become suitable for sandflies to multiply. Moreover, the sandflies are more active in warm and humid environments, which could increase the frequency of bites to humans and transmission," the director noted.

Early warning systems

According to Kariuki, it is important for the national government and other stakeholders to work with the meteorological department that predicts weather patterns so they can warn communities regarding potential weather events that would bring along new outbreaks of diseases or increased burden of vector-borne diseases. "We must prepare in advance for these events so we have stockpiles to respond when necessary. Aside from this, we all should engage in mitigating climate change by playing our various roles and preventing activities that contribute to global warming," he urged.

There's also a need for increased investment in authentic and community-driven research initiatives. Collaboration between governments, scientific communities and funding bodies is essential to drive evidence-based interventions and foster scientific excellence. These efforts should transcend country borders, as there are many countries in sub-Saharan Africa and the Global North that need these new biomedical innovations.

COMESA project seeks to accelerate horticulture sector growth across EA

By Martin Mwita

NDER a new Common Market for Eastern and Southern Africa (COMESA) programme, farmers in the five East African countries are expected to access quality seeds, and training on how to improve production and

The five-year programme is expected to help the countries cut postharvest losses in horticulture to 40 per cent or lower, from 60 per cent, for instance in Kenya.

Agriculture is estimated to contribute on average 27 percent of the gross domestic product (GDP) in the EAC and accounts for the highest share of employment not only in the region but across Africa.

Agriculture is the backbone of nearly all East Africa region's economies and the main economic activity for more than 70 per cent of the population. "It is estimated to contribute on average 27 per cent of the gross domestic product (GDP) in the EAC and accounts for the highest share of employment not only in the region, but the African."

However, the region makes huge post-harvest losses in food products annually in the range of 30 per cent in cereals, 50 per cent in roots and tubers, and up to 70 per cent in fruits and vegetables, according to data by the East African Community.

Post-harvest losses may occur from a number of causes, such as improper handling or bio-deterioration by microorganisms, insects, rodents or birds. It can also be as a result of poor transport and storage, among other

This has continued to deny the region full benefits of the sector while contributing to the reduction of food supply, a scenario that has kept food prices elevated from time to time.

According to the UN World Food Programme (WFP), post-harvest losses have significant nutritional, health and financial impacts for both consumers and farmers, disproportionately affecting women, who are largely responsible for managing post-harvest drying, cleaning, and storage.

COMESA project targets avocado, onion and Irish potato value chain

To help countries curb these losses, COMESA has unveiled the programme targeting five countries in the region, with a focus in the horticulture sub-

The COMESA - East African Community Horticulture Accelerator (CEHA) project targets avocado, onion and Irish potato farming in Kenya, Rwanda, Tanzania, Uganda and Ethiopia, with a keen focus on ensuring continued growth of the sector through increased exports, income employment and food security.

Under the programme, farmers in the five countries are expected to access quality seeds, training on how to improve production and distribution, countries to establish standards and traceability, and strengthen post-harvest management while improving gains in the value chain. The five-year programme is expected to help the countries cut post-harvest losses in horticulture to 40 per cent or lower, from highs of 60 per cent, for instance in

According to COMESA Assistant Secretary General (Programmes) Mohamed Kadah, CEHA has a bottom-up structure where strategic priorities are identified by national-level stakeholders, mainly the horticulture private sector, to drive the priorities at a regional level.

"The vision of CEHA is that by 2031, climate-smart horticulture value chains will become a significant driver of income growth, inclusive job creation, and improved nutrition throughout Eastern and Southern Africa," Kadah noted.

The specific value chains that CEHA is focusing on have agronomic, logistical, regulatory challenges and opportunities that are common to many other fruit and vegetable crops, he noted. Therefore, avocado, onion and Irish potatoes were selected in 2022 through surveys and were based on production capacity, impact potential, market growth and value chain competitiveness of the crops.



"It facilitates the modernisation of regional horticulture value chains across East Africa, leveraging the comparative advantage, infrastructure, and technology in each country," Kadah said.

Double horticultural industry output

COMESA Secretariat through Alliance for Commodity Trade in Eastern and Southern Africa (ACTESA) is looking forward to the transformation of the horticultural industry in the region currently at USD4 billion, to double or triple in the next 10

CEHA will provide many opportunities for the COMESA and EAC region especially the landowners with access to less than 1 hectare of land.

High value fruits and vegetables are consistently more profitable than cereals and other common staple crops, and the demands for these products are increasing for both domestic and export mar-

The programme comes as the bloc targets to achieve a trade value of USD25 million for fruits and vegetables within the Comesa-EAC region by

Estimates indicate avocados; onions and Irish potatoes can generate a combined USD230 million annually for approximately 450,000 smallholder farmers of a minimum farm size of 0.4 hectare with 60 avocado trees, or 1 hectare for onion farmers.

Comesa initiative to help propel global ex-

The COMESA initiative aims to propel global exports from USD416 million to over USD950 million over the next seven years. "We need to address elements of post-harvest losses through the use of technologies that are in place. From storage, transport and other stages, we must ensure that we curb losses and gain more from these crops," said Apollo Owuor, CEHA regional coordinator, ACTESA.

The region also needs to bring onions and potatoes on board traceability, which is a key component in the market, he added.

"We have a huge opportunity to tap a bigger market locally, regionally and globally but we need to improve production for example potatoes by 20 per cent annually, and onions," Owuor said during the launch of the CEHA programme in Nairobi.

According to Kenya's Agriculture and Food Authority (AFA), the country produces a paltry 26 per cent of the onions consumed in the market, with 74 per cent imported mainly from Tanzania.

The little that is locally produced is also of low quality according to the authority, amid post-harvest losses, poor management and storage, low quality seeds and onion diseases. The country on the other hand exports 80 per cent of avocado produces to the global market, thanks to improved quality and Sanitary and Phytosanitary (SPS) measures.

The government is also keen to enhance traceability in Irish potatoes with plans to expand production to 26 counties from the current 13, a move that is expected to help cut imports where 50 per cent of potatoes in the processing sector are imported. "We are addressing conformity of these commodities, improving quality of seeds and expanding export markets and linkages," Deputy Director Technical Advisory Services at AFA, Anthony Rutto, said.

The government targets to grow agricultural exports as part of plans to increase foreign exchange earnings and cut the country's import bill, according to Trade PS Alfred K'Ombudo. They account for 35 per cent of the country's total exports led by tea, coffee, avocados, and cut flowers among others.

Guardian

FEATURE

Kenya is badly prepared for floods: Four steps to reduce devastation and deaths

By Augustine Kiptum

LOODS in Kenya in April andMay this year led to the deaths of over 250 people and caused damage estimated at 4 billion Kenyan Shillings (\$35 million).

Not for the first time, Kenya's lack of preparedness was apparent as flooding rampaged through rural and urban landscapes. There was also confusion as to who would deal with the disaster - the national or county governments. And it took several weeks before the government mobilised emergency agencies.

This need not have been the case. The Kenya Meteorological Department, the national weather agency, gave more than five heavy rainfall advisories between 1 March and 15 May 2024. This gave the government and humanitarian organisations adequate time for early actions like providing non-food items and evacuating people from informal settlements.

My research has been focused on understanding the nature, drivers and predictability of flood events in Kenya. I have also taken part in the Greater Horn of Africa seasonal forecast forums and have more than 10 years' experience as a climate scientist with Kenya Meteorological Department.

Kenya has made significant advances in the provision of weather and climate information. But there are some gaps that need to be addressed to prepare and respond better.

In my view, Kenya falls short on key points listed by the World Meteorological Organisation. These include flood forecasting, risk mapping, observation and forecasting, and communication and dissemina-

Flood forecasting

Efforts have been made to advance the provision of flood forecasting by the Kenya Meteorological Department. Kenya relies on heavy rainfall advisories provided by the national weather service and by the Climate Prediction and Application Centre of the regional Intergovernmental Authority on Development. Rainfall greater than 50mm in 24 hours is in most cases used as a proxy for flood early warning and preparedness. These alerts contain information on areas (counties) that are likely to receive such rainfall and be affected by flooding.

Some scholars have questioned the appropriate-



A woman wades through flood waters at an inundated residential area in Garissa, Kenya.

ness of heavy rainfall advisories for flood preparedness. But I believe they had value for both government and humanitarian organisations during the recent flood events in Kenya.

A far more accurate tool is a system that predicts the occurrence, magnitude, timing and duration of floods in a specific area. Kenya has 21 documented areas that are prone to flooding.

Each of the 21 hotspots should ideally have a flood forecast system, but only one exists: for the Nzoia river in the Lake Victoria basin. Flood forecasts here are provided three days in advance.

There are no operational flood forecast systems for Kenya's cities, including Nairobi and Mombasa. There is therefore a need to expand early warning systems to cover areas identified by the national masterplan.

National risk mapping

There is limited knowledge of the most flood prone areas across the country, which poses a challenge during flood preparedness and response. Exposure and vulnerability can change, too. Better flood risk mapping is needed across the country through use of Earth observations and high resolution elevation data.

These would map the elevation of water courses - information that falls under the Water Resources Authority through technical support from the Kenya Water Security & Resilience Project. The river elevation information can then be combined with population settlement data and flood forecasts provided by Kenya Meteorological Department. This would then inform impact based forecasting, a shift from what the flood will look like to what the flood can do.

Observation and forecasting

All forecasts are as good as the amount and quality of observed data. The density of hydro-meteorological networks in Kenya, as in the rest of Africa, is relatively low, with only 38 land based weather stations, which is barely 12.5% of the minimum recommended density.

There are efforts to increase the density of the African network but more investment will be needed. Kenya also needs to invest in weather radar observations which can detect heavy storms. This is especially useful for urban centres such as Nairobi.

Using global flood forecasts of up to 30

days, such as Copernicus (password required), would add to the information for early preparedness actions.

Communication and dissemination

There are standard World Meteorological Organisation international guidelines for dissemination of extreme events such as floods, referred to as Common Alert Protocol. Kenya uses these but there are still gaps in warning communications to reach those at risk of flooding. In 2024 Kenya Meteorological Department issued early warnings which were disseminated through various media including its X (Twitter) handle.

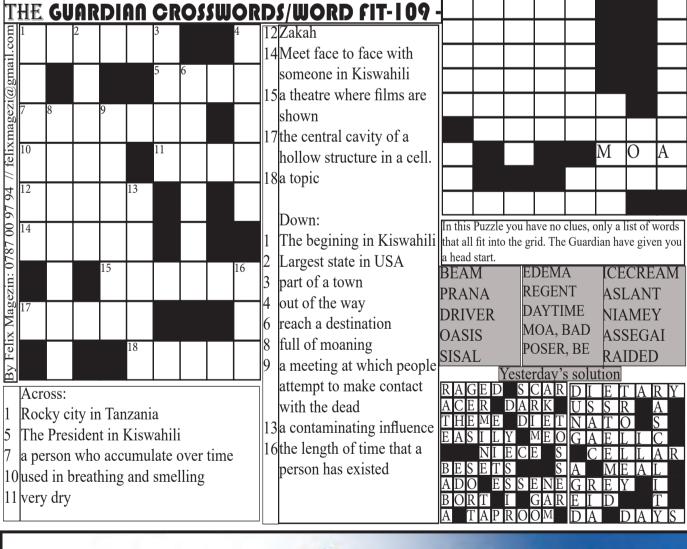
More stakeholder awareness activity ought to have been undertaken in order to communicate the potential of such early warning systems. There is therefore a need for co-design of communication products, diversification of communication channels, regular monitoring and feedback and collaboration among agencies and stakeholders.

Next steps

Getting these steps right doesn't guarantee the right emergency response. Kenya has only recently developed a so-called "early action protocol" which outlines specific information on who does what during flood anticipation actions.

The County Disaster Management Act requires that the 47 county governments make provisions for funds for disaster preparedness and response in their annual budgets. This should be scrupulously enforced and supplemented by both levels of

Finally, Kenya should consider establishing a legally mandated institution for managing the response to flood disasters, in much the same way as the National Disaster Management Authority oversees drought emergencies.















FACTORS TO CONSIDER WHEN YOU BORROW MONEY FROM ABANK Page 14

Thursday 23 May 2024

'The impact of mobile apps on our financial experience'

By Guardian Reporter & Agen-

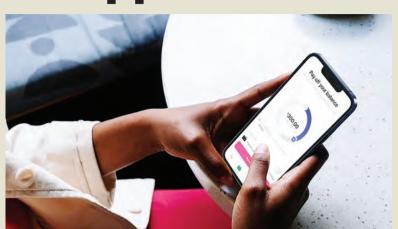
'N the era of smartphones and rapid technological advancements, our daily lives have become increasingly intertwined with digital solutions. The convenience and efficiency that technology offers have transformed the way we interact with the world around us. From communication to entertainment, technology has become an integral part of our everyday routines, shaping the way we work, play, and connect with others.

