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TANZANIA



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ISSN 0856 - 5422 ISSUE No. 8696

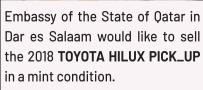
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UNHCR: Refugees adapting to improve livelihood methods

By Correspondent Marc Nkwame, Arusha

PROGRESS is being registered in the refugee response to efforts by United Nations agencies to uplift their conditions of living, a top UN official has declared.

Mahoua Parums (pictured), resident representative of the United Nations High Commissioner for Refugees (UNHCR) said that many refugee families are now taking up kitchen gardening, small-scale business, shelter rehabilitation, pursuing quality education and duly registering the birth of children, she said.

In other remarks to the ongoing meeting of the International Association of Refugee and Migration Judges (IARMJ) here, she said that the two UNHCR assistant high commissioners visited the camps early this year, and later High Commissioner Filippo Grandi toured the zone.

The reorientation of refugees in their camps chiefly in Kigoma Region was proceeding apace, easing the work of the UN agency in assuring their welfare, she said.

The meeting was told that globally the number of forcefully displaced persons has reached 100m, making it a critical issue for the world to address the key flashpoints.

She said that President Samia Suluhu Hassan has assured the agency that Tanzania's doors are always open to **TURN TO PAGE 2**

'Tanzania short of veterinary experts'

By Guardian Reporter, Arusha

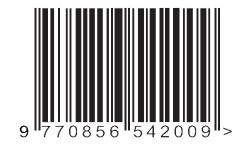
TANZANIA does not have enough veterinary experts to cover the whole country to assist herders and domestic keepers against livestock infections.

Abdallah Ulega, the Livestock and Fisheries deputy minister made this affirmation when opening a forum organised by the World Organisation for Animal Health (WOAH) for veterinary experts in the Southern Africa Development Community (SADC) and the East African Community (EAC), mainly.

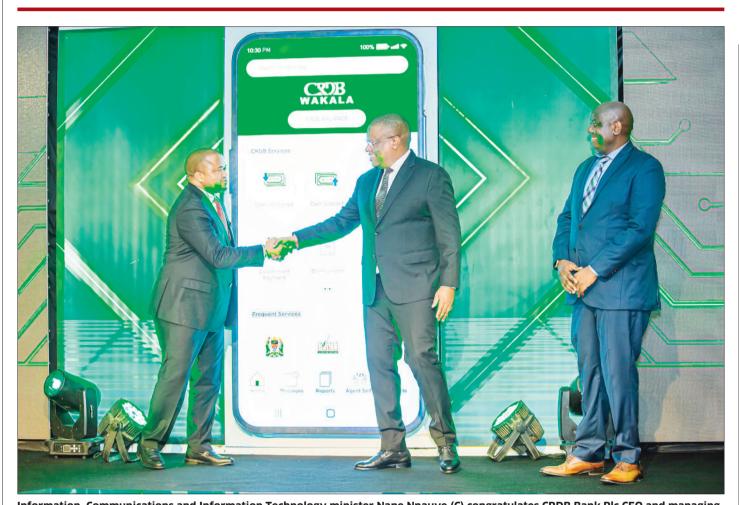
As a major branch of the country's economy, the livestock sector needs alternative strategies in accessing assistance against disease outbreaks, especially among cattle herds, he told the forum here on Tuesday.

Herders are rural-based and the number of veterinary experts available cannot cover all these areas, hence it is time to come up with new strategies on

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NHC eyes partnerships in real estate initiatives



Information, Communications and Information Technology minister Nape Nnauye (C) congratulates CRDB Bank PIc CEO and managing director Abdulmajid Nsekela during Tuesday's launch in Dar es Salaam of a state-of-the-art system meant to enable the bank's agents to provide their services more conveniently and efficiently using smartphones. Looking on is CRDB chief commercial officer Boma

TanRoads plans two-lane Morogoro toll expressway

By Guardian Reporter

A PUBLIC-private partnership is planned to widen the 215 kilometers expressway from Kibaha to Chalinze and onward to

Morogoro, with costs being repaid on a toll at the 15th annual general transport

Kingdom Mbangula, the Tanzania National Roads Agency (TanRoads) acting director general made this affirmation

stakeholders' conference in Dar es Salaam yesterday.

The new toll expressway will have two

TURN TO PAGE 2



Prime Minister Kassim Majaliwa delivers a speech in Dar es Salaam yesterday shortly before officiating at the launch of the National

By Getrude Mbago

PRIME Minister Kassim Majaliwa has asked Tanzanian envoys in various countries to strengthen efforts in seeking out investors in the real estate sector as it has considerable unrealised potential.

He also appealed to the local private sector to focus on directing investments in the housing sector, in view of the growing demand for urban housing in particular, estimating new residential units needed at over 200,000 annually.

He was launching the reviewed joint venture policy of the National Housing Corporation (NHC) in Dar es Salaam yesterday, meant to overhaul the real estate sector by setting up local and foreign investments in the construction of modern houses and commercial buildings.

The premier noted that for Tanzania to have smart and attractive cities, it needs many investors placing resources into quality and affordable real estate projects.

He singled out NHC as having a big role in rolling out this vision, seeking partnerships in renovating old residential and commercial buildings.

Uplifting the real estate sector will stimulate employment, improve the outlook of several cities, widen the scope of taxation and simplify setting up business operations for investors, he said.

"There is a good number of NHC old residential and commercial buildings in city centres, the corporation should also invest in renovating them so as to make the



NHC will redeveloping city centre plots hosting condemned buildings in partnership with potential real estate investors

towns more attractive," he said.

Tanzania has a deficit of three million houses and annual need rise by 200,000 rentable housing spaces in urban areas, he said, noting that private renters put prices that are not friendly for clients.

Improving regulations to ease access to credit, especially for housing the lowincome section of the population was vital, he said, pointing out that 33 financial institutions had provided housing loans amounting to 147.7bn/- to more than 6,000 people up to September, he said.

Dr Angelina Mabula, the Lands, Housing and Settlement Development minister, said that the new policy is intended to address the shortage of three million quality residential houses. The pace of supplying new units is on the lower side, she stated.

Lack of transparency was among challenges facing investors in placing funds into NHC projects "but the government has worked on all the setbacks," she told the gathering.

The provision of title deeds was similarly a challenge, with the ministry setting up a desk to process deed applications for various plots, she said.

Nehemiah Mchechu, the NHC director general affirmed that with a fast growing population, the need for housing rises and that if well tapped, the real estate sector can be a motor in the country's economy.

The policy launching is aimed at opening

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NHC eyes partnerships in real estate initiatives

investment doors in the housing sector by encouraging the private sector to take up prime plots in various areas like the city centre. These areas have more valuable

plots existing buildings, which shall enable the corporation increase its capital and assets, he said.

NHC will redeveloping city centre plots hosting condemned buildings in partnership with potential real estate investors, he added.

'Tanzania short of veterinary experts'

FROM PAGE 1

how they can be assisted, he said. He asserted that it is time for veterinary experts to be empowered to provide services in outlying rural areas for the safety of livestock as well being of consumers of livestock products.

The forum was meant to explore ways of empowering such experts to work out strategies incorporating trainees and assistants to boost services in the livestock sector in EAC and SADC countries, he stated. Dr Amani Kilemile, the Veterinary

Council of Tanzania (VCT) registrar, said their responsibility is to supervise the correct provision of veterinary services as demanded in existing legislation.

VCT tracks veterinary experts registered with it, following up on what they do, in providing veterinary services at acceptable professional standards, he said.

It is important for veterinary experts to adhere to work ethics so that the livestock population remains safe and treated accordingly, he added.