Among the many ways that technology has impacted our lives, one example of the power of innovation is the revolution that mobile apps have had in the banking industry. The development of mobile apps has not only expedited financial transactions but also completely revolutionized what banking is all about. Gone are the days of long queues at the bank and cumbersome paperwork. With just a few taps on a screen, users can now access their accounts, transfer funds, pay bills, and manage their finances from anywhere at any time.

The accessibility and convenience that mobile banking apps provide have made managing finances more efficient and userfriendly than ever before. Whether it's checking account balances, monitoring transactions, or setting up alerts for payments, mobile apps offer a seamless and personalized banking experience tailored to the individual needs of each user. This level of customization and control has empowered consumers to take charge of their financial well-being and make informed decisions about their money management.

Furthermore, the security features integrated into mobile banking apps have instilled trust and confidence in users, ensuring that their sensitive financial information is protected from potential threats. With advanced encryption technologies and multi-factor authentication methods, mobile banking apps prioritize the security and privacy of user data, giving customers peace of mind when conducting transactions online. This emphasis on security has been crucial in fostering a safe and secure digital banking environment that users can rely on for their financial needs.

As we continue to embrace the digital transformation of the banking industry, mobile apps will undoubtedly play a pivotal role in shaping the future of finance, offering users a convenient, secure, and personalized banking experi-



Consumer banking adapts to fintech disruption as customers prefer accessible, digital, and mobile financial services. File Photo

ing are the benefits of mobile apps. Convenience at your fingertips

The rise of mobile banking apps has ushered in an era of unparalleled convenience. No longer bound by the constraints of physical branches or traditional banking hours, users can now manage their finances with a few taps on their smartphones. Account balance checks, transaction histories, and investment monitoring are no longer laborious chores but rather quick and easy acts that can be done whenever you want, giving people the power to maintain control over their financial future.

Seamless transactions

ence like never before. The follow- checks or waiting in line for inperson transactions. Mobile banking apps facilitate seamless transactions, enabling users to transfer funds, pay bills, and split expenses effortlessly. These transactions are real-time, which not only saves time but also redefines how quickly and effectively we can handle our financial matters. Whether at home or on the go, the power to manage one's finances is now truly in the palm of our hands.

Financial inclusion

A significant impact of mobile banking apps extends beyond the convenience factor – it has become a catalyst for financial inclusion. In regions where, traditional bank-Gone are the days of writing ing infrastructure is scarce, mobile

apps serve as a bridge, offering basic financial services to the unbanked and underbanked populations. Entire communities could benefit from this democratization of financial access by giving them the resources they need to engage in the global economy.

Personalized banking experi-

A new age of individualized banking experiences has been ushered in by the union of artificial intelligence and data analytics. Mobile apps analyze user behavior, spending patterns, and financial goals to offer tailored insights and recommendations. From budgeting advice to investment strategies, these apps enhance user experience by providing personalized, data- driven solutions, empowering individuals to make informed financial decisions aligned with their unique circumstances.

Enhanced security measures Mobile banking apps have put strong security features like biometric verification, encryption, and real-time fraud detection in place to combat security issues headon. These apps' security features encourage users to adopt digital financial solutions by protecting them and giving them confidence. The guarantee of a safe environment encourages the broad use of mobile banking even more.

Rise of neobanks

The mobile app revolution has given birth to a new breed of financial institutions - neobanks. These digital-only entities operate without physical branches, providing a range of financial services through mobile apps. The agility and innovation exhibited by neobanks challenge the traditional banking model, offering users flexibility and cutting-edge solutions in tune with the demands of the digital age. In conclusion, the impact of mobile apps on the banking landscape extends far beyond mere convenience: it represents a fundamental shift in the way we approach and interact with our finances. As we continue to witness advancements in technology, the future of banking will undoubtedly see further integration of innovative solutions, making financial management an increasingly seamless and userfriendly experience. Embracing the mobile banking revolution isn't just a choice; it's a step towards a future where financial empowerment knows no boundaries. The smartphone in your hand isn't just a device; it's a key to a borderless world of banking possibilities.

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Ecobank launches lending scheme for civil servants

By Guardian Reporter

CIVIL servants in the country will now enjoy access to timely soft credits, after Ecobank Tanzania established a special lending scheme to enable them to meet financial obligations.

Speaking during the launch of the new financing scheme in Dar es Salaam on Tuesday, Ecobank Tanzania Managing Director, Dr Charles Asiedu said after application, the servants can have the loans in their accounts within 24 hours, which can be repaid up to a period of seven years.

He said the initiative seeks to avail a quicker and affordable financing option for all government employees across the country.

"We believe that this loan will go a long way in fulfilling dreams and plans for many civil servants which include raising their incomes," he said.

Dr Asiedu further said the



Ecobank Tanzania Managing Director, Dr. Charles Asiedu (C) addresses the audience at the launch of a new lending solution for civil servants, alongside the bank's senior

bank is always committed to providing service that will see many livelihoods improving; hence the loan which he said will help many of their customers and also civil servants to achieve their goals.

"With this client centred

innovative loan, we have streamlined the loan application process to easily cater for any civil servants," he asserted.

Head of Consumer Banking, Ruth Mwaiselage further indicated that to apply, the civil servants

only need to present their proof of employment in the public service.

"For public servants who already have loans through other financial institutions, Ecobank will buy their loans and give them the chance to get

good loans to reach their goals," she said.

She said the account of civil servants is free and has no monthly deductions and explained that the loans have life insurance to protect the borrowers in case of death, permanent disability or

dismissal from job. Ecobank is actively expanding and exploring opportunities within the value chain of the corporate sector, such as small-scale enterprises (SMEs) that are part of their ecosystem,

she said. According to Mwaiselage, the tenure of 7 years drives up the affordability making it possible for more civil servants to get loans of substantial amounts of up to a maximum of 125m/-.

AfDB, IDB praise IMF approval for hybrid capital instruments

By Guardian Reporter

Fund (IMF) approval allows countries to channel Special Drawing Rights (SDRs) through multilateral development banks; AfDB-IDB financial instruments could leverage SDRs by up to four times their value in the form of loans to finance social and climate projects.

The African Development Bank Group (AfDB) and the Inter-American Development Bank (IDB) today welcomed the announcement by the International Monetary Fund's Executive Board approving hybrid capital as an eligible instrument for channeling of Special Drawing Rights (SDRs).

A statement released yesterday by AfDB and shared to this paper has that the SDR-hybrid-capital based solution proposed by the AfDB and the IDB meets the IMF's statistical criteria for international reserve-asset status. As such, according to IMF rules, countries that lend their SDRs through this pioneering approach can continue to account for them as reserves.

This innovative SDR-based hybrid capital channeling solution will help unlock new lending by Multilateral Development Banks to address rising global challenges, including climate and food security. The new instrument offers the opportunity to lend at least US\$4 for every US\$1 equivalent of SDRs, through the AfDB and, the IDB, and other Multilateral Development Banks, to finance development projects.

At a time of multiple crises and scarce resources for development, this is a unique value proposition for governments everywhere. The next step is to secure at least five investors to channel their SDRs through Multilateral Development Banks. The AfDB IDB will continue their dialogue with SDR holders to drive forward this innovative financial solution.

"The International community now has at its disposal an innovative approach through which de-

velopment financing can be mobilized with a multiplier effect and at INTERNATIONAL Monetary no cost to taxpayers. These are the types of solutions we need to help us tackle Africa's growing development challenges," said AfDB President Dr Akinwumi Adesina.

> "We very much welcome the IMF Executive Board's decision," said IDB President Dr Ilan Goldfajn. "With the new SDR-based hybrid-capital instrument, we have a cost-efficient way to finance much-needed sustainable development projects to boost climate resilience, reduce poverty and inequality, and lay the foundation for more inclusive growth in many of our countries."

> The G20 has recommended that Multilateral Development Banks optimize the use of their balance sheets through financial innovation to create additional lending capacity to help countries tackle urgent development challenges.

> In April, the leaders of 10 Multilateral Development Banks published a viewpoint note and announced joint steps to work more effectively as a system and increase the impact and scale of their work.

> The SDR is an international reserve asset created by the IMF to supplement the official reserves of its member countries. Its value is based on a basket of world currencies (US dollar, Euro, Chinese Yuan, Japanese Yen and British

> The IMF's most recent general allocation of SDRs to its members was in 2021, when the equivalent of \$650 billion was issued to help countries respond to the COVID-19

> While IDB a leading source of long-term financing for economic, social and institutional development in Latin America and the Caribbean. AfDB is Africa's premier development finance institution. It comprises three distinct entities namely, the African Development Bank (AfDB), the African Development Fund (ADF) and the Nigeria Trust Fund (NTF).

NCBA finances cement plant to support manufacturing

By Guardian Reporter

IN a bid to support the growth of manufacturing industry, which contributes substantial share of the economy, NCBA Bank Tanzania has participated in financing the construction of new cement plant, the only white cement facility in Easters and Southern Africa.

The multi-million financing has enabled the construction of the Coast region based cement manufacturer's new plant that will stimulate job creation, foreign exchange earnings through exports of white cement, local business growths and overall economic development.

In his speech during the launch of the new white cement plant in Vikindu recently, on behalf of NCBA Bank Chief Executive Officer (CEO) and managing director Claver Serumaga, the banks head of corporate banking Godson Biyengo said the event signified not only the fruition of a significant



NCBA Bank Tanzania's Godson Biyengo (2nd - L) with cement company officials at plant launch funded by the bank in Coast Region. Photo: Guardian Correspondent.

investment, but also a testament to the relentless pursuit of excellence in manufacturing and production industries.

He said NCBA Bank Tanzania's journey has been deeply intertwined with the growth and development of Tanzania's economy.

"From the inception, we have steadfastly invested in initiatives that promote economic prosperity and sustainable development."

The expansion of cement company's operations is a clear demonstration of the bank's commitment to supporting the manufacturing sector and driving industrial growth, he said during the event, which was also attended by deputy minister, industry and trade Exaud Kigahe.

the beginning, laying the groundwork for success. We believed in the vision and potential of the cement manufacturer and our unwavering support has been instrumental in their journey of growth and expansion," he said.

The head of investment banking further said the expansion of the new cement plant marks a pivotal moment in their trajectory.

"It signifies not only increased production capacity but also job creation, technology advancement, and economic empowerment for the communities in Vikindu and beyond. This investment underscores our collective commitment to driving

"We invested from socio-economic development and creating opportunities for prosperity," he said. Biyego explained that

> NCBA Tanzania firmly believe in the power of supporting Industries and collaboration and the bank's collaboration with the cement manufacturer exemplifies the synergy between the private sector and financial institutions in driving sustainable growth and development.

Through strategic financing and tailored solutions, he noted, NCBA Bank have empowered the cement company to realize its expansion ambitions and contribute meaningfully to Tanzania's industrialization agenda.

FACTORS TO CONSIDER WHEN YOU BORROW MONEY FROM A BANK

By Kelvin Mkwawa

N an ideal world, everyone would enough money for his/her needs but that is not the case so some of us will need to borrow money to cater to our needs. There is a saying that "money cannot buy you happiness"; but it can solve a lot of problems for you. Also, money can cause you a lot of problems if you borrow it excessively. Unhealthy borrowing can cause you serious problems in such that can affect your life and future in general. There are many places that you can borrow from: friends, family members, street shark loaners, and

banks. Today I will talk most advised indicators about borrowing from a bank; is it a good idea to borrow money from a

Let me start by looking at the perception of debt in our society; whenever you hear people talking about owing money, it's almost always in a negative way. So having a debt is bad? Not at all. I believe that borrowing money from a bank is a good thing so how can you do it wisely? By asking yourself the following questions:

Can I afford it? - The first rule of smart borrowing is: don't live beyond your means. Make sure that you are taking a loan that you can easily repay. One of the

that the borrower can use to gauge the affordability of his/her loan(s) obligation is the Debt-to-Income ratio (DIR). DIR is a personal finance measure that compares the amount of debt you have to your overall income. DIR helps borrowers know their affordability limit. The recommended DIR is below 43% of your monthly net pay; This means a borrower will have at least 57% of his/ her net monthly pay to cater to other living needs and wants. Be conservative and it is always wisely advised to leave at least 10% less than your maximum DIR rate to have room for emergencies.



bad debt? - The second most important factor before borrowing is to ask yourself if borrowing is the right and best choice. There are two types of debt: "good debt "and "bad debt" where good debt is the debt that pays for things that provide long-term value while bad debt is the debt that pays for current consumption. It is imperative to know what type of debt you are about to get so before borrowing, evaluate and compare the value and benefits of the borrowing versus the cost of the debt such as interest charges and fees.