Vice President Dr Philip Mpango plants a tree in Mbeya city yesterday to launch a national tree-planting campaign environmentally friendly to water

UNHCR: Refugees adapting to improve living methods

FROM PAGE 1

refugees and asylum seekers, ready to receive more refugees apart from the 247,000 present mainly from Burundi and the Democratic Republic of Congo (DRC).

The IARMJ meeting declared that there is a need to support Tanzania's efforts in protecting refugees and pursuing workable solutions for the refugee conditions.

Justice Iman Aboud, president of the African Court for Human and People's Rights (ACHPR) based here. underlined the need to preserve the peace and address conflicts in the continent to end the problem of refugees once and for all.

The African Chapter of IARMJ is holding its biennial regional conference from November 16 to 18, preceded by a two-day asylum and refugee law professional training set at intermediate and advanced

The judges seek to raise awareness among senior government officials as well as other decision-makers on benevolent asylum practices within the continent and elsewhere, she said.

The participants are put to indepth analysis of refugee law and the legal aspects of asylumseeking worldwide, to generate greater appreciation of asylum as an institution, to foster improved asylum policies and practices, she elaborated.

The conference is expected to highlight the plight of refugees enhance a sympathetic

understanding and treatment of refugees or persons in need of refugee status or other forms of surrogate protection, the leading judge underlined.

FROM PAGE 1

transport sector.

slow speeds and congestion, which

leads to accidents in overtaking, he

told the conference called to make

an assessment of the country's

The road builder intends to

ensure that this project is executed

at required quality standards and

Prof Makame Mbarawa, the

Works and Transport minister told

the opening session that the project

completed on time, he said.

Dr Stefanie Rothenberger, director of the rule of the law program at the Konrad Adenauer Foundation, made a presentation on the effective harmonization of refugee good practices within and outside East Africa.

She angled her remarks as a law professional from a country that has great experience in welcoming refugees, holding the third largest population of refugees worldwide with altogether 2.2m people searching for refuge in Germany.

"That stirred my immediate interest in this conference. Only lately, more than 700,000 Ukrainians have received protection status as war refugees in Germany," she specified.

She dwelt on the legal aspects of offering efficient protection for refugees and asylum seekers, noting that an individual's right to asylum is enshrined in the constitution of

"It is regarded as a high priority, a responsibility that is taken very seriously in my country, and that has a lot to do with our very own history."

To handle the current refugee crisis and how to properly handle it, how to offer help and support to those who had to leave everything behind, is and remains a constant topic on the political agenda in Germany, she added.

Indian firm to set up steel plant, edible oil refinery in the country

Correspondent

Mchekadona

THE Indian-based Hydrise Group plans to set up a steel plant and an edible oil refinery in the country, which will later expand to other African countries.

Anuj Kumar Agarwal, Hydrise Group managing director said in a statement that the firm has so far released the first tranche of investment to the Tanzanianbased Atrium International Ltd, an investment worth \$30 million.

According to Agarwal, the money will be released in phases by the Hydrise Group of companies.

"The steel plant will be set up in Tanzania whereas the edible oil refinery would be set up in Dar es Salaam, which is the commercial city and the country's financial hub," he said, adding that the investment will see more than 400 Tanzanians

employed. He added: "African countries have a number of potentials in various sectors, specifically steel and edible oil; with these investments, we will be able to tap the Tanzanian markets as well as other African countries. This would definitely benefit Tanzanians and fast track programmes in the steel and edible oil sector, minimizing the dependency on imports."

Arpan Singhal, MD Atrium International Ltd Managing Director thanked the Hydrise group of companies for their investment which will create jobs.

"With this investment, we foresee a lot of employment opportunities for Tanzanians. It will also enhance bilateral relations between Tanzania and India. It is also my aspiration that Atrium International Ltd earns a reputation for efficient, thorough, and timely work on various projects in the public and private sectors through this investment by a Noidabased company in India," Singhal TanRoads plans two-lane Morogoro toll expressway will be a model for enhancing Railways Corporation (TRC) to pave the ministry for holding the rapid movement in elevating the lanes on each side, eliminating country's road infrastructure.

> Pooling of resources between the private sector, the government and development partners will speed up the construction of railways, roads, airports and ports, he stated.

> This will provide employment opportunities and revive infrastructure that is necessary for investments to take off, he said.

He cited plans to change the status of the Tanzania-Zambia Railway (Tazara) and the Tanzania

the way for the private sector to participate in the railway transport service by purchasing carriages and operating them.

Improved infrastructure would enable the railway system to serve the local market and nearby landlocked countries of Malawi, Zambia, Burundi, Rwanda, Uganda and the Democratic Republic of

Congo (DRC), he said. Dr Patricia Laverley, country for the African manager Development Bank (AfDB), praised meeting, enabling stakeholders to raise challenges and providing solutions

The AfDB has allocated 60 percent of its loanable funds for infrastructure building to stimulate economic development among African countries, she said

Gabriel Migire, the permanent secretary, said that the meeting was expected to raise issues relating to improving the transport sector and attracting investors, especially with regard to transit trade.



Hussein Sufian (2nd-L), First Vice Chairman of the Confederation of Tanzania Industries, briefs journalists in Dar es Salaam yesterday on the 16th edition of the President's Manufacturer of the Year Awards ceremony to be held in the city tomorrow. With him (from-L): NBC Bank head of corporate and investment banking James Meitaron, ALAF Limited external affairs manager Hawa Bayuni, Kilimnanjaro Cables official David Tarimo. The bank is the event's main sponsor. Photo Correspo

Ebola outbreak fears: Uganda urges tourists to continue with travel plans

KAMPALA

Uganda's President Yoweri Museveni has urged foreign visitors not to cancel their plans over fears of the Ebola outbreak in the East African nation, insisting that the disease was under control.

Since the outbreak declared in the central district of Mubende on September 20, cases have spread across the country, including to the capital Kampala, with 55 deaths reported nationwide, according to Ugandan authorities. But Museveni has dismissed talk of a nationwide

lockdown, saying it is not needed. In an address to the nation on Tuesday, he said the Ebola outbreak was limited to six out of 146 districts

in Uganda. "I have been informed that some tourists have cancelled their visits to Uganda, postponed hotel bookings and some international conferences (were) cancelled. This is unfortunate and unnecessary," he said.

"I would like to reassure the tourists, international community, conferences' organisers (that) the Uganda government has put in place measures to control the outbreak of Ebola," he added.

On November 5, the government extended a three-week lockdown on Mubende and neighbouring Kassanda, the two central districts at the heart of the outbreak.

The measures include a duskto-dawn curfew, a ban on personal travel and the closure of markets, bars and churches.

Last week, the government announced plans to shut schools nationwide from November 25, two weeks before the scheduled end of term, after 23 Ebola cases were confirmed among pupils, including eight children who died.

The World Health Organization (WHO) said earlier this month Uganda had registered over 150 confirmed and probable Ebola cases, including 64 fatalities.

Uganda's last recorded fatality from a previous Ebola outbreak was in 2019.

The strain now circulating is known as the Sudan Ebola virus, for which there is currently no vaccine, although there are several candidate vaccines heading towards clinical trials.

Ebola is spread through bodily fluids, with common symptoms being fever, vomiting, bleeding and diarrhoea. Outbreaks are difficult to contain, especially in urban environments.

* Agencies

'Govt will ensure Tanzanians get education on financial matters'

By Guardia n Correspondent, Dodoma

THE government is set to make sure the majority of Tanzanians get some understanding on financial issues to enable their participation

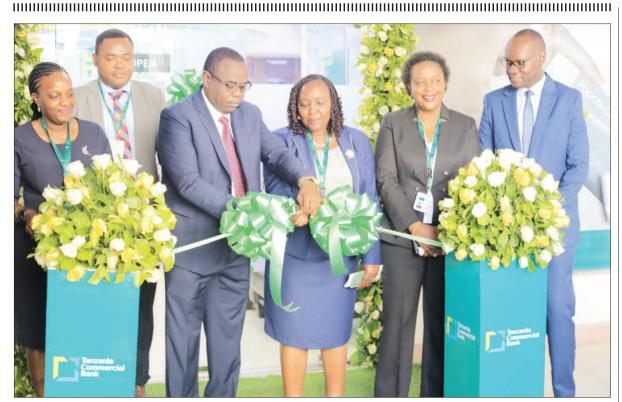
increase the pace of economic growth.

The remarks were made here

about the Financial Services Week

in the inclusive economy and Department in the Ministry of Finance and Planning, Dr Charles Mwamaja as he addressed reporters on Tuesday by the Commissioner to be held in Mwanza Region at

of the Financial Development the national level beginning from



Tanzania Commercial Bank CEO Sabasaba Moshingi (3rd-L) cuts the ribbon yesterday to launch a TCB branch in Dar es Salaam. Those with him (from-L) include TCB communication and relations manager Gloria Mutta, marketing director Deo Kwiyuka and the manager of the new branch, Anastela Kabudi. Photo:

Mwakibete wants LATRA customer service unit to operate day and night

By Guardian Reporter

WORKS and Transport deputy minister Atupele Mwakibete has instructed Land Transport Regulatory Authority (LATRA) through its Customer Service Unit to operate 24 hours a day in order to solve transporters' challenges in

The deputy minister issued the instructions in Mwanza soon after inspecting land transport activities and identified the existence of various challenges including the issuance of transport permits and stickers.

"Transporters are business

people if he's late for two or three official from Mwanza Region, hours he loses a lot of money and Halima Lutavi said challenges you are the cause by delaying the regarding permits are caused by issuance of permits and stickers, mobilise yourselves well from the regional level to the headquarters so that these complaints come to an end," he said.

Mwakibete also called on LATRA to sit together with the Police Force to conduct an impromptu inspection of vehicles and plan implementable strategies that can reduce road accidents because these continue to increase causing the loss of the nation's labour force in the country's various areas.

In the same vein, LATRA senior

system breakdowns and that when this happens they communicate with the police to allow transporters to continue with their journeys.

Halima added that as of now, the authority is putting in place strategies to improve motorcycle (bodaboda) and tricycle (Bajaj) transport by allocating special routes to ensure smooth transport in urban areas.

Mwakibete is in Mwanza Region for a two-day visit to inspect development projects and activities under his ministry.

VP to grace 16th PMAYA ceremony

By Correspondent Joseph Mwendapole

VICE President Dr Philip Mpango is expected to grace the 16th President's Manufacturer of the Year Awards ceremony tomorrow in Dar es Salaam.

The VP will represent President Samia Suluhu Hassan as the guest of honour at the event which will be attended by government dignitaries, business leaders and representatives of international organisations.

Speaking in Dar es Salaam yesterday, First Vice Chairman of Confederation of Tanzania Industries (CTI), Hussein Sufiani said the President's Manufacturer of the Year Awards (PMAYA) is CTI's flagship event and is usually graced by union presidents in their capacity as CTI patron.

He said the awards which were first presented to the winners in 2005, aim at recognising the pertinent role of the industrial sector's contribution to the national economy; raising the standard of business practices and promoting sound corporate governance; acknowledging and taking stock of technological advancements in the industrial sector; enhancing competitiveness in the industrial sector and promoting

exports of industrial products and services "Rigorous evaluation exercise was conducted by an independent assessor, Data Works Associate Ltd, whose staff made physical visits to premises of each and every participant, to determine the winners," he said.

He mentioned the Lead Sponsor of this year's event is the National Bank of Commerce Ltd. Other sponsors include Tanga Cement Ltd, ALAF Ltd, Kilimanjaro Cables Ltd, Coca-Cola Kwanza Ltd, TCC and Tanzania Revenue Authority (TRA).

The 1st Vice Chairman thanked all the sponsors for supporting CTI in organizing this year's event and the European Union for supporting the Public Private Dialogue to improve the port performance to be held in the morning preceding the PMAYA event.

He urged all industries, CTI members and nonmembers, to support the efforts of the sixth phase government, under the leadership of her Excellency Samia Suluhu Hassan, towards achieving the goal of turning Tanzania into an industrial economy come

2025. "PMAYA competition provides a challenge for corporate companies to improve the quality of products and services offered to the public. We are proud of the support that we have received from the sponsors as well as stakeholders for recognizing the role played by the industrial sector in the country's economic growth. I take this opportunity to encourage industries to enhance their productivity and competitiveness in order to strive in the local and international markets,"

The Confederation of Tanzania Industries (CTI) is an umbrella business association for the industrial sector. It among other things, advocates for the creation of a conducive business environment within which Tanzania's businesses, specific industries, become more competitive in the domestic, regional and international markets.

November 21 to 26 with the slogan "Financial Education for Human Development."

Dr Mwamaja said the government has put in place various strategies in educating the public on financial issues including the holding of the Financial Services Week in order to meet the government target that ensures 80 per cent of the people get some understanding on financial issues by 2025.

"According to the 2017 FinScope research, only 48.6 per cent of the labour force officially used financial

services with a huge group of education, Tanzanians remaining without the opportunity to improve their lives," he said.

Dr Mwamaja said they also plan to provide education to protect the people using financial services, to enable them to utilise well their financial resources and to enable small entrepreneurs to enhance their skills on the correct use of financial services in boosting their businesses.

"We aim to improve financial markets through financial services

expand services and improve the saving culture through access to loans and their ultimate repayment," said Dr Mwamaja, adding that in doing so the government, through the Ministry of Finance will work with various stakeholders in financial issues, both in public and private.

He also called upon all residents of the Lake Zone to fully participate in the event in order to get some understanding on the important issue for their own and the nation's economic growth in general.



The Embassy of Sweden in Dar es Salaam represents the Swedish Government in Tanzania through political dialogue, development cooperation and promotion of trade. The Embassy is also covering Burundi and the East African Community. In total the Embassy employs almost 40 staff members.

We would like to invite applications from suitably qualified candidates for the position of Political Affairs, Promotion and Communication Officer. The position is temporary, available from 1st February to 1st August 2023 with a limited possibility for an extension. The job holder will report to the Head of Section for Political Affairs, Trade and Promotion and will join a team of 3 people.

POLITICAL AFFAIRS, PROMOTION & COMMUNICATIONS OFFICER

Duties and responsibilities:

The role involves analysing political and economic developments in Tanzania and the East African Community (EAC), as well as organising events to promote Sweden and Swedish interests in Tanzania, actively contributing to the Embassy's public diplomacy, including external communication in English and Kiswahili. Specifically, the officer will be responsible for:

- Following, analysing and reporting on political and economic developments.
- Maintaining an excellent network among political, media and civil society actors as well as the
- Planning and execution of external activities (i.e. seminars, conferences, receptions etc.).
- Assisting with information and contacts to support strengthened trade relations between Sweden and Tanzania including support to Swedish affiliated businesses in Tanzania.
- Following social media trends and proactively providing input to the Embassy's communication
- Supporting the Embassy's communication in English and Kiswahili. Supporting other functions at the Embassy as required.

Qualifications, Skills and Experience:

- Master's degree in political science, economics, journalism or relevant field.
- Excellent command of written and spoken English and Kiswahili.
- Minimum 5 years relevant professional work experience (e.g. international organisation, diplomatic mission etc.)
- Experience from working with promotion events.
- Ability to manage multiple projects, be creative, show initiative, meet tight deadlines and work
- Strong social and communication skills (we are a small team that works closely together).
- Proven ability to write qualified texts used for reporting and/or external communication (you are welcome to submit examples of your work).