Does the debt reduce your business

Is it a good or tax burden? - For business owners, it is crucial to know if the borrowing will help the business to thrive. Smart borrowing can help the business owner reduce tax expenses. The interest charged on a loan will reduce the taxable profit hence reducing the tax expense of the business which will enable the business to expand its operations.

Summing up, we have seen that borrowing from a bank is not a bad idea but has to be done wisely. I have stated above the factors to consider when borrowing: borrow what you can afford to repay, ask yourself if it's a bad or good debt, and for business owners, does the debt reduce the

tax burden of your business? Most of the time it does not make sense to go into debt but debt can be used as a strategic tool to achieve your goals and improve your lifestyle. For a business owner, debt gives you the benefit of lower taxes and smart borrowing is a good tool to help expand your business. We are living in a competitive environment more than ever so you must explore all options to help your business reach its full potential.

Kelvin Mkwawa is the seasoned Banker. He can be reached through Email address: Kelvin.e.mkwawa@ gmail.com

Creating value added banking

By Helena Müller

REFLECTING on where you are is always a good way to start planning for the future, as we step back and recognise the significant progress and change achieved within the financial services industry. From the augmentation of digital solutions to new legislation protecting banking and cash services, evolution continues to unfold alongside a shifting economic and consumer landscape.

As we are currently in 2024, what are the key topics and trends that will shape strategic decisions in the upcoming year? Let's explore some of the primary areas of focus.

Deepening customer connections Maintaining a customer-first mindset will continue to dominate. We know that to be truly effective, banking needs to go beyond the transaction and align with a consumer's values and way of life - future proofing both customer satisfaction and lovalty. This is not so easy however when also faced with efficiency drives and an ongoing streamlining of services.

This is where the power of technology can step in. Customer experience, underpinned with data and personalisation can be the gamechanger in delivering a deeply connected experience. Customers want to be understood and engage in experiences that truly meet their needs, and the power of intelligence and more customised offerings will help deliver that next level of interpreted engagement for the future.

The structure of the banking land-

Legacy platforms are still holding back progress in some areas, but 2024 will be the year that this changes. In a world where consumers are increasingly intolerant of disconnected experiences and want instant services, there really is no other way to remain competitive and profitable but to

match these needs. Building an agile core infrastructure will help enable this and create the adaptability to offer services across multiple channels in a more flexible way. Despite the ongoing acceleration

of digital, delivering a blended mix of both physical and digital banking will ensure reliable and predictable services that meet the needs of consumers in that moment; as well as, of course, maintaining consumer choice.

From a physical banking point of view, we have already seen the channel mix shifting with an increase in ATM pooling, outsourcing and branchin-a-box concepts, and this will accelerate moving forward. Shared banking and collaborative relationships will no doubt expand and spread as the industry focuses on a service-orientated architecture.

Resiliency and sustainability

A key driver of recent industry shifts has been efficiency and the need to create more streamlined and costeffective ways of working. Whilst efficiency continues to be important, resiliency has come to the forefront and will be a strategic priority for 2024. The last few years have demonstrated to us all that the ability to easily adapt is truly a necessity, and this will ignite a reset on certain operations and ser-

In connection with this, sustainability will continue to remain a hot topic. Operating sustainably, as well as evaluating customer offerings with a more conscious mind, will elevate strategic ESG conversations. ESG 'checklists' also will form a bigger part of decisionmaking processes for financial institutions moving forward. With half of the lending portfolio of tier-one banks predicted to be linked to sustainability by 2025i, proactively adopting a greener approach is wise. In the future, we may see sustainability becoming a non-negotiable factor for many consumers.

In summary, the outlook for 2024 is all about adding value. Whether that is greener operations, delivering services when and where consumers want them, or offering a more personalised customer journey, the time for financial services to be relevant and meaningful is now.

Helena Müller (pictured) is VP of Banking, Europe at Diebold Nixdorf, you can connect with her through social media.



An image of a gold stock. Photo: Alexander Limbach / Shutterstock

Top 10 central bank gold reserves - I

By Melissa Pistilli

about 17 percent of all the gold ever mined, with reserves topping 36,699 metric tons (MT) as of year-end 2023. They acquired the vast majority in the last 14 years after becoming net buyers of the metal in 2010.

Central banks purchase gold for a number of reasons: to mitigate risk, to hedge against inflation and to promote economic stability. Increased concerns over another global financial crisis have as expected led central banks once again to build up their gold reserves.

In a mid-2023 survey, the World Gold Council (WGC) said that 70 percent of the central bankers it polled expect global gold reserves to increase over the next 12 months. Nearly threequarters of respondents cited the precious metal's "long-term store of value" as a guiding factor in gold purchases.

Central banks added 1,037 MT of gold to their vaults in 2023, the second year in a row that gold purchases in this segment surpassed the 1,000 MT mark. In

the first quarter of 2024, central banks picked up nearly another GLOBAL central banks own record 290 MT of gold, reports the American central bank is York, London and France. the WGC.

Twenty-four percent of the WGC's survey respondents indicated plans to grow their gold reserves, down just 1 percent from the previous year. Three percent reported their institution is planning to decrease its gold holdings, a break from the previous two years, when no respondents indicated such a move.

The WGC believes that central banks will continue to be net purchasers in 2024, "even if a third consecutive year of ~1,000t net purchases may be unlikely."

Which central banks hold the most gold?

Global central bank gold reserves topped 36,699 metric tons at the end of 2023, roughly 17 percent of all the gold ever mined. Read on to find out the 10 top countries by central bank gold holdings, as per data from the WGC, including recent Q1 2024 reports.

1. United States 8,133.46 MT

When it comes to the largest gold depository in the world, number one with 8,133.46 MT. The total value of the US central bank gold reserves is more than US\$630 billion at a US\$2,200 per ounce gold price.

A large percentage of US gold is held in "deep storage" in Denver, Fort Knox and West Point. As the US Treasury explains, deep storage is "that portion of the US Government-owned gold bullion reserve which the Mint secures in sealed vaults that are examined annually by the Treasury Department's Office of the Inspector General and consists primarily of gold bars."

The rest of US-owned reserves are held as working stock, which the country's mint uses as raw material to mint congressionally authorized coins.

2. Germany

3,352.65 MT The Bundesbank, Germany's central bank, currently owns 3,352.65 MT of gold, which is less than half the amount amassed by the US. Like many of the central banks on this list, the German national bank stores over half of its stock in foreign locations in New

The Bundesbank's foreign gold reserves came into question in 2012, when the German Federal Court of Auditors, the Bundesrechnungshof, was openly critical of the Bundesbank's gold auditing.

In response, the German bank issued a public statement defending the security of foreign banks. Privately, the Bundesbank then began the arduous process of repatriating its gold stock back to German soil. By 2016, more than 583 MT had been transferred back to Germany.

Nearly half of Germany's gold holdings are stored in Frankfurt, while more than a third are in New York, an eighth of its holdings are in London, and a miniscule amount are held in in Paris.

To be continued...

Melissa Pistilli has been reporting on the markets and educating investors since 2006. She has covered a wide variety of industries in the investment space.

New scheme unveiled to enhance inclusive insurance

By Guardian Reporter

IN a bid to implement the government's Financial Sector Deepening Masterplan 2020-2030, also aimed at promoting inclusive insurance, a new scheme has been established to enhance agriculture insurance, targeting the livestock sub-sector.

This milestone, which also aimed at promoting food security across the region, was reached yesterday after ACRE Africa, an organisation responsible for mitigating agriculture and climate risks, signed an Memorandum of Understanding (MoU) with CRDB Insurance towards collective efforts to support farmers.

In his statement at the signing ceremony, Wilson Mnzava Managing Director of the local insurance firm emphasized the importance of this collaboration, noting that one of the key challenges facing Africa today is food security.

He said the threats posed by climate change continue to disrupt food production, posing a significant risk to the livelihoods of millions of farmers and livestock owners.

"We recognize the urgency of these challenges and are committed to providing solutions that support our farmers and

their animals in navigating these uncertainties," Mnzava said.

This initiative aligns with the government's Financial Sector Deepening Masterplan 2020-2030, which aims to have at least 50 percent of the adult population covered by one policy.

"Insurers are encouraged to design demand-driven insurance solutions and we are at the forefront of this initiative, offering innovative agriculture insurance products including livestock insurance," he said.

Mnzava highlighted that, "By leveraging our extensive network of our bank's branches and agencies, we can make these cru-

to our citizens. Our commitment is to ensure that farmers across the country have the support they need to protect their livelihoods and contribute to national food security."

cial insurance services accessible

The partnership with ACRE Africa represents a strategic alliance to support the government's agenda and provide comprehensive insurance solutions tailored to the needs of the agricultural sector.

"This partnership symbolizes our shared vision of a resilient agricultural community and a prosperous Tanzania," Mnzava



How technology generates employment opportunities

By Francis Kajubi

ECHNOLOGY innovation increasingly young empowering Tanzanians to pursue selfemployment opportunities. With each passing day, these advancements are becoming vital drivers for economic independence and entrepreneurial success among the youth in Tanzania

Data by the Information and Communication Technology (ICT) Commission shows that as of March 2024 there were 21 million youth self-employed in the technology and innovation sectors particularly start-ups and online businesses.

The ICT Commission's data clarifies that youth employed in the two sectors are aged between 15 and 34 years forming 33 percent of the total country's population pegged at 61.7 million as per the 2022 National Bureau of Statistics (NBS) Census report.

The Tanzania Commission for Universities (TCU) current report shows that in the academic vear ending 2022, a total of 2,166 higher learners graduated from the ICT

It states that students pursuing ICT related subjects in primary secondary schools are approximately 12.3 million.

Maarufu Muyaga, Founder and CEO of M-Kadi Technologies Limited is now self-employed in the innovation sector since he graduated from the Tanzania Institute of Accountancy (TIA) in 2017. He wasted almost three years in search of employment.

"Getting employed without experience that employers needed was a main obstacle for me," he said.

The company designs and delivers digital custom event



A digitally created illustration showcasing the world of startups. File Photo

cards to invited guests for various functions, ensuring seamless access to event details and participation by using a digital validation system.

Muyaga said in a recent interview with the writer of this article that the online service provides a secured and streamlined entry

The company started by offering the service to social and corporate events in Dar es Salaam for free to gain the public trust.

After the business got established, it started charging 2,299/- for a royal digital card and 1,499/- for a gold digital card.

"Designing of paper event invitation cards and the time wasted on delivering them to respective invitees were social challenges that needed to be addressed for years. I found it as opportunities that weren't capitalized," said Muyaga.

According to him, he prepares electronic cards for an average of 50 events a month from across the country, mostly those involving 300 to 500 guests. He has employed nine young graduates of the ICT profession to work with him.

"I thank God that I made the right decision in the first place. I wonder what life would be if I could continue struggling for employment. Life is good and everything is working out for me," he said with a smile on his

Lilian Madeje, NIAJIRI Platform Chief Executive Officer said that the online service provider company is designed to assist talented graduates to apply for jobs online.

Using gamification and machine learning, the platform provides a transparent and streamlined process for employers seeking most talented graduates while also bridging the employability skills gap via the integrated online learning management system.

She asserted that the company also works with institutions engaged in offering training for graduates seeking employment since its inception in 2018.

"The platform is being subscribed by over 42,000 graduates and has so far helped 250 graduates to find jobs. The platform is working with 50 corporate employers on special agreement by assisting them to find

Competition heats up as banks

embrace 'digital first' approach

required talented graduates for their recruitments," said Madeje.

Adrian Nzamba, Founder and CEO of TAYARI Food Tech Company, the digital waiter platform, said he decided to capitalize on people's frustrations caused by the traditional food ordering process which requires one to wait for minutes until they are served with the ordered dish.

Nzamba knew he had the solution to the problem. So, he embarked on a mission not just for himself, but for everyone who believed that restaurant visits could be made smoother and more enjoyable. He said TAYARI digital waiters' function through the TAYARI Point of Sale system which is installed at the restaurant for 30,000/-. Restaurants offer their services through this system by monitoring sales by waiters through special QR codes.

"The system gives information about total sales made a day. People can place their orders in advance through the restaurants' social media accounts by clicking an attached link for one's menu to be

Nzamba asserted that the system which he invented in 2022 is currently installed in 36 restaurants in Dar es Salaam who also pay 10,000/- as monthly subscription

Dr. Nkundwe Mwasaga, Director General ICT Commission said that the ICT sector contributed 4.3 percent of total tax revenue in quarter two of 2021 contributing 2.5 percent to the gross domestic product (GDP). The Tanzania Ecosystem Report 2022 shows that employment opportunities created by the ICT sector grew by 14.65 percent creating 89,509 direct and indirect

Known licensed Start-ups increased to 673 at the end of 2022 from 587 at the end of 2020.

Threat caused by the rise of artificial intelligence (AI)

Togolani Mavura, Ambassador of Tanzania to the Republic of Korea urged the public to perceive Artificial Intelligence (AI) as an opportunity for new experiences that drive the production potential and value addition for start-ups and online businesses.

He said that time has come when it is impossible to separate technology from human capital, employment and the modern ways of doing businesses.

"Young people are skeptical that technology, especially AI, has come to replace them at the workplace, which is not the case. AI is an opportunity for self-employment," said Mavura. Angel Mbogoro, Founder and

CEO Impact Advisory Africa explained that technology has changed ordinary ways of handling things especially at place of work.

"Zoom meetings were the only option during the Covid-19

timely prepared and delivered," he eruption. Before the disease nobody was ready to sit down and participate in an online meeting. It was a must for a person to be in person," said Mbogoro.

> Mbogoro cited an example of how social media has ruined the billboards business in big cities such as Dar es Salaam.

"People no longer need to pay 500,000/- for their business or products adverts to be displayed on billboards for a maximum of two weeks but to subscribe on social media for monthly adverts that fetch a maximum of 200,000/-," she explained.

She asserted that online adverts come with a guaranteed number of audiences to be reached within the subscribed period unlike billboards on the road sides.

"It has come to a point that no one can ignore technology unless they are willing to be left behind,"

According to her, on the way forward, the education system should be reviewed to align technology advancements with human development activities.

Nape Nnauye, Minister for Information, Communication and Information Technology when tabling the ministry's budget for 2024/25 last week in the National Assembly said the technology and information sector grew by 7.4 percent in 2022 with a geographical coverage of 69 percent of the total country area.

He said registered sim-cards have increased by 16.4 percent to 72.5 million in April 2024 from 62.3 million in April 2023.

Internet users increased to 36.8 million from 33.1 million the 11.2 percent growth. Mobile money services consumers increased 53 million from 44.3 million a19.6 percent growth of the corresponding periods.

By Vera Smirnoff

DIGITAL business models will shape the future of the banking industry. Digitalization is already leading to changes in customer behavior and preferences for many traditional financial services. Digital transformation has also triggered a new wave of competition among traditional service providers. Banks are under increasing pressure to transition to becoming 'digital first' organizations in order to remain competitive.

In 2024, we will see many banks morph into pure technology companies that offer digital solutions by leveraging their extensive customer base and large distribution channels.

What digital banking technology trends will shape the future of digital transformation in banking? Here are our predic-

More consumers will prefer digital channels over contact methods

More and more consumers prioritize digital solutions when choosing their financial provider. Not only because they want to see which products they offer, but also because they prefer to use digital channels (e.g., online/mobile banking) over contact channels (e.g., inbranch or by phone).

This digital banking trend will continue gaining speed in the foreseeable future, leading to many banks closing entire segments of their branch networks as their "digital maturity" grows.

Banking is becoming an experience-oriented industry

In the future, customer experience is expected to be a key differentiator for

financial services providers both in terms of brand and for attracting and re-

customer gagement.

banks from their rivals.

quality. their business.

the competitive pressures

ing is still in its early stages, it promises to transform banking as we know it. Open APIs allow banks to share data with third party service providers, known as "fintechs." These apps are making transactions easier, faster and more secure through digital platforms.

taining customers.

experience during their digital transformation, ensuring the solutions they design will meet all customer needs in terms of convenience, security, comfort, and en-

Advanced analytics ap-

Banks cannot afford to be left behind in this digital banking trend. They need to transform themselves into customer experience-driven institutions that can inspire customers to stay loyal and reward them with

While open API bank-

Many banks prioritize

expecting more person-

plied to customer experience expands service quality while reducing costs. Soon, advanced analytics will improve banks' knowledge of their customers so much that they will have the ability not only to customize offers but also to anticipate needs and boost service

Open banking amps up

Open Banking APIs

Customers are already

alized offers, including the use of their feedback and preferences to build a service that offers them even more convenience. In 2024, the ability to anticipate customer needs and provide great experiences will differentiate

have already been adopt-

ed by some pioneering US and European banks, which have seen impressive results. As the boundaries between banking and other financial services providers continue to blur, APIs will become an effective tool for banks to create new opportunities in cross-selling products or transactions.

Open APIs are expected to facilitate data sharing between financial institutions, third-party service providers, and customers. The resulting integration could result in faster innovation and better customer experiences for banks and their custom-

However, security will be a major challenge for

open APIs, as financial institutions need to ensure that they can provide the necessary protection for customer data without slowing down the API workflow. For example, adding time-consuming manual verification steps during the API process could necessitate additional security measures to prevent hacking.

In 2024, open APIs will likely still be the preferred choice for banks and third-party providers. However, developers may also see a benefit in focusing on closed or hybrid APIs as a way of protecting their own data from being exposed by external parties. Closer collaboration between financial institutions and developers is expected to help both sides find the best approach for integrating their technologies

AI will make banking smarter with chatbots and virtual assistants

In 2024, we will see many banks morph into pure technology companies that offer digital solutions by leveraging their extensive customer base and large distribution channels. Even in areas such as fraud detection and compliance, banks aren't able to stand up to pure technology companies that have access to advanced analytics and can crunch

huge quantities of data. In 2024, natural language processing will be the norm for customer interaction. The rise of chatbots and virtual assistants is already making waves across industries, but it's their ability to adapt that makes them really valuable in bank-

ing. Banks should look at leveraging this technology to provide an exceptional customer experience. They can provide customers with automated answers to FAQs, reduce call center volume and free up staff time for more valuable tasks. By 2024, these technologies will become the norm in banking apps across most devices, including smartphones and tab-

Today there are around 10 banks that have already. In China, banking chatbots have been seeing a huge uptake as many conduct their day-to-day transactions. In India, HDFC Bank

piloted a virtual assistant for its online platform that helps the bank keep pace with customer expectations and preferences. It was seen as an effort to enhance digital experiences for customers. In Latin America, Spanish bank BBVA's virtual assistant has been a massive hit with the younger demographic.

Digital transformation will lead to a new wave of competition

The digital transformation of traditional financial services providers has led to the arrival of a number of new players that offer solutions such as robo-advisors, peer-to-peer (P2P) lending platforms and digital wealth management tools. These initiatives have been boosted by the open banking APIs that allow customers to seamlessly manage more than one account through digital self-ser-

vice channels. Fintech companies were among the first to introduce digital innovation in many areas such as payments, lending and money transfers. Many of these startups have now become major competitors with banks as they expand their services and customer bases.

Banks are already partnering with fintech companies to bolster their own digital transformation initiatives and keep up with startups that are successfully disrupting the banking industry.

More people will feel

launched their chatbots comfortable banking on their own

The banking industry is becoming increasingly banks are using them to customer-centric. Consumers are looking for more personalized experiences with the ability to do more on their own.

As digital transformation progresses, many self-service offerings (e.g., mobile account opening) will be available at a bank branch or ATM near you, enabling customers to open accounts quickly and easily without having to visit the branch.

The rise of digital banking is changing the face of retail banking as we know it today. It's leading to a better customer experience through enhanced self-service capabilities, faster account opening, more secure transactions and wider transactional

accessibility. The resulting increase in customer engagement has helped banks generate new revenue streams through cross-selling of financial products. Digital transformation is all about making banking convenient for customers to help them achieve their goals in an effortless way.

In 2024, automated processes are expected across the board to transform service quality, with self-service tools powered by advanced analytics helping customers make faster and betterinformed decisions.

To be continued....

Vera Smirnoff (pictured), is the demand generation manager at EasySend. She covers digital transformation in insurance and banking and the latest trends in InsurTech and digital customer experience.

Guardian

WORLD

US says not able to help Iran in crisis

NEW YORK

THE United States on Monday said it had been unable, due largely to logistical reasons, to accept an Iranian request for assistance following a helicopter crash over the weekend that killed Iranian President Ebrahim Raisi, as Washington offered its condolences.

"The United States expresses its official condolences for the death of Iranian President Ebrahim Raisi, Foreign Minister (Hossein) Amir-Abdollahian, and other members of their delegation in a helicopter crash in northwest Iran," Matthew Miller, US State Department spokesperson, said in a statement.

The US State Department said Iran, which has had no diplomatic relations with Washington since the aftermath of the 1979 Islamic Revolution, reached out after Raisi's chopper crashed in foggy weather on Sunday.

"We were asked for assistance by the Iranian government. We did make clear to them that we would offer assistance, as we would do in response to any request by a foreign government in this sort of situation," Miller told reporters. "Ultimately, largely for logistical reasons, we were unable to provide that assistance," Miller said, without elabo-

He declined to go into detail or describe how the two countries communicated. But he indicated Iran was seeking help in the immediate aftermath to find the helicopter.

The crash came after the US and Iran reportedly held their latest talks in Oman aimed at increasing stability following open clashes between Iran and Israel, Agence France-Presse reported.

The wreckage of the helicopter, which was carrying Raisi, Amir-Abdollahian and other passengers and crew, was found early on Monday after an overnight search in foggy conditions.

US Defense Secretary Lloyd Austin told reporters on Monday that "the United States had no part to play" in the crash and that the Pentagon had no insight into the cause. "I can't speculate on what may have been the cause," he told reporters.

The helicopter went down in the Varzagan region north of Tabriz, as Raisi returned from an official visit to the border with Azerbaijan, in Iran's north- cerns that the crash might have im- to the UN Robert Wood observed a west, to inaugurate a dam, a joint proj-



This frame grab from video released by the Iranian Red Crescent on May 20, 2024 shows a screen display showing a video showing the crash site of the missing helicopter carrying President Ebrahim Raisi in East Azerbaijan province. Rescue teams in northwest Iran early Monday located the missing helicopter carrying President Ebrahim Raisi but no signs of life had been detected so far, state TV reported. (HANDOUT / IRANIAN RED **CRESCENT VIA AFP)**

ect with the neighboring country.

Former Iranian foreign minister Mohammad Javad Zarif on Monday blamed the US for the crash.

In an interview, Zarif said the unilateral sanctions imposed by the US compromised Iran's access to modern aviation facilities and the civil aviation industry.

Sanctions blamed

"One of the culprits behind yesterday's tragedy is the United States, because of its sanctions that bar Iran from procuring essential aviation parts," Zarif said in the interview.

He said the US has barred the sale of spare parts for planes in Iran.

"This will be listed on the blacklist of US crimes against the Iranian people," Zarif said, according to the Daily Sabah in Turkiye.

Austin played down any US conmediate security implications in the

Middle East. "I don't necessarily see any broader, regional security impact at this point," he said.

State media reported that images from the site showed the US-made Bell 212 helicopter slammed into a mountain peak, although there was no official word on the cause of the

Iran was a major buyer of Bell helicopters before the 1979 Islamic Revolution, though the exact origin of the aircraft that crashed was not clear, Reuters reported.

There are 15 Bell 212 helicopters with an average age of 35 years currently registered in Iran that could be in active use or in storage, according to aviation data firm Cirium.

The United Nations held a moment of silence for Raisi at a Security Council meeting on Monday.

United States Deputy Ambassador

No statements have been made re-

"This indicates that many issues have

He described as a success the Harbin

International Trade and Economic Fair,

Russia is ready to supply to China has

KINSHASA THE Democratic Republic of the Congo will hold on

Wednesday the postponed election for the leadership of the National Assembly - the country's lower house of parliament, two days after a failed yet deadly coup attempt.

Norway moves to recognise

Palestinian state

thousands killed and injured, we must keep alive the only alternative that offers a political solution for Israelis and Palestinians alike: Two states, living side by side, in peace and security," the statement quotes Norwegian Prime

He also stressed that "recognition of Palestine is a means

"Norway's formal recognition of Palestine as a state will enter into force on Tuesday, May 28, 2024. A number of

other like-minded European countries will also formally

recognise Palestine on that same date. These countries

will be making their own announcements," the statement

Top EU diplomat Josep Borrell said in late April that sev-

eral European Union countries would recognize the Pales-

The State of Palestine is currently recognized as a sover-

eign state by 143 of the 193 United Nations member states,

including Russia. As for EU nations, Bulgaria, the Czech

Republic, Cyprus, Hungary, Malta, Poland, Romania, Slo-

vakia and Sweden have already recognized the Palestinian

DR Congo to hold election for parliament

leadership after failed coup attempt

of supporting the moderate forces which have been losing

Minister Jonas Gahr Store (pictured) as saying.

ground in this protracted and brutal conflict."

tinian state before the end of May.

STOCKHOLM

website.