If you are interested in this exciting career opportunity, e-mail us one attachment having your CV (maximum 5 pages) and one page application letter explaining your suitability for the job. Please, do not include your certificates. Write "PAPO" in your e-mail subject line. The deadline is on 30th November 2022. Only short-listed candidates will be contacted.

Expatriates with valid work permits or who demonstrate eligibility to obtain the relevant permit will be considered. The embassy does not sponsor visas/work permits. We regret the vacancy is not ideal for fresh graduates.

Executive Search and Selection Division Prospect Africa Limited e-mail: recruitment@prospect-africa.net



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PwC Tanzania IPSAS Practical Workshop for NGOs, 2022

PwC Tanzania is proud to invite you to our 2022 IPSAS Practical Workshop for NGOs on Wednesday, 7 December 2022.

- 1. Introduction and overview of accrual basis 9. IPSAS 41 'Financial instruments **IPSAS**
- 2. Overview of IPSAS implementation process - your journey to IPSAS readiness (including detailed discussion of potential implementation challenges)
- 3. IPSAS 9 and IPSAS 23: Revenue from exchange and non-exchange transactions
- 4. IPSAS 17 'Property, Plant and Equipment' and IPSAS 31 'Intangible assets'

5. IPSAS 1 'Presentation of Financial

- Statements', and IPSAS 2 'Cash Flow 6. IPSAS 33 'First time Adoption of Accrual Basis IPSAS - practical application
- 7. IPSAS 16 'Investment property'
- 8. IPSAS 39 'Employee benefits'

- practical application matters
- 10. IPSAS 13 'Leases (included main changes to be brought by the new leases standard i.e., IPSAS 43)
- 11. Common Accounting issues observed in IPSAS Financial Statements - areas to watch out
- Statements

12. Preparation of quality IPSAS Financial

- 13. Other major areas of impact under IPSAS: Tax
- 2. Impact on internal systems, processes etc (e.g., impact on internal reporting)
- 14. Other key presentation and disclosure issues to watch out for
- 15. Closing remarks and the way forward on the IPSAS implementation journey



Wednesday, 7 December 2022 08:00 am - 4:00 pm Time: Venue: Dar es Salaam, Serena Hotel

RSVP

8.5 hours

CPD:

Should you have any questions please contact Beatrice Hangi on +255 715 919 686 or info@pwc.co.tz



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WMA's 7bn/- calibration facility serves as a regional learning hub

Correspondent

Mwendapole

Joseph

THE Weights and Measures Agency (WMA)'s new 7bn/calibration centre has started attracting officials from other East African countries for benchmarking, it has been said.

Located at Misugusugu in Kibaha District, Coast Region, the recentlybuilt facility is used for fuel tank verification, electric meter and water meter verification to protect the consumers.

This was said on Tuesday by Deputy Minister for Industry and Trade, Exaud Kigahe, when briefing members of the Parliament Committee, Industry, Trade and Environment who toured the centre.

The Deputy Minister said the centre is new and because of the excellent job done it attracted member states from East African countries to bring their officials to learn experiences so that they can introduce such centres in their respective countries.

"This center is playing an important role and we will make sure it continues to do better and be an example in Africa we believe her excellence President Samia Suluhu Hassan will give us more funds so that we can be able to build such centres on zones as we were advised by the parliament committee," said the deputy minister.

He said Misugusugu centre is an important project which helps with fuel tank calibration, water meters and electric meters and argued WMA to work diligently to make sure there is a return on the investment.

WMA commended management for the improvement of the centre and appealed for the implementation of all government directives on time to continue with improvements.

WMA Acting Chief Executive

Officer, Stela Kahwa, said members of parliament have witnessed how fuel tanks, water meters and electric meters are verified and they have advised the agency to introduce a mobile centre so that it can be easy to travel the entire region for the same purpose.

"We are very thankful for the visit of the parliament committee they have witnessed and appreciated our activities because we are ahead of east African countries but they advised us to have mobile verification truck that will move the entire region," she said.

"As the deputy minister said we should ask for more funds for our expansion in zones and if the budget will allow the government will facilitate the agency to improve its services and protect the last consumer in terms of measurements," she said.

The acting CEO also promised that the agency will work on all challenges and recommendations posed by committee members and improve the services.

The committee chairperson, David Kihenzile, commended WMA for the excellent job in water meter and electric meter verifications saying the aim is to ensure that the end consumer pays only what he deserves to pay after using the services.

He told WMA to continue with verifications of all water meters and electric meters that enter the country and those produced locally to protect the end user against incorrect measurements.

"The only challenge we see is how someone from Katavi or Shinyanga who is producing water meters or electric meters can afford to come to Kibaha Coast Region to verify his products. We gave them the challenge to look on how they can expand to zones or introduce mobile centres which can move all around the country to make it easy for those who are in upcountry," he



Maendeleo Bank commercial officer Emmanuel Mwaya does a fire-walking exercise in Dar es Salaam yesterday. He said the idea was "to enhance my inner capacity to succeed in the things I commonly do in my capacity as a leader". This followed tailor-made leadership training organised by Peak Performance International Company. The firm provides specialised human potential development programmes. Photo: Correspondent Miraji Msala

PPRA reminds vulnerable groups to contest for government tenders

By Guardian Reporter, Dodoma

PUBLIC Procurement Regulatory Authority (PPRA) has reminded community development officers in the country of the importance of their cadre as a bridge to assist special groups' access to tender opportunities allocated for them.

The remarks were made by PPRA Chief Executive Officer, Eliaakim Maswi recently speaking at a task force meeting for heads of units and community development departments, and local government authorities.

Maswi told the officials attending the meeting that the special groups include women, youth, elders and people with disabilities to enable them to access government tenders they must first receive registration from their local authorities who in effect are community development

Maswi said as of now PPRA is in a special campaign to mobilise special groups to look for government tenders, but added that the registration stage is a vacuum between community development officers and the people.

The PPRA boss said through the campaign already conducted in Rukwa, Tabora, Mwanza, Dodoma, Arusha, Mtwara and Manyara regions, they have found out that many community development officers had no understanding regarding the existence of these opportunities, the situation that created bureaucracy and other obstacles in some local authorities.

"More than 9trn/- has been allocated for these special groups in the community," Maswi said and called on the officers to improve their performance in

He added that he expects that in case they will improve in regard to registration of the groups, there will be more such groups listed by PPRA for access to the opportunities, and so far there are only 195 groups already registered.

He called on the officers to emulate senior regional government officials (RCs and RAS) and other officials who he visited and who displayed good collaboration in making the campaign a success.

The Public Procurement Act (Cap 410) calls on each procurement institution to allocate 30 per cent of its annual budget for the special vulnerable groups - youth, women, elders and people with disabilities.



Press Release. November 15, 2022

KCB Group Plc Q3 2022 Net Profit up 21.4% to KShs.30.6B

Improved performance driven by strong non-funded income growth and higher net interest income as Board proposes an interim dividend of KShs. 1.00 a share

KCB Group PLC net profit rose 21.4% to KShs.30.6 billion in the first nine months of 2022 on the back of sustained growth from both Net interest and nonfunded income lines. This was a jump from KShs.25.2 billion reported for the same period last year.

The contribution of Group businesses, which excludes KCB Bank Kenya stood at 16.3% (up from 15.2%) driven by new businesses and the impact of BPR Bank.

GCEO Commentary

"We are seeing strong revenue momentum across the corporate and retail business which positions us to meet our full year outlook. Our focus has been on delivering value and support to our customers to help them navigate the tough economic environment", said KCB Group CEO Paul Russo on Tuesday.

Financial Performance

Total revenues went up 15.3% to KShs.92.1 billion mainly driven by the growth in non-funded income. This increased by 30.2% onhigher foreign exchange earnings and lending fees. Additionally, interest Income grew mainly from increase in ourearning assetsportfolio in particular loans disbursed during the period and investment in government securities.

Operating Costs went up 19.6% to KShs.41.6 billion compared to KShs.34.8 billion last year. This was on account of the impact of BPR Bank, increased business activities and increase in staff costs. This saw the cost to income ratio stand at 45.1%. The Group has put in place cost saving initiatives targeting savings across all its business-

The balance sheet expanded 13.7% with total assets standing at KShs1.28 trillion largely driven by growth in loans, investment in government securities funded by growth in customer deposits and additional borrowings.

Net loans and advances surged 16.4% to KShs.758.8 billion from additional lending to the personal, building & construction and manufacturing sectors across the Group.

Customer Deposits increased by 7.4% to KShs.922.3 billion on higher deposits from the growth of current and savings accounts

Shareholders' funds grew by 15.2% from KShs.163.0 billion to KShs. 187.8 billion on improved and accumulated profits for the year to date

The Group maintained strong capital buffers with core capital as a proportion of total risk weighted assets standing at 14.5% against the statutory minimum of 10.5%. Total capital to risk-weighted assets ratio was at 18.1% against a regulatory minimum of 14.5%.

The Board has proposed an interim dividend of KShs. 1.00 per share amounting to KShs. 3.2 billion.

Key Corporate Developments

In September, KCB Group Plc shareholders approved the proposed acquisition of the DRC-based lender Trust Merchant Bank SA (TMB). This followed signing of a definitive agreement withshareholders of TMB to acquire 85% of the shares in TMB while the existing shareholders will continue to hold the balance for a period of not less than 2 years after which KCB will have the right to acquire their shares. The acquisition is part of KCB's ongoing strategy to expand its regional participation, accelerate growth and maintain sustainable long-term regional success.

KCB Group, which has presence in six countries and a representative office in Ethiopia, has been keen to tap into new growth opportunities while reinforcing existing market capabilities. The Group is keenly following on the developments in Ethiopia as it seeksto grow its regional footprint.

In its push to drive sustainable business practices, KCB signed up to the African Business Leaders' Coalition (ABLC), tobolsteractions in addressing the climate change crisis. The coalition, convened under the UN Global Compact brings together companies across. Africa to help drive more initiatives on addressing pressing sustainability issues—such ashuman rights, labour, environment, and anti-Corruption— on the Continent, on the back of the ongoing United NationsClimate Change Conference (COP 27) in Egypt.

Last month, KCB announced it has set aside KShs. 250 billion to fund women entrepreneurs in the next five years, cementing the ank's role in catalyzing economic growth. In a newly revamped women offering dubbed Female-Led and Made Enterprises- FLME, the Bank will extend the funding to women-led and owned Small and Medium Enterprises (SMEs) across the country.

"Reflecting on the nine months, we have had a good run, and the business remains resilient and well within the target on Group for the 3 quarters. This is thanks to the perseverance of our staff and the support of our customers and other stakeholders," said KCB Group Chairman Andrew Wambari Kairu. "Our deliberate focus on cost management, enhanced digital capabilities and customer obsession continue to give the business a springboard for further growth and to close the year stronger. We are optimistic of continued revenue growth across all our businesses, with projected GDP growth in all markets amidst currency depreciation and high inflation in most of the countries we operate in" -he added.



Khamis Hamza Khamis (L), Deputy Minister of State in the Vice President's Office (Union and Environment), pictured yesterday exchanging views with Rachel Kennedy, one of the facilitators during discussions on the headway Tanzania has made in combating the impact of climate change. The event was organised by the World Bank and was held as part of the package of deliberations at the 27th United Nations Conference on Climate Change (COP27) in progress at Sharm El-Sheikh, Egypt. Photo: VPO

By Guardian Reporter

THE Parliamentary Infrastructure Committee recently TCRA offices to be briefed on the management of auctions of frequencies allocations which enabled the government to earn USD 187.4 million, with services providers getting frequency blocks to enable them to provide additional communications services including G5 Internet.

In addition, the panel was briefed that Tanzania is the first country in Africa to sell frequencies of high value through the auction system, by utilising internal experts.

The panel was also told about achievements in the management of the country's communications

TCRA briefs parliamentary team on frequency allocation auctions

sector by TCRA communications total of 11 frequency blocks were experts and the relative ministry.

Led by its chairman, Suleiman Kakoso, the panel also received a briefing on the frequency spectrum auction held recently in Dar es Salaam that saw five telecom providers receiving frequencies for the 4G and 5G technology.

"Ibelieve that the communications sector is an important sector since it drives our country's economy," said Kakoso.

TCRA Director General, Jabir Bakari told panel members that a

sold through the auction that was transparently conducted.

"Frequency spectrum is among the country's resources just like other resources including minerals, or land, the frequencies can carry information from one place to another, it can be in image, voice or data form," Bakari said.

"The procedure to allocate frequencies via auctions is used internationally and we have conducted the exercise with great achievement.

"Before the present procedure, the frequencies were being allocated on the 'first come first served basis and one applicant could take more frequencies thereby denying others," he added.

Earlier, TCRA submitted to the Bunge Committee a report on the authority operations, and issuance of communications licenses, where panel members were given the opportunity to ask questions, which were elaborated by TCRA experts.

TOSCI calls upon seed producers to ensure boost in product quality

Guardian Correspondent,

Morogoro

TANZANIA Official Certification Institute (TOSCI) has called upon owners of private seeds producing companies in the country to make sure their seeds are of quality standards to enable farmers to get higher crop yields for their own and the country's benefit.

Zawadi Mwaikonyole, a TOSCI researcher made the remarks here on Tuesday at a meeting of seed producers organised by the Agricultural Seeds Agency (ASA), saying seed quality starts from the farm to the dealer's warehouse.

She said a seed producer must have a farm that is fully registered by TOSCI and given a registration number to verify that the farm is fit to produce seeds later it is inspected with the planted seeds therein whether it has satisfied all the required conditions including it being far from ordinary crops farms.

She added that TOSCI is involved in the entire issue of transportation to avoid carrying the seeds together with different kinds of seeds or other goods such as cement that could ruin their quality.

She said other procedures that ensure the seeds reach the farmer without ruining the quality is for the producer to apply for laboratory testing after they reach warehouses and if they satisfy all conditions the producer is given a certificate and a TOSCI label.

She said the quality of the seeds is gauged in three parts - cleanliness, germination ability and the absence of seed diseases.

She, therefore, called on seeds agencies to adhere to verifying seeds quality every after six months so that a farmer gets seeds that can germinate.

"All seeds that fail lab tests are destroyed by TOSCI and ASA can stop doing business with the seeds producer," Zawadi added.

She called upon all seeds companies that are yet to receive training from TOSCI to visit the latter's offices found in the country's five zones - Morogoro, Njombe, Arusha, Mtwara and Mwanza for the training provided every Friday.

Meanwhile, ASA Director General, Dr Sophia Kashinge said the seeds sector is fast growing as five years ago there were hardly 50 seeds companies but now there are over 200 and added that it was due to little understanding of the use of quality seeds that enhances crop yields.

Kashenge said as of now they have the task of making sure all farmers receive education on the use of quality seeds for both cash and food crops farming.

However, she called on seed companies to produce seeds while abiding by indicative selling prices.

ASA Director of Production, Emmanuel Ringo appealed to owners of seeds companies to adhere to conditions when applying for seed agency including proper storage of seeds in warehouses.