NORWAY has decided to formally recognize Palestine as a state, according to a statement posted on the

Norwegian government's

"The Norwegian Government has decided that Norway will recognize Palestine as a state. In the midst of a war, with tens of

In the general elections held in December 2023, DRC President Felix Tshisekedi was re-elected for a second term, as the parliamentary coalition Sacred Union of the Nation, composed of Tshisekedi's Union of Democracy and Social Progress and its allies, won the majority of seats at the 500-seat National Assembly.

However, the National Assembly remains paralyzed due to the lack of a leadership bureau made of posts including the president, first vice-president, and second vice-presi-

Deputy Prime Minister Vital Kamerhe, whose residence was raided early Sunday by a group of putschists in a coup attempt "nipped in the bud" by the defense forces, was the single candidate for the president, as Christophe Mboso, the outgoing president of the lower house, ran instead for the second vice-president.

The election, scheduled for May 18, was postponed after Tshisekedi discussed the election issues with 406 deputyelects from the parliamentary coalition. Tshisekedi threatened to "dissolve the National Assembly" if "malpractices persist".

Over four months after Tshisekedi was sworn in for a second term in January, the Central African nation still fails to form a new government. Tshisekedi nominated in early April Judith Suminwa Tuluka as the new prime minister, who was also targetted by putschists, but the attack was aborted as they couldn't "identify" her residence.

According to the DRC Constitution, the new government could take office after the National Assembly approves Tuluka's national program with an absolute majority.



Putin, Xi firmly said NO to Western diktat – expert

RUSSIAN President Vladimir Putin and Chinese President Xi Jinping said a firm NO to the West's diktat during the Russian leader's visit to China, Alexey Maslov, the director of the Institute of Asian and African Countries at the Moscow State University, has told

"Positions on the most important international issues were agreed upon. This, perhaps, was the main agenda. It is obvious that Russia and China share the understanding of the multipolarity of the external world and how the global world should develop in the future - a world without economic borders, isolation or sanctions," Maslov said.

It is obvious that Russia and China see eye to eye as to how major international conflicts should be resolved, he pointed out.

"First of all, through negotiations and security guarantees to all parties. In this case, we do not have any disagreement," he said.

Putin and Xi Jinping also agreed during the talks that it was necessary to jointly develop approaches to resolving all economic and political contradictions between the countries, and this is a very important outcome, he noted.

Strength of positions

Maslov drew attention to the fact that China proposed the most realistic position on conflict resolution in general and on Ukraine in particular.

"The Chinese position in many respects is that without any preliminary requirements addressed to one of the parties, first there should be a stop to military operations, followed by negotiations on this basis," he explained. "Also, China demands non-interference of any third countries in such conflicts. Russia shares this viewpoint 100%"

This approach, he said, "noticeably strengthens both the Russian and Chinese position on the settlement of



Russian President Vladimir Putin and Chinese President Xi Jinping

the Ukrainian conflict."

"We see that against the background of such agreements, many countries, including some BRICS countries, refused to participate in the Swiss summit on Ukraine," Maslov said. He also pointed out that now there was "a consolidated position of Russia and China on the entire agenda of international cooperation," while for the last five years all initiatives on how to solve conflicts and how to communicate with countries came only from the American side.

Maslov described as an important outcome China's statement that it was meaningless to participate in the peace conference in Switzerland without Russia.

too," he pointed out.

Growing supplies to China

many economic issues.

Steady development of relations Russian-Chinese relations are devel-

significantly expanded."

"It will be unconstructive oping very gradually and very predictabsolutely. Brazil and South Af- ably, Maslov noted. "And this is very rica adhere to this point of view, good, because everything is worked out at the level of subtle nuances," he is convinced. "Now we have made progress in understanding how internation-Putin and Xi Jinping discussed al conflicts should be resolved."

Maslov attributed the absence of "This concerns the expansion statements about the start of major of our supplies of farm produce projects to the fact that China was to China," Maslov pointed out. afraid of secondary sanctions and be-"Apparently, practically all issues lieved that the most important thing related to the supply of beef and was to settle the main conflicts first, topinambour have been settled before new projects could be launched.

and all sanitary restrictions have "Any projects now will be stalled been adjusted and removed. without resolving the conflicts in the This is very important for Rus- Middle East and the conflict around sia, because Russia is gradually Ukraine. And, of course, the conflict rebecoming the main supplier of lated to Taiwan. China is very interestagricultural products to the Chi- ed in resolving the latter," the expert concluded.

China ranks first globally in number of AEO mutual recognition arrangements signed

THE 6th World Customs Organization (WCO) Global Authorized Economic Operator (AEO) Conference was held in Shenzhen, south China's Guangdong province from May 8 to 10. It marked the first time for China to host the event.

The conference, hosted by the WCO and co-hosted by the General Administration of Customs (GAC) of China and the municipal government of Shenzhen, was themed "harnessing the power of AEO programmes for inclusive and sustainable global trade."

More than 1,200 delegates from customs, international organizations, AEO enterprises, governments agencies, academic institutions, and industry associations from over 100 countries and regions gathered at the event, with an aim to advance AEO mutual recognition and promote trade growth. So far, China has signed AEO

mutual recognition agreements with 28 economies including Singapore, the European Union and South Korea, which cover 54 countries and regions. Both numbers rank first globally.

The AEO program is a core system of the WCO Framework of Standards to Secure and Facilitate Global Trade, under which customs authorities certify companies based on the latter's credit status, compliance records and security standards. As of the end of April this year, China was home to 5,882 AEO enterprises, whose foreign trade volume accounted for 36.3 percent of the national to-

"For enterprises, an AEO certificate not only means convenient customs clearance, but also serves as a prestigious endorsement," said Sun Yunsong, customs manager of SF Express' international supply chain business.

"With the assistance of Qianhai Customs under Shenzhen Customs, our company has finally obtained an AEO certificate. Certified enterprises have the highest credit rating from customs, and they can enjoy benefits such as fast customs clearance, low inspection rates, and international mutual recognition. AEO is also hailed as a 'green pass' and 'golden signboard' in global trade," Sun said.

Under the guidance of Kunming Customs, Yuxi Walvax Biotechnology Co. Ltd. obtained an AEO certificate in November 2023.

"The frequency of cargo inspections has significantly decreased, and the overall export time has been compressed from nearly a month to a matter of days, greatly enhancing the company's international market competitiveness," said Yin Guoqing, head of the company's international cooperation department.

In recent years, Chinese customs has implemented highquality AEO facilitation measures to improve regulatory and service efficiency, allowing compliant companies to operate smoothly while reducing costs and increasing productiv-

According to reports, over the past two years, the average inspection rate for AEO enterprises was only 0.33 percent, 1/5 of that for conventionally managed companies, and AEO enterprises enjoyed expedited customs services 1.53 million times.

The AEO program is an important measure for customs to explore credit supervision, and promoting international AEO mutual recognition is an essential aspect of institutional opening up. After signing an AEO mutual recognition agreement, AEO enterprises recognized by one party can enjoy the same customs facilitation treatment as the recognized enterprises of the other party, which significantly reduces trade cooperation barriers and promotes international trade growth.

During the WCO Global AEO Conference, China signed AEO mutual recognition arrangements with Burundi and Iceland. According to the agreements, AEO enterprises from China and these two countries will enjoy four facilitation measures: lower inspection rates, priority inspections, designated customs liaison officer services, and prioritized clearance should trade be disrupted and resume.

Manirambona, Frederic commissioner of Customs Burundi, said that the agreement demonstrated the shared aspiration of the two countries to

strengthen ties and promote cooperation on secure customs clearance and trade facilitation. Both sides will work together to create a more secure, efficient and predictable business environment for AEO enterprises, he added.

China is Iceland's largest trading partner in Asia. The signing of the AEO mutual recognition agreement between the two countries marked a new stage in customs cooperation between them. Snorri Olsen, commissioner of Iceland Revenue and Customs, said that the development of friendly relations between Iceland and China is unstoppable though the two countries are geographically distant.

People's Daily

On National Day, Israel Prez Isaac Herzog commends PM Modi's support after Hamas attacks

ISRAEL President Isaac Herzog on Tuesday commended Prime Minister Narendra Modi (pictured) for pledging support and solidarity with Israel in the aftermath of the horrific Hamas terror attacks on his homeland on October 7, last year, saying the latter "continued to stand on the right side of history".

"Although India is one of the largest countries in the world and Israel one of the smallest, there is so much that we share together. We are both thoroughly modern nations founded on firm democratic ideals, but we are also deeply rooted in tradition. Across so many spheres and sectors, our partnerships thrive from robust trade and commercial ties to meaningful cultural, academic, technological and scientific exchanges,"

the President said in a video message during Israel's National Day, or Independence Day celebrations held at the Israeli embassy in New Delhi.

"Of course, the ties we share take on added meaning in times of crisis. Prime Minister Modi was one of the first world leaders to condemn the October 7 massacre. He has continued to stand on the right side of history," he added.

Highlighting the growing importance of India's role in global leadership, President Harzog said that New Delhi has continued to speak loudly and clearly for Israel, for the "value of humanity and civilisation", and in the hope of a further strengthening of the bilateral ties between the two countries.

"As your democracy and economy grow, your role in global leadership grows and expands in turn, a fact that

we in Israel applaud and welcome as an emerging leader. India continues to speak out loudly and clearly for Israel, for the values of humanity and civilisation, and for the immediate return of all our hostages," the President said.

"I am certain that we will see India-Israel ties expressed in a growing range of bilateral and multilateral context," he added.

Israel National Day commemorates the declaration of the establishment of the sovereign state of Israel on May 14, 1948. According to the Hebrew calendar, it falls

Chinese scientists succeed in speed rice breeding in desert greenhouses

on the 5th of Iyar. The State of Israel gained independence from British rule in Palestine on May 14, when Jewish Agency Chairman David Ben-Gurion proclaimed the Jewish state. This event is celebrated annually as Israel's Independence Day.

Significantly, Foreign Secretary Vinay Kwatra joined the celebrations as the chief guest, along with the Israel ambassador to India, Naor Gilon and other dignitaries.

Speaking at the event, Foreign Secretary Kwatra brought up the Hamas terror attacks, saying that India, itself, is a victim of cross-border terrorism and has a zero-tolerance approach to terrorism in all its

"We join the people of Israel to celebrate a momentous occasion, the 76th anniversary of Israel's independence. It is deeply inspiring that the extraordinary journey of a nation that has not only survived and thrived against all odds, but also transformed itself into a flourishing landscape of innovation, advancement and growth," he said.

"The terror attacks on October 7 has left us all shaken. As you all know, India itself is a victim of crossborder terrorism and has a zero-tolerance approach to terrorism in all its forms and manifestations. There can be no justifications for acts of terror whatever our thoughts and prayers are with the families of the hostages and innocent lives lost in these heinous acts," he added.

Secretary Kwatra also underscored how communal harmony prevails in the country, with people of diverse religions living in one place, including Jewish people, while reaffirming India's bilateral ties with Is-

proudly say that throughout our history, India has been a safe haven and a land of tolerance for people of diverse faiths, including the jewish community. Jewish communities that have made India a home, enriching our nation with traditions, customs and contributions. India and Israel share a deep bond rooted in historical, cultural and strategic ties," he said.

"Over the years, our partnership has grown exponentially and is marked by mutual respect, understanding and collaboration across various sectors from agriculture to technology defence to water management, India and Israel have worked together to achieve remarkable feats of progress and innovation," he added.

ANI

President Xi extends congratulations to Chad's president-elect

BEIJING

CHINESE President Xi Jinping on Monday sent a message to Mahamat Idriss Deby Itno, congratulating him on his election as president of the Republic of Chad.

Xi pointed out that in recent years, China-Chad relations have maintained a good momentum of development, with their political mutual trust continuously deepened, cooperation steadily advanced in various fields, and international collaboration becoming closer.

Xi said he attaches great importance to the development of China-Chad relations and is willing to work with the president-elect to strengthen mutual support and promote friendly cooperation, so as to better benefit the two peoples. Xinhua



Missing Bangladeshi MP Anwarul Azim killed in Kolkata, Bangladesh police arrest three

THE Member of Parliament (MP) from Bangladesh's ruling party Anwarul Azim, who allegedly went missing on May 18, was found dead in Kolkata yesterday.

Bangladesh Home Minister Asaduzzaman Khan in a news conference in Dhaka said that the MP

A group of scientists

from the Chinese Acad-

emy of Agricultural Sci-

ences (CAAS) recently

announced the success

the growth cycle of a con-

ventional rice variety in

a desert greenhouse in

Xinjiang Uygur autono-

control and artificial

lighting, it took just 60

days for the rice seed-

lings to harvest," said

of Urban Agriculture

China is the first country in the world to culti-

vate rice. With ordinary

farming practices, it usually takes 120 to 150 days

on average for rice to

mature in China's major

Why can the growth

cycle of rice be signifi-

cantly reduced in desert

In 2021, Yang Qichang,

chief scientist with the

IUA, and his team suc-

cessfully cut the growth

cycle of rice by half in

laboratory settings in

China's Sichuan prov-

southwest

greenhouses of Hotan?

rice-growing areas.

mous region.

(IUA).

to reporters at his residence on Wednesday, the minister said that Bangladesh Police have arrested three persons in this connection, reported Bangladesh Newspaper Daily Star.

"So far, we have come to know that all the killers involved are Bangladeshis. It was a planned murder," the Bangladesh Home

whereabouts of the body, he said that they were yet to know about it. "We will soon inform you about the motive," the minister said, adding that Indian police are cooperating with the case.

Anwarul Azim, the Bangladesh MP, who entered India on May 12 was last seen on the afternoon of May 13 when he went with friends was killed in Kolkata. Speaking Minister said. Asked about the to a home in Bidhannagar near

Kolkata for a medical check-up.

According to a family friend in Kolkata's Bidhannagar, the MP mentioned he would be travelling to Delhi, but there has been no physical presence or direct contact with him since May 13. Only mobile messages have been exchanged with his family in Dhaka and his friend in Bidhannagar, indicating his intended journey to

Concerned by the lack of communication and his sudden alleged disappearance, the MP's family friend, Gopal Viswas, who was informed by the MP's daughter of her inability to contact her father, lodged a missing person complaint at the Baranagar police station in Bidhannagar. Kolkata.

Anything that comes out of Swiss conference on Ukraine trifling without Russia – Medvedev

MOSCOW

WHATEVER decisions come out of the conference on Ukraine, which the Swiss authorities plan to hold on June 15-16 at the Burgenstock Resort, will be "null and void," Deputy Chairman of the Russian Security Council Dmitry Medvedev (pictured) said on Tuesday.

"The 'conference' on Ukraine in Switzerland is just around the corner," Medvedev stated on his X (formerly Twitter) social network account. "Clearly, the outcome of this get-together will be null and void: peace talks are never held with just one party to the conflict."

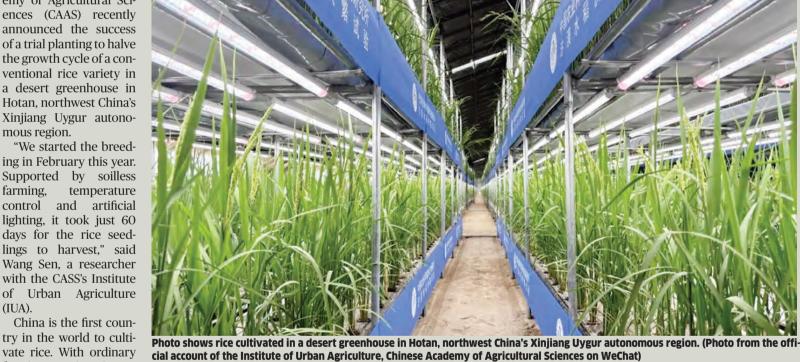
As the Swiss Federal Depart-

ment of Foreign Affairs reported earlier, Bern has invited more than 160 delegations to the conference on Ukraine, including from the G7, G20 and BRICS countries.

According to the country's authorities, Russia has not been invited at this point. Russia is not going to participate in the conference on Ukraine in Switzerland, or in any other events on Ukrainian President Vladimir Zelensky's "peace formula," the Russian Foreign Ministry said.

Commenting on these plans, Russian Foreign Minister Sergey Lavrov noted that this conference is "a path to nowhere" and Moscow doesn't see the West's readiness for an honest dialogue.

Agencies



technological breakthrough that allows rice to be cultivated

throughout the year, without being limited by seasonal factors. Yang noted that cultivating rice in laboratory settings is costly, adding that he and his team hoped to explore a technical approach that could achieve speed breeding

"We found that Hotan is an ideal place for building greenhouses because the land and operating costs are relatively low here with its vast deserts, abundant sunlight ince. They also achieved and heat resources. Implement- for the fast breeding of other crops

while also significantly reducing

ing speed breeding here can significantly reduce costs," Yang explained.

In the greenhouses of Hotan, Yang and his team replaced soil cultivation with nutrient solutions and employed multi-spectrum LED light sources and environmental control technologies to regulate the lighting and temperature conditions. After more than two years of experiments, the team finally achieved speed rice breeding in desert greenhouses.

Later, Yang and his team continued to explore key technologies

in desert greenhouses, including soybeans, corn, wheat, oilseed crops and cotton.

The successful trial planting demonstrated that speed breeding in desert greenhouses is entirely feasible and provides an effective method to produce more generations of rice each year, Yang said. Besides, the efficacy of low-cost, highly efficient and energy-saving gutter-connected desert greenhouses has also been validated, he

"After future integration with new energy and other technologies, construction and operating costs will be greatly reduced, which will make such greenhouses strongly competitive globally," Yang told People's Daily.

People's Daily



E-government services provide Kenyan youth with economic opportunities

NAIROBI

Chengdu,

THE hum of city life could be heard outside the cybercafe on the second floor of a building on Tom Mboya Street in Kenya's capital, Nairobi. Vehicles honked, touts shouted the names of residential estates to which the cars were headed, and hawkers sang out the prices of their wares.

Inside the cybercafe, two women holding babies on their laps sat before computers, as an assistant moved from one to another giving instructions.

The women were at the internet cafe to apply for their children's birth certificates, a crucial government docu-

"Type your child's name here," John Gimode, the cybercafe attendant, told one of the women. "And here, type your name and that of the father of the child," he instructed the other. Gimode carefully guided the women through the process to ensure they got it right.

"If they mess up, they won't get the documents," he told Xinhua, adding that the business serves up to 30 clients daily seeking various government documents.

The cybercafe is among those experiencing a boom from Kenya's e-government services. With the rise of online government services, businesses that were once



InABLE Chief Executive Officer Irene Mbari addresses delegates at Inclusive Africa Conference 2024 in Nairobi, capital of Kenya, May 14, 2024. Xinhua

struggling due to the surge in smartphones have found a new lease on life.

In turn, these cybercafes have employed many young Kenyans like 22-year-old Gimode to assist citizens in accessing services such as birth and death certificates, smart driving licenses, passports, tax returns, and business and marriage registrations.

With the increase in the number of Kenyans seeking online government services, the number of internet cafes has risen across the East African nation. "I used to be alone here. We are now two, but sometimes the owner adds a third person when demand rises, like at this time when Kenyans are filing their tax returns," said Gimode.

Isaac Ochieng, director-general of E-Citizen, the platform through which Kenyans apply for all government services, said up to 1.2 million Kenyans seek online services daily, a significant rise from about 300,000 a few years

"The online government services have created opportunities for hundreds of young people across the country as they assist those who are not tech-savvy and make some money out of it," Ochieng said, adding that the shift to digital platforms for government services has spurred demand for internet cafes.

The online services have not only improved access for citizens but also increased government revenue, which now collects 800 million shillings (about 6 million U.S. dollars) daily, up from about 760,557 dollars previously, according to Ochieng.

"In a year, we are collecting 1.14 billion dollars through the E-Citizen online services. This is a huge jump in revenue collection for the government as we also create jobs," he noted. Government services have become the lifeline for cybercafes, and the presence of a growing number of youth in these establishments is now apparent across Nairobi and other parts of Kenya.

"Apply for a driving license and birth certificate here! Also, file your tax returns," reads a message on a board outside a cybercafe in Kitengela, a suburb south of Nairobi. Cynthia Karimi, one of the two attendants at the cybercafe, said June is one of their busiest months due to the tax return deadline.

"The whole process takes 30 minutes to an hour, and the charges are 0.01 dollars per minute, which amounts to good money," said Karimi, adding that attendants earn between 61 and 76 dollars base salary plus commissions

depending on the number of customers served. Eliud Owalo, cabinet secretary in the Ministry of Information, Communications and the Digital Economy, said recently that the Kenyan government is working to create digital jobs for Kenyans through the provision of e-government services and digital training for the youth to access remote jobs. The government has trained some 390,000 young people in digital jobs, with 139,000 working online, including for overseas companies, Owalo added. Xinhua

Guardian ORT

Simba goalie coach to leave at the end of the season



Simba SC goalkeeping coach Daniel Cadena. Agencies

By Correspondent Nassir Nchimbi

SIMBA SC goalkeeping coach Daniel Cadena has opted out against extending his contract with the club just one season after joining from Azam FC.

Albeit efforts from the club to keep him, Cadena will leave Simba, and is Chlouha Zakaria, who was sacked by said to have already informed the team leadership of his intentions to depart from the club.

The Spanish coach signed a one-year deal with an option to extend but he has shown a desire to seek challenges elsewhere.

Although Cadena was not ready to disclose his decision, there are reports that he wants to be close to his family back home in Spain after years of service in Tanzania.

Cadena has helped improve Simba's goalkeepers with noticeable efforts being on Ali Salim, who became the club's hero in a penalty shootout in their Community Shield win against Yanga at Mkwakwani Stadium in Tanga.

Although Simba failed to identify

their first team's goalkeeper at the beginning of the season, Cadena helped the club settle the situation after identifying Ayoub Lakred as their number one goalie.

Cadena joined Simba July, last year, as a goalkeeping coach from Azam FC taking the place of Moroccan, the Msimbazi Street side.

The 46-vear-old coach was born in the Balearic Islands in the city of Mallorca, Spain. Despite being a goalkeeping coach, he also has a UEFA Pro License coaching certificate, the highest in European coaching football.

He served as Simba's interim coach last year after the sacking of Roberto Oliviera following a 5-1 loss to Yanga and later as an assistant head coach before handing over to Abdelhak Benchikha.

His previous stints as a head coach came with U-20, U-18 and U-17 of Sevilla, Real Betis, and Recreativo Huelva all from Spain.

He joined Azam FC in July 2022 from Chinese Super League side Guangzhou Mingtu.

Katwila urges focus and improvement as Mtibwa Sugar's relegation threat intensifies

By Correspondent Seth Mapol

NBC Premier League next season have become increasingly precarious after a 0-0 draw at home against Namungo FC.

The match, played at the Manungu Complex Stadium in Turian, failed to produce any goals, leaving Mtibwa Sugar entrenched at the bottom of the league standings.

The draw, compounded by a series of poor results, has put significant pressure on the team to secure their position in the league. Currently, Mtibwa Sugar sits in last place with 21 points, with only two matches left in the season.

Their head coach, Zuberi Katwila, expressed his disappointment after the game.

"The match was very tough. Namungo FC is a very hard opponent. We all know they have good players with experience. We created a lot of chances but could not use them. That happens in football; we have to learn from our mistakes," Katwila said.

He added: "We will go back to

SC's Information

and Communications Manager,

Ally Kamwe (L)

addressing the

regarding the

team's prepara-

tions for the cer-

the NBC Premier

League champion

ship trophy from the main sponsor,

NBC Bank. The

meeting was held

yesterday in Dar

es Salaam. On the

right is the Head of

Public Relations of

NBC Bank, Godwin

Semunyu. Photo:

emony of receiving

press (not pictured)

the training grounds and work on these mistakes. But for the coming matches, we will make sure everything goes well so that we can get points and see what the future holds for us. For now, the important thing is to focus on the next two matches."

With only two games remaining, Mtibwa Sugar must win both to reach 27 points. Even then, their survival in the NBC Premier League will depend on the performance of their rivals, Geita Gold FC and Tabora United FC, in their remaining matches

The situation is dire for a team that has been a staple in the Premier League since its promotion in 1995 and won the league championship in the 1999-2000 season.

For 29 years, Mtibwa Sugar has managed to avoid relega-

The club has also played a crucial role in developing and nurturing local talent, producing players like Dickson Job and Kibwana Shomari of Yanga, and Simba's Mzamiru Yassin, who have all excelled in the league.

A relegation would be a significant blow not only to the team but also to the Morogoro region's young soccer players who see Mtibwa Sugar as a pathway to professional success.

This season, Mtibwa Sugar has struggled significantly. After 28 matches, they have collected only 21 points, with five wins, six draws, and 17 losses.

Their defense has been particularly vulnerable, conceding 46 goals - the most in the league.

The team's recent form under coach Katwila has been poor, with only one win in their last five NBC Premier League matches.

In stark contrast, Namungo FC remains comfortably in the mid-table, sitting in seventh position with 28 points. They have played 28 matches, securing seven wins, 11 draws, and 10 losses.

Their position in the league is relatively secure, provided they perform well in their remaining matches against Tanzania Prisons and Tabora United.