...TOSCI is involved in the entire issue of transportation to avoid carrying the seeds together with different kinds of seeds or other goods such as cement that could ruin their quality



QUOTATION REQUEST

Madrasa Early Childhood Programme - Zanzibar (MECP-Zanzibar) is an Early Childhood Development (ECD) organization. MECP-Z has been implementing ECD programs in Zanzibar for over 25 years. MECP-Z has full registration as a pre-primary Teacher Training Institute and is working in partnership with the government and other local and international ECD stakeholders to support early childhood development and care for child development in Tanzania. In recent years, MECP-Z has also been working with government and local and international partners in the arears related to rights of People with Disabilities in the sectors of Human Rights and Advocacy and Inclusive Education.

MECP Zanzibar is looking for interested suppliers to present their bids for the following Item.

S/N	Item	Description	Quantity	Required Date
1	SAMSUNG TABLET WITH	SAMSUNG GALAXY TAB A	55	23rd Nov 2022
	SCREEN PROTECTOR	T 515		
	AND COVER			

Interested Suppliers should send their quotations along with their profiles to:

Procurement Committee, Madrasa Early Childhood Programme - Zanzibar P. O. Box 3716 - Zanzibar House No. 740 Plot 173 Kiponda Street Kiponda – Zanzibar

All Quotes should be sent on or before CoB 23rd Nov 2022.

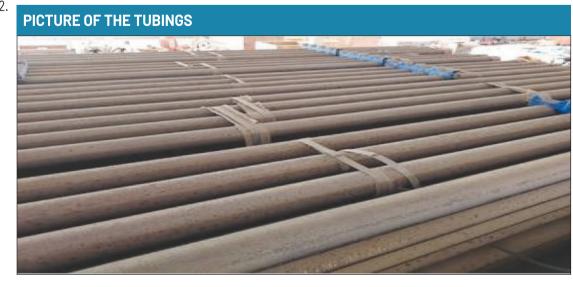
For more information, please call 0777 417 816



Date: 15th November 2022

Reference: PAT/OPS/PSA-01/2022 - EXPRESSION OF INTEREST FOR PURCHASE OF SURPLUS TUBINGS OF 20240 Ft. of 5 1/2" 20# JFE-HP1-13CR-110 JFE FOX R3 (20,240 FEET / 184 METRIC TONS)

1. PanAfrican Energy Tanzania Ltd. a Producer, Distributor and Marketer of Natural Gas from the Songo Songo gas field in Kilwa District, Lindi Region hereby invites potential bidders to express their interest and provide a quote for the purchase of surplus tubings which were left over during 2012 Drilling Campaign and are currently stored in the Songosongo gas plant in Songosongo Island, Kilwa District, Lindi Region.



- 3. Tubings are sold as is basis.
- 4. The Highest Bidder shall be ready to pay the bid price within 7 days following winning the bid to purchase.
- 5. The Bid winner shall handle all logistics and its costs from Songosongo to the designated destination and pay all outstanding taxes and duties prior to picking up the tubing from Songosongo.
- 6. All correspondence regarding this enquiry shall be in writing and communicated by e-mail to Peter Sololo peter.sololo@panafricanenergy.com cc rmohele@panafricanenergy.com otherwise the potential bidder may be disqualified from tendering at the sole discretion of PanAfrican Energy Tanzania Limited.
- 7. All physical bids to be delivered before 2pm Friday, 25th November 2022 to Bizimana Ntuyabaliwe, Deputy Managing Director, PanAfrican Energy Tanzania Limited, Oyster Plaza, 5th Floor, Haile Selassie Road, P.O. Box 80139, Dar es Salaam, Tanzania. All electronic copies of the bids to be sent to the email (<u>bntuyabaliwe@panaricanenergy.com</u>) and a copy to (<u>peter.sololo@panafricanenergy.com</u>) on the last day of submission).

Thursday 17 November 2022



CONSULTANCY OPPORTUNITY

Abt Associates Inc. is implementing a USAID/Tanzania Public Sector Systems Strengthening Plus (PS3+) Activity. PS3+ is a new 5-year program that aims to institutionalize Government of Tanzania (GOT) public systems that are responsive to citizens' needs for quality services at the local level, particularly for underserved populations. With the Government of Tanzania, PS3+ does this by extending the use of strengthened management systems to the community level, increasing citizen engagement in the planning and oversight of services, improving governance through transparent budgeting, and expanding payment reform as important next steps in Tanzania's journey to self-reliance.

REQUEST FOR PROPOSAL

TANZANIAN MULTIMEDIA FIRM TO SUPPORT USAID PUBLIC SECTOR SYSTEMS STRENGTHENING PLUS (PS3+) COMMUNICATIONS ACTIVITIES

In effort of supporting the GOT public sector systems strengthening, effective communication between staff and partners, and with USAID, GOT, Development Partner projects, and other stakeholders is critical to the success of PS3+. In view of this, PS3+ is planning to engage a Tanzanian locally registered Multimedia firm to support the communication unit activities including but not limited to development of short videos, high quality photos, social media materials, graphic designs for reports and presentations, designed to reach wider range of audiences with information on project and its impact in realizing quality public services at the local level particularly for underserved populations. The engagement of a local firm aims to contribute to effective implementation, work closely with PS3+ Communications Team to ensure expected quality of output, provide better local knowledge and enhancing sustainability.

This local firm is expected to have hands on experiences in multimedia assignments across various sectors preferably in health, education, public finance, social welfare, agriculture, and nutrition, among others.

Objectives

The specific objectives of this SOW are to:

- In collaboration with PS3+ communications team produce high quality communications products to communicate the generosity support of American people through various public sector system strengthening interventions.
- Support the PS3+ communication team to promote the identity and positive image of PS3+ the program among different stakeholders within and beyond Tanzania through communication materials produced.

Required organizational qualifications and experience Interested offerors must have the following qualifications.

- 1) Locally registered firm with updated portfolio of practical work experience of undertaking multimedia related assignments in or beyond Tanzania.
- 2) Technical Knowledge and experience in video production, editing, graphic design, photography, and social media.
- 3) Experience working for international organizations and development projects.
- 4) Experience working with Local Government Authorities.
- 5) Excellent written communication skills. Ability to effectively communicate both orally and in writing, in Swahili and English
- 6) Good and strong leadership, good finance, and human resources structures as well as teamwork sprit.

Interested Offerors can obtain "The Request for Proposal Information Package" through Hannah_Mwandoloma@ps3plus.org (Hannah Mwandoloma, Director of Communications) or visit the PS3+ Offices (Address below) to collect from 17th November 2022 to Friday 25th, 2022, at 1200 Noon.

The Submission of RFP will be from 27th November 2022 to Thursday 8th December 2022, at 1200 Noon.

Abt Associates Inc., USAID Public Sector Systems Strengthening Plus Activity (PS3+), P.O.BOX 32444 Dar Es Salaam, Tanzania

Plot No. 1132 | Block 56 Msasani Road | Oyster Bay | Dar es Salaam (Adjacent to UNFPA Offices - UN Road)



RE-ADVERTISEMENT

INVITATION FOR EXPRESSION OF INTEREST – PREQUALIFICATION OF CONTRACTORS FOR THE PROVISION OF REPAIR AND MAINTENANCE OF ELECTRICAL MOTORS OF A CAPACITY UP TO 500kW 415V TO GEITA GOLD MINING LIMITED (GGML), TANZANIA

I. INTRODUCTION

Geita Gold Mining Limited ("The Company") an AngloGold Ashanti's ("AGA") asset is located 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 procuring a service of Repair and Maintenance of Electrical Motors and is, therefore, inviting interested eligible contractors to submit Expression of Interest for the services as detailed below.