For Mtibwa Sugar, the road ahead is fraught with challenges. Their fate is no longer entirely in their own hands. The team's performance in the next two matches is crucial, but they will also need favorable results from other matches to avoid relegation or at least secure a spot in the playoffs. The club's supporters, players, and staff are all acutely aware of the

"We need to stay focused and believe in ourselves," said one of Mtibwa Sugar's veteran players, who asked to remain anonymous. "We've been in tough spots before, but we've always managed to pull through. This time, we need to dig deeper and give it everything we've got."

The team's next match is a must-win encounter, and the pressure is palpable. Fans are expected to turn out in large numbers to support their team, hoping that their presence will inspire a turnaround.

As the season draws to a close, Mtibwa Sugar's battle for survival epitomizes the drama and uncertainty that makes football so compelling.

Whether they can defy the odds and retain their NBC Premier League status will be determined in the coming weeks.

For now, the focus is on preparation, resilience, and a bit of luck. The entire Mtibwa Sugar community is holding its breath, hoping for a miracle to keep their proud history and legacy alive in Tanzania's topflight football.

Dar gears up for spectacular celebration as NBC Bank honors Yanga's Premier League triumph



By Guardian Correspondent

THE City of Dar es Salaam is gearing up for a truly momentous occasion this coming Saturday, as the National Bank of Commerce (NBC) prepares to host a lavish celebration to honor Young Africans SC's triumph in the 2023/2024 NBC Premier League season.

The move is part of NBC's ongoing efforts to enhance its sponsorship of the league.

The championship presentation ceremony is scheduled to take place on Saturday at the Benjamin Mkapa Stadium in Dar es Salaam, during Yanga's match against Tabora United.

In a press conference held yesterday, NBC's Head of Public Relations, Godwin Semunyu, and Yanga's Information and Communications Manager, Ally Kamwe, revealed the grand plans in store for this landmark event.

"As the main sponsor of three different leagues in the country, including the NBC Premier League, we, at the bank, are dedicated to ensuring that all league champions are presented with their trophies in a manner befitting their hard-fought achievements," said Semunyu.

The NBC Premier League has witnessed a remarkable transformation in recent years, with the bank's sponsorship fueling heightened competition and improved preparations among the participating clubs.

"Everyone can witness how the NBC Premier League, like other leagues sponsored by NBC, has become better with increased competition. This competition is largely fueled by our sponsorship as a bank in these leagues, which has facilitated the participating clubs to make good preparations without financial challenges," Semunyu explained while insisting the sponsor's determination NBC in congratulating Yanga's success in grand fashion.

Fans of the Jangwani Streetbased club can look forward to a day filled with a myriad of exciting

In addition to the trophy presentation ceremony, the celebrations will include a post-event vigil, a championship parade through the streets of Dar es Salaam, and a special helicopter flyover to enhance the occasion.

"NBC has honored us greatly in these celebrations as the main sponsors of this league," expressed Kamwe.

"Besides assisting us in preparing for these championship celebrations, they have also prepared to register our members at the stadium and provide them with modern membership cards, which is crucial in increasing our club's revenue."

The bank's commitment to this celebration extends beyond the mere presentation of the trophy. Semunyu revealed that NBC will be providing on-site banking services and registering Yanga fans for membership cards, a move that is set to boost the club's revenue streams.

"We thank them very much and we urge our members and fans to come out in large numbers on this important day," Kamwe added, emphasizing the significance of the occasion for the Yanga faith-

As the city eagerly awaits this extraordinary event, the excitement among Yanga supporters is palpable.

The club's championship triumph, coupled with NBC's grandiose plans to honor their success, has set the stage for a truly unforgettable celebration in Dar es Salaam this Saturday.



Eagle youth team players, Hashimu Ali (R) and Abeid Omary fight for the ball during a training session at Mbande in Dar es Salaam on Monday. Photo: CORRESPONDENT JUMANNE JUMA

Human rights experts urge FIFA to scrutinize Saudi Arabia before 2034 World Cup vote

FIFA was urged by international lawyers Wednesday to uphold its own policy and scrutinize Saudi Arabia's human rights record before picking the kingdom to host the men's 2034 World Cup.

A 22-page document was delivered to FIFA headquarters in Zurich on behalf of Mark Pieth and Stefan Wehrenberg of Switzerland and British barrister Rodney Dixon. They offered to work with FIFA on an action plan and monitoring of Saudi Arabia by independent experts.

Their paper calls on FIFA to use its leverage now with Saudi Arabia to comply with international human rights standards that the world soccer body's own policy since 2017 has required of tournament hosts.

"It is obvious that Saudi Arabia falls very far short of those requirements," the document states. "Given this, as matters currently stand, FIFA simply cannot properly permit it to host the 2034 World Cup.'

They cite Saudi Arabia's record on freedom of expression and assembly, treatment of prisoners and migrant workers, and male guardianship laws that limit personal freedoms for women.

Saudi Arabia has consistently said it is changing fast as part of the Vision 2030 program to modernize the kingdom's economy and society driven by crown prince Mohammed bin Salman. Hosting more sports and entertainment events is key to the program to be less dependent on oil riches.

Saudi Arabia is the only candidate to host the 2034 World Cup in a fast-track process FIFA opened last October in a surprise move.

By brokering a three-continent, six nation cohosting deal for the 2030 tournament, FIFA effectively cleared a path for Saudi Arabia to get the following edition without a rival bid.

The Saudi bid must be formally submitted by July and is set to be confirmed on Dec. 11 in an online vote by FIFA's 211 member federations.

The lawyers want FIFA to use the leverage it has now with the bid to comply with the soccer body's own policy drafted seven years by Harvard University professor John Ruggie. He previously shaped the United Nations guiding principles on business and human rights.

"Let's give FIFA a chance," Pieth told The Associated Press in a telephone interview. "FIFA has written a very impressive document and I would be really happy to see FIFA live up to its standards."

Pieth previously worked with FIFA between 2011 and 2014 advising on anti-corruption and good governance reforms after a bribery scandal in its presidential election held six months after Russia and Qatar were picked as future World Cup hosts.

After controversy about lack of scrutiny of 2022 World Cup host Qatar – mostly over the treatment of migrant workers needed to build stadiums and infrastructure projects – FIFA acted seven years ago to embed human rights assessments of tournament bidders.

Since 2017, one year after Gianni Infantino was elected FIFA president in fallout from sweeping investigations of corrupt soccer officials, he has built close ties to Saudi Arabia and its crown prince.

Pieth, Wehrenberg and Dixon said their paper to FIFA was written "on behalf of persons who are suffering from serious violations of their basic human rights and freedoms by Saudi Arabia."

"The authors of this submission are ready to engage constructively with FIFA to ensure that these minimum requirements, at least, are achieved,"

Salah hints at Liverpool stay, targets trophies next season

MOHAMED Salah said Liverpool "will fight like hell" to win trophies next season as the Egyptian hinted he will at least see out the final year of his contract at Anfield.

Salah has just 12 months remaining on his deal and has been linked with a move to the Saudi Pro League.

The Reds reportedly rejected a £150m offer from Al-Ittihad for the 31-year-old last September.

"We know that trophies are what count and we will do everything possible to make that happen next season," Salah posted on social media.

"Our fans deserve it and we will fight like hell." Liverpool won the League Cup in Jurgen Klopp's final season in charge but missed out on the Premier League, FA Cup and Europa League.

Klopp's departure after over eight years in charge of Liverpool has raised doubts over the futures of a number of star players, who rose to prominence under the German's reign.

Virgil van Dijk and Trent Alexander-Arnold are also entering the final year of their contracts.

Former Feyenoord boss Arne Slot was confirmed as Klopp's successor by Liverpool on Monday.

Pochettino leaves Chelsea after just one season in charge

LONDON

AURICIO chettino has left just one season in charge by mutual consent, the English club announced on Tuesday.

The Blues finished sixth in the Premier League thanks to a fine run towards the end of the season but missed out on Champions League qualification and a trophy.

"Chelsea FC can confirm that the club and Mauricio Pochettino have mutually agreed to part ways," Chelsea said in a statement.

In just two years under the ownership of an American consortium fronted by LA Dodgers co-owner Todd Boehly and private equity group Clearlake Capital, Chelsea have spent over £1 billion (\$1.3 billion) on new players.

The vast majority of that was spent on rising stars and Pochettino pointed to a lack of experience and a lengthy injury list for failing to achieve

Chelsea lost the League Cup final 1-0 to Liverpool after extra-time and pushed Manchester City all the way before losing in the FA Cup semi-finals by the same score.

But there had been signs that Pochettino's project was coming together in a run of five consecutive wins to end the campaign that ensured Chelsea will be in Europe next season.

They will qualify for the Europa League if Manchester United lose to City in the FA Cup final and the Conference League if the Red Devils shock the English champions.

"Thank you to the Chelsea ownership group and sporting directors for the opportunity to be part of this football club's history," said Pochettino.

"The club is now well positioned to keep moving forward in the Premier League and Europe in the years to come."

Chelsea sporting directors Laurence Stewart and Paul Winstanley said: "On behalf of everyone at Chelsea, we would

Despite, overseeing a late-season surge to finish sixth and qualify for Europe – Mauricio Pochettino's time at the club has ended. Agencies

to Mauricio for his service this his departure was confirmed

"He will be welcome back to Stamford Bridge any time and we wish him all the very best in his future coaching career." - Four managers in two

Pochettino is the fourth manager to depart under Boehly's regime after Thomas Tuchel, Graham Potter and

According to the Daily Telegraph, Pochettino met Boehly

Frank Lampard.

after an end-of-season review with Stewart and Winstanley.

The 52-year-old arrived in west London with the task of getting Chelsea back on track after they finished 12th in the 2022/23 Premier League sea-

The Argentine had to bed in another influx of new signings as Chelsea broke the British transfer record to buy Moises Caicedo for £115 million.

He suffered a difficult start like to express our gratitude for dinner on Friday before as they won just three of their

opening 10 Premier League

But led by the stunning form of Cole Palmer, only City, Arsenal and Liverpool picked up more points than Chelsea in the second half of the season.

According to reports Stuttgart's Sebastian Hoeness, Girona boss Michel, Ipswich Town's Kieran McKenna and Enzo Maresca of Leicester are among those in contention to be next in the Stamford Bridge hot seat.

Pochettino began his coaching career at Espanyol before shining in a short spell at Southampton.

That earned him a move to Tottenham, where he established Spurs as regulars at the top end of the Premier League and took the club to a first ever Champions League final in 2019.

Pochettino was sacked by Tottenham just months later before joining Paris Saint-Germain in 2021, where we won one Ligue 1 title and French Cup in 18 months in charge.

Pochettino's Chelsea exit sealed over 'last supper'

■ Inside the 24-hour talks that sealed Pochettino's Chelsea exit

By Matt Law

AT around 11.30am on Tuesday morning, Mauricio Pochettino shook hands on his Chelsea departure and left the lawyers to finalise a divorce that had not required a relationship expert to predict.

Pochettino is the third permanent manager to leave the club under the Clearlake Capital-Todd Boehly ownership, but this time it was mutual. There was no sacking to America after dining and no arguments or with Pochettino last Frirancour, just handshakes and an agreement to move on respectfully.

A dinner with co-controlling owner Boehly last Friday night proved to be a last supper for Pochettino, but underlined the goodwill that remained underneath any disagreements or dissatisfaction.

With one year remaining on his two-year contract that was signed last summer, Pochettino will receive a handsome paywhat he achieved at Chelsea having clinched European qualification in a five-game end-ofseason winning run.

While Thomas shock, resulting in recriminations, and the dismissal of Graham Potter felt premature and harsh, Pochettino's mutual departure appeared inevitable for some time and would no doubt be regarded as the best thing for both sides.

Pochettino was called Chelsea's Cobham training ground at around midday on Monday as part of the club's end-of-season review to meet with sporting directors Paul Winstanley and Laurence Stewart. He also spoke with coowner Behdad Eghbali.

There were no disagreements over who should be in charge of transfers or which players should or should not be sold. The differences are explained as being more philosophical and relate to the dynamics tact after also reaching

of working within a club structure.

With a long season only just finished, nobody wanted to make a rash decision that could later be regretted so all parties agreed to sleep on day one of the meeting and reconvene on Tuesday morning. But nothing had changed by day two and by about Pochettino's 11.30am departure was verbally

Boehly had returned day night and visiting him again at Cobham the next day, ahead of the final-day victory over Bournemouth. The billionaire kept in contact by telephone during Monday and Tuesday's discussions.

*No bad blood between Pochettino and club

Ultimately, Chelsea and Pochettino decided it was better to part now, after completing off and can be proud of a relatively amicable 12 months together, rather than trying to push through the final year of his contract and risk a messy end to his reign.

There was also the Tuchel's sacking was a threat that a bad start to next season or a bad run during the campaign would put pressure on the owners to make a mid-season change, which they have been keen to avoid since sacking Tuchel and Potter.

> Chelsea are due to compete in next summer's Club World Cup, which starts on June 15, 2025 and Pochettino's deal was due to run until the end of that month. There were concerns that keeping him another year for the sake of continuity would have created a difficult situation around that tournament.

> Five successive home victories at the end of the season proved to be enough to clinch European qualification and Pochettino can leave with his reputation in-

a Carabao Cup final and the semi-finals of the FA Cup.

Over a 38-game Premier League season, however, Chelsea fell short of the owners' target to qualify for the Champions League and there were moments when they came under pressure from supporters to make a change before the end of the season.

The plan was always to review the club's performance, including that of Pochettino once the clues over the direction of travel have been there

It was a few days after the January transfer window shut that Pochettino was asked a relatively innocuous question about the merit of set-piece coaches, which subsequently provided a window into how two worlds were colliding.

It also came in the build-up to the 4-2 home defeat by Wolverhampton Wanderers that left Pochettino fearing for his job.

*Argentine was at odds with club's struc-

Pochettino was dismissive of set-piece specialists, insisting "we are a coaching staff in charge of everything" before later adding: "Football belongs to the players. Not to the specialists."

That was at odds with the structure being built by Chelsea's owners and

have made it abundantly clear they believe football belongs to the players and the specialists.

Some of those around Pochettino claimed that Chelsea's difficulties at defending from setpieces could be easily explained by a relative lack of height within the squad, which would point the finger at those who assembled it.

Not only did Chelsea lose to Wolves in the next game at Stamford Bridge, following Poseason had finished, but chettino's dismissal of that Liverpool have adset-piece gurus, they vertised for a set-piece also lost to Liverpool to a headed Virgil van Dijk goal from a corner in extra-time of the Carabao Cup final three weeks later.

Chelsea had wilted badly in extra-time against Liverpool's kids and the nature of Van Dijk's winner just rubbed salt into the wounds of the club's sporting directors and owners.

Pochettino revealed that he met with Eghbali to "share opinions" after the Carabao Cup final. It later became clear, as exclusively reported by Telegraph Sport, that Chelsea were in the process of not only appointing a new set-piece specialist, but were setting up an entire department dedicated to corners and free-kicks.

Bernardo Cueva will start work heading raised serious questions up Chelsea's set-piece department this summer and Pochettino no

sporting directors, who longer needs to worry whether or not he will need to make space on the touchline for another body, which he had warned he and he alone would decide.

> Those close to Pochettino insist he had come to accept the arrival of Cueva and yet Chelsea's desire to build a club structure that the head coach is part of has caused what proved to be irreconcilable differences in approach. It will not have gone unnoticed inside Stamford Bridge specialist since the departure of Jurgen Klopp.

*Injury issues plagued club's season

crippling Chelsea's injury list was a problem for Pochettino on and off the pitch. Preseason plans went up in smoke when Christopher Nkunku was forced out of the friendly against Borussia Dortmund with a knee problem that kept him out until December.

Nkunku managed only two starts over the entire season and Pochettino regularly had to contend with an injury list that ran into double figures. Rather than trying to apportion blame, the 52-year-old would often lament Chelsea's bad luck. Behind the scenes, however, the situation and has put pressure on all departments of the club.

Pochettino's ence in Cole Palmer's amazing debut season for the club cannot be dismissed, while he also helped guide Nicolas Jackson and Noni Madueke through difficult starts to the season and an unnecessary penalty row in the thrashing of Everton.

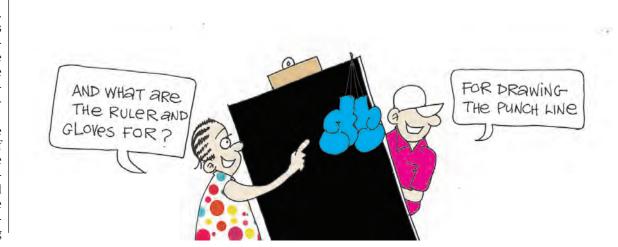
Those who have criticised Pochettino's tactics and substitutions have had to eat some humble pie after the decision to invert Marc Cucurella paid dividends and a number of players made an impact from the bench once the injuries cleared enough to give Chelsea options.

But, even throughout the winning five-game run at the end of the campaign, there remained a sense that all was not entirely well. Pochettino claimed it "would not be the end of the world" during a warning that he could effectively choose to quit Chelsea. And he did not hang around on the Stamford Bridge pitch after the final game of the season to applaud and clap the home fans who had stayed behind.

Pochettino had left the supporters to show their appreciation to the players, the people he feels football belongs to. But it meant the only men who got a personal goodbye were Winstanley, Stewart and Eghbali.

THE TELEGRAPH

by David Chikoko



Guardian www.ippmedia.com

SPORT

Pochettino leaves Chelsea after just one season in charge



TFF moves Federation Cup 2024 final from Manyara to Zanzibar

By Correspondent Michael Mwebe

THE Tanzania Football Federation, TFF, has come to a decision to change the regional host for this season's CRDB Bank Federation Cup final.

Manyara region was given hosting rights for this season's final, infrastructure incapability which has resulted in security concerns has changed the land-scape.

At present, the Kwaraa Stadium in Babati, Manyara has one pavilion with a seating capacity of not more than 3,000.

TFF yesterday announced the change of the venue of the Federation Cup final from Kwaraa Stadium to the New Amaan Complex in Zanzibar.

"The final of the CRDB Bank Federation Cup will now be played at New Amaan Stadium, Zanzibar instead of Babati in Manyara region." TFF statement read.

"The decision has been made by the Executive Committee of the Tanzania Football Federation after some of the important infrastructures in Babati were not ready for the final as well as security reasons."

It added that it would give future consideration to the Manyara region on the condition of continuing the rehabilitation of the Kwaraa Stadium and supporting infrastructure.

"TFF has advised the Authorities in Manyara region to continue upgrading their infrastructure so that the stadium can be considered for the upcoming finals and other major championships."

With the change of venue, Zanzibar will host the cup competition final for the first time in history. The final pitting holders Young Africans and Azam for the second successive season will be played on June 2. Kick-off has been confirmed for 2.15 pm.

TFF has invited the Zanzibari Minister of Information, Youth, Culture and Sports, Tabia Maulid Mwita, to be the official guest of honour for the final.

Last season, Kennedy Musonda's goal gave Young Africans a 1-0 win over Azam on the way to a successive domestic double. In 2022, that victory came against Coastal Union.

Young Africans, who have already sealed a recordextending 30th league title, will be hoping to secure their fourth triumph in the Federation Cup, having won it in 2016, 2022 and 2023 since it was relaunched in the 2015/2016 season.

In addition to a trophy, medals for players and the technical bench and Tsh50m prize money, the winner of the Federation Cup earns a ticket to represent the country in the CAF Confederation Cup next season

However, since both finalists are guaranteed to finish in the top three of the NBC Premier League this season, the CAF Confederation Cup ticket will go to the team that will finish fourth with Coastal Union in a prime spot to snatch it with two games left to play.

to the wire, insists Mgunda Week of the wire insists Mgunda Week

Simba SC midfielder Said Ntibazonkiza (3rd R) scores their second goal through a well-taken free kick during their NBC Premier League match against Geita Gold at Azam

By Correspondent Michael Mwebe

NTERIM head coach Juma Mgunda said that Simba are ready to push Azam to the final day of the season following Tuesday's win over relegation-threatened Geita Gold.

Simba came from a goal down to win 4-1 against tenman Geita Gold.

Geita Gold's Geoffrey Luzendaze put the visitors ahead in the 11th minute after he slid in Edmund John's cross that was fumbled by goalkeeper Hussein Abel to score from close range.

Returning and ever-green Said Ntibazonkiza scored a penalty just before halftime, sending Geita Gold goalkeeper Costantine Malimi the wrong way to get Simba

back on level terms.

The Burundian international struck again to put Simba ahead in the 72nd minute with a well-taken free kick.

Youngster Ladaki Chasambi added the third in the 86th minute, finding the back of the net following a pass from Willy Onana.

Chasambi completed his double in the 94th minute, blasting the ball into the roof of the net from a tight

angle.

The result kept Simba level on points with second-placed Azam.

Simba will take top two race right

As it stands, the race for a place in next season's Champions League will be decided in the two remaining games of the NBC Premier League season with Azam enjoying a slight numerical and psychological advantage courtesy of a superior goal difference.

"The match was difficult. You cannot underestimate opponents because of their position on the log or results. I said from early on, the match would be tough and a big challenge because each team has its own aspirations." Mgunda said after the game.

"All in all, I thank God we got three points and four goals. This is over, we are preparing for the next game to see what we can do.

"This is a race. We are in the race, so we will try to make sure that we do well to get good results in every match that is ahead of us. "Finally, let's see where we will be standing when the marathon is over.

"Azam gets their own results and we earn our own results. When the league ends, we will know where we stand," added the gaffer.

Simba will face two tricky matches against city opponents KMC and JKT Tanzania

On the other side, Azam also face a tough penultimate round home game against Kagera Sugar before travelling to Geita Gold.

Feisal Salum edges closer to NBC PL Golden Boot

By Correspondent Seth Mapoli

IN a riveting NBC Premier League clash at Major General Isamhyo Stadium, Mbweni, Azam FC secured a commanding 2-0 victory over JKT Tanzania on Tuesday.

The win bolsters Azam FC's standing in the league, showcasing their offensive prowess and solid team coordination.

The match's opening goal came in the 30th minute, courtesy of striker Abdul Suleiman, popularly known as 'Sopu'.

Demonstrating precision and composure, Sopu found the back of the net, giving Azam FC an early advantage.

The victory was sealed in the dying moments of the game when Feisal Salum, affectionately dubbed 'Fei Toto', scored in the 90th minute, reinforcing his reputation as a clutch player.

Salum's goal was his 16th of the season, propelling him to the top of the league's scoring chart and surpassing Yanga's Stephane Aziz Ki, who has 15 goals.

This milestone highlights Salum's exceptional form and his critical role in Azam FC's attacking strategy

"I am so happy that I help my team win matches," Salum said after the match. "What makes me have this good form is my technical bench and my fellow players for the support. I follow what the coach and technical bench teach

His dedication to team play and his ability to execute on the pitch have been pivotal for Azam FC this season.

When asked about his rivalry with Stephane Aziz Ki for the Golden Boot, Salum remained humble.

"To be honest, I don't compete with anyone. What I just do is to put the ball in the net or assist where necessary. As a player, what matters the most is for me to help my team win matches," said Salum, the former Young Africans player.

Azam FC has been a formidable force in attack this season, netting 56 goals so far.

Salum has been instrumental in this offensive surge, contributing 16 goals and seven assists, totaling 23 goal contributions.

His remarkable performance has not only propelled him into the Golden Boot contention but also positioned him as a strong candidate for the Player of the Season Award for 2023/2024.

Beyond the league, Salum's impact was evident in the CRDB Bank Federation Cup.

He scored in a 3-0 semi-final victory over Coastal Union, helping Azam FC secure a place in the

His ability to deliver in crucial moments underlines his importance to the team's success this season.

Currently, Azam FC is competing fiercely for second place in the league standings.

With 63 points after 28 games, they are neck and neck with Simba, who also have 63 points but lag behind on goal difference. This competition for the runner-up spot adds an extra layer of intensity to the remaining fixtures.

Yanga's Aziz Ki has also been



Azam FC midfielder Feisal Salum 'Fei Toto' celebrates after scoring their second goal against JKT Tanzania during their NBC Premier League match at Major General Isamhyo Stadium in Dar es Salaam on Tuesday. Photo: Courtesy of Azam FC

outstanding this season, contributing to 23 of his team's 60 goals with 15 goals and eight assists.

The battle for the Golden Boot between Salum and Aziz Ki is shaping up to be one of the highlights of the season, captivating fans and analysts alike.

As the season progresses, Azam FC will rely heavily on Salum's consistency and scoring prowess.

His ability to maintain his form and continue his goal contributions will be crucial in their quest for silverware and a strong finish in the league standings.

The upcoming matches will be critical

for Azam as they seek to consolidate their position and potentially surpass their rivals. With players like Salum delivering standout performances, the team is poised to achieve great success both in the league and cup competitions.

Azam's 2-0 victory over JKT Tanzania is a testament to their tactical discipline, team cohesion, and the individual brilliance of players like Salum.

As the Premier League season approaches its climax, fans can expect more thrilling performances and intense competition, with every game carrying significant implications for the final standings.

Flexibles by David Chikoko