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

Scope of work:

REFERENCE	SERVICE DESCRIPTION
NUMBER	
GGME01489-01	PROVISION FOR REPAIR AND MAINTENANCE OF ELECTRICAL
	MOTORS TO GGML OF A CAPACITY UP TO 500kW 415V

I. INFORMATION REQUIRED

PRE-QUALIFICATION REQUIREMENTS	20%
COMMERCIAL	
Company Profile	1.54%
Company Code of Conduct	1.54%
Company Code of Ethics	1.54%
Copy of registration/Incorporation Certificate	1.54%
Copy of Valid Tax Clearance Certificate (TCC)	1.54%
Copy of 2021 BRELA search Registration Documents	1.54%
Copy of Company Memorandum and Article of Association	1.54%
Copy of Latest BRELA Application of Annual Returns	1.54%
Copy of TIN Certificate of Firm/company and VRN	1.54%
Copy of Current Business Permit/Trade license.	1.54%
Company Shareholding Structure (ownership of shares in percentage (%), Share certificates and Passport/Voter or National ID card for Management & Shareholders	1.54%
List of Directors and their nationalities	1.54%
Compliance with the Mining (Local Content) Regulations, 2018 by having Local Content plan - Approved by mining Commission	1.54%
FINANCIAL POSITION & TERMS OF TRADE	5%
Audited & certified financial statements (2020-2021)	2.5%
At least 1 reference from the applicant's banker regarding supplier's credit position	2.5%
SAFETY, ENVIRONMENTAL AND QUALITY MANAGEMENT SYSTEMS	5%
OSHA Compliance Certificate/Contractors Registration Certificate	1.00%
Workers Compensation Fund Certificate/ any proof of compliance	1.00%
Environmental Management Plan / Programme / Policy	1.00%
Health and Safety Policy and Management Plan	1.00%
Quality Policy and Management Plan	1.00%
OTHER POLICIES	5%
Gifts / Hospitality / Sponsorship Policy / Procedure	1%
Policies / Procedures dealing with Forced and Child Labour	1%
Policies / Procedures dealing with Abuse, Discrimination and 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)	1.7%
Signed contracts/LPOs (proof of the above)	1.7%
Provide at least 3 recommendation letters from different clients	1.7%
TECHNICAL CRITERIA (GGME01489-01)	60%
Capable of rewinding motor up to 500KW	12%
Possessing workshop facilities for rewinding and testing	12%
Proof of Experience on Motor rewinding for mines and other heavy industries	12%
Registration with Contractors Registration Board as Electrical Contractor	12%
Proof of Possession of Skills and experienced personnel for rewinding works	12%
Total	100%

Interested bidders must submit their expression Letters of Interest ("LOI") by quoting the SERVICE DESCRIPTION AND REFERENCE NUMBER (GGME01489-01) of the service they intend to express interest on THE SUBJECT OF THE EMAIL together with supporting information to GGML, which states the full name, address, telephone and e-mail address of the bidder, name of the principal contact, and signed by an authorized representative. The LOI must outline a statement of firm capability to provide the relevant Services, including similar contracts undertaken over the past three years. All LOIs and support documentation must be received by the GGML Office via e-mail at geita.eoi@anglogoldashanti.com not later than 8.30AM 02nd December 2022 (the "LOI" Submission Deadline"). EOI submissions should not exceed 10MB per email. In case the size of the email exceeds 10MB, please split the submissions into more than one email.

=END OF ADVERTISEMENT=

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RE-ADVERTISEMENT INVITATION FOR EXPRESSION OF INTEREST – PREQUALIFICATION OF CONTRACTORS FOR PROVISION OF AGGREGATE CRUSHING WORKS TO GETA GOLD MNING LIMITED (GGML) TANZANIA

I. INTRODUCTION

Geita Gold Mining Limited ("The Company") an AngloGold Ashanti's ("AGA") asset is located 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 Procuring the Contractor for Aggregate Crushing works and is, therefore, inviting interested eligible suppliers to submit Expression of Interest for the provision of the service as detailed below.

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

Scope of work:

REFERENCE NUMBER	SERVICE DESCRIPTION
GGME1433-01	PROVISON OF AGGREGATE CRUSHING WORKS TO SUPPORT GGML INTERNAL AND EXTERNAL OPERATIONS.

I. INFORMATION REQUIRED

Company Code of Conduct & Company Code of Ethics Copy of registration/Incorporation Certificate 1.54% Copy of Valid Tax Clearance Certificate (TCC) 1.54% Copy of 2021 BRELA search Registration Documents 1.54% Copy of 2021 BRELA search Registration Documents 1.54% Copy of Company Memorandum and Article of Association 1.54% Copy of ITM Certificate of Firm/company and VRN 1.54% Copy of TIM Certificate of Firm/company and VRN 1.54% Copy of TIM Certificate of Firm/company and VRN 1.54% Copy of Current Business Permit/Trade license. Company Shareholding Structure (ownership of shares in percentage (%), Share certificates and Passport/Vote or National ID card for Management & Shareholders & List of Directors Compliance with the Mining (Local Content) Regulations, 2018 by having Local Content plan - Approved by mining Commission FINANCIAL POSITION & TERMS OF TRADE 3.08% At least 1 reference from the applicant's banker regarding supplier's credit position 3.5% SAFETY AND ENVIRONMENTAL MANAGEMENT SYSTEMS 5.5% OHS Management System & ISO 45001:2018 ISO 14001: 2015 Certificate 3.1.25% OSHA Compliance Certificate & Workers Compensation Fund Certificate/ any proof of compliance Environmental Management Plan / Programme / Policy 1.25% OTHER POLICIES 6.18th Compliance Certificate & Workers Compensation Fund Certificate/ any proof of Compliance Environmental Management Plan / Programme 1.25% OTHER POLICIES 6.18th Compliance Certificate & Workers Compensation Fund Certificate Amy proof of Compliance Environmental Management Plan / Programme 1.25% OTHER POLICIES 6.18th Compliance Certificate & Workers Compensation Fund Certificate Amy proof of Compliance Environmental Management Plan / Programme 1.25% OTHER POLICIES 6.18th Compliance Environmental Management Plan / Programme 1.26% OTHER POLICIES 6.18th Compliance 1.26% OTHER POLICIES 6.18th Compliance 1.28% OTHER POLICIES 6.18	PRE-QUALIFICATION REQUIREMENTS	
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Interested bidders must submit their expression Letters of Interest ("LOI") by quoting the SERVICE DESCRIPTION AND REFERENCE NUMBER (GGME01433-01) of the service they intend to express interest on THE SUBJECT OF THE EMAIL together with supporting information to GGML, which states the full name, address, telephone and e-mail address of the bidder, name of the principal contact, and signed by an authorized representative. The LOI must outline a statement of firm capability to provide the relevant Services, including similar contracts undertaken over the past three years. All LOIs and support documentation must be received by the GGML Office via e-mail at geita.eoi@anglogoldashanti.com not later than 8.30AM 02 December 2022 (the "LOI" Submission Deadline"). EOI submissions should not exceed 10MB per email. In case the size of the email exceeds 10MB, please split the submissions into more than one email.

=END OF ADVERTISEMENT=



RE-ADVERTISEMENT

INVITATION FOR EXPRESSION OF INTEREST – PREQUALIFICATION OF CONTRACTORS FOR THE PROVISION OF REPAIR AND MAINTENANCE OF ELECTRICAL MOTORS OF A CAPACITY ABOVE 500kW 415V 11kV TO GEITA GOLD MINING LIMITED (GGML), TANZANIA

I. INTRODUCTION

Geita Gold Mining Limited ("The Company") an AngloGold Ashanti's ("AGA") asset is located 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 procuring a service of Repair and Maintenance of Electrical Motors and is, therefore, inviting interested eligible contractors to submit Expression of Interest for the services as detailed below.

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

Scope of work:

REFERENCE NUMBER	SERVICE DESCRIPTION
GGME01489-02	PROVISION FOR REPAIR AND MAINTENANCE OF ELECTRICAL
	MOTORS TO GGML OF A CAPACITY ABOVE 500kW 415V 11kV

I. INFORMATION REQUIRED

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Taking A New Look At The News ESTABLISHED IN 1995

Whichever way we elect to swing, modern agriculture is high priority

Food Security and Cooperatives minister woke up one Wednesday in early December 2009 to tell the nation and the world that more than 240,000 people in 13 regions in Tanzania were in urgent need of food aid.

The minister's declaration looked strategically timed in that he made it at a ceremony at which a memorandum of understanding was signed between the China Development Bank (CDB) and the particular ministry in connection with development assistance to Tanzania's agricultural sector.

The CDB chairman announced at the event that the assistance would go into vastly supporting Tanzania's agriculture.

It is of fundamental importance for the government to seriously consider taking long-term measures to address recurrences of food shortages before famine strikes and gets widespread and increasingly severe.

While the minister cited didn't say at the time how much food there then was in the national Strategic Grain Reserve (SGR), it was heartwarming hearing the government promising to ensure that food shortages did not assume catastrophic proportions.

Some years have seen famine intermittently stalking - even hitting - Tanzania with varying degrees of severity, sometimes forcing the worst hit areas to make do with insects and wild roots and fruit.

As Ghanaian: "To a hungry person, every bitter food is sweet. When the preferable is not available, the available becomes preferable!"

All this is would be hugely disgraceful and demeaning in any country held in high esteem internationally, most particularly in countries where agriculture stood as the backbone of the economy.

Relief food handouts may stream, but we all know that these would

one-time Agriculture, help only in the immediate or short term and we will still need interventions that would serve as solutions for much longer periods.

> The story is told of how the Chinese who built the Tanzania Zambia Railway were pleasantly shocked by the immense richness of Tanzania's land, saying that it was enough to enable the country to feed itself and the rest of East Africa if better farming methods were available - and applied.

> All manner of our own experts have also repeatedly said that we ought to have long invested meaningfully in potential 'goldmines' like the Rufiji River Basin, which some regard as home to over 60 per cent of the country's hydropower potential also boasting various other untapped natural resources.

> They say if the basin is put to optimal use, it could produce enough food for almost half the entire African continent's population.

And Rufiji is but only one of countless such cases. Yet, many people still keep thousands of fertile land which they do not even as much as scratch.

While it would be suicidal continuing ignoring experts' advice and neglecting agriculture, have we have continually extended too little effective support to the agricultural

Arrangements like the agreements we have kept making with the likes of the World Bank and the African Development Bank will keep helping us in addressing challenges including the shortage of modern technology we need to deploy in our agriculture to make the sector really tick.

However, we need a more focused and workable national policy on agriculture that places a premium on ensuring enough funding as well as support from rural-based extension staff for this all-important

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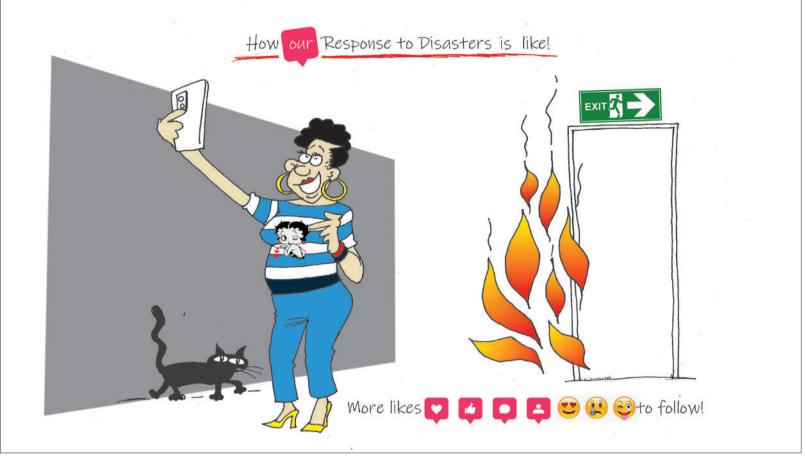
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What can be done about drug-resistant TB?

By Special Correspondents

Health World Organisation reported just over 13 years ago that extensively drugresistant tuberculosis (XDR-TB), a lethal strain of the contagious lung disease, had spread to 55 countries and territories worldwide.

It was said that the emergence and spread of drug-resistant germs at play made TB harder and more expensive to treat, and increased the likelihood that people infected with tuberculosis would succumb to the disease.

Several main public health issues were involved, **one being: What is** XDR-TB and what caused it?

Although antibiotics can cure tuberculosis, many patients have failed to take the full six- to nine-month treatment course of existing drugs, leading germs to develop resistance. Doctors prescribing the wrong medicines and shortages of drugs in lowincome countries have exacerbated these problems.

Multi-drug-resistant tuberculosis fails to respond to two or more of the most potent tuberculosis drugs, and can take two years or more to

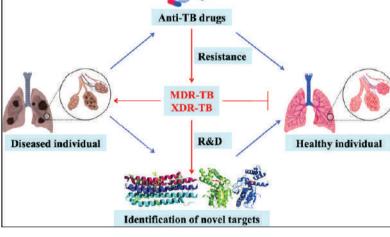
Extensively-drug-resistant

or XDR - strains are even less responsive, defying nearly all existing tuberculosis drugs. A recent South Korean study has found that half of the people infected with XDR-TB die as a result.

Two: Where has XDR-TB been found? While tuberculosis is found predominantly in developing countries, the XDR-strain has been reported in both rich and poor nations, partly because developed economies have better screening and diagnostic technology identify it.

Thus far, XDR-TB has been found in Argentina, Armenia, Austria, Azerbaijan, Bangladesh, Botswana, Brazil, Canada, Chile, Colombia, Czech Republic, Ecuador, Estonia, France, Georgia, Germany, Hong Kong, India, Iran, Ireland, Israel, Italy, Japan, Kenya, Latvia, Lesotho, Moldova, Lithuania, Mexico, Mozambique, Myanmar, Namibia, Nepal, Netherlands, Norway, Oman, Peru, the Philippines, Poland, Portugal, Qatar, Romania, Russia, Slovenia, South Africa, South Korea, Spain, Swaziland, Sweden, Thailand, Ukraine, United Arab Emirates, United Kingdom, United States, Uzbekistan, and Vietnam.

Three: Who is at greatest risk? WHO experts say that people with weakened immune systems face the biggest risks from highly drug-



rates a particular concern.

The mingling of tuberculosis patients and immune-suppressed HIV sufferers in health clinics and hospital waiting rooms, as well as other crowded areas such as refugee camps and prisons, could prove especially lethal.

Control and Prevention (CDC) said that although XDR-TB cases have been identified in the United States, it remains quite rare. Meanwhile, according to the WHO, the deadly strain was currently most common in Russia and former Soviet republics, India, China and South

What treatment **options are in the pipeline?** US researchers said a month earlier that AstraZeneca's MERREM I.V., an intravenous antibiotic also called meropenem and used together with clavulanate and sold by GlaxoSmithKline in combination with amoxicillin as the drug Augmentin, killed laboratorygrown strains of XDR-TB. Those researchers talks of plans to launch clinical trials using the drugs in South Korea and in South Africa.

In a related development, the WHO said ventilation and some sunshine could go a long way towards reducing tuberculosis risks in hospitals and prisons, two

In its then just-released Global Tuberculosis Control report, the United Nations health agency also doubled its estimate of how many HIV-infected people contracted and succumbed to - TB and warned that especially deadly strains were continuing to spread in all corners of the world.

reduce the chances that patients, inmates and others would become infected with the disease that killed about 1.8 million people in 2007.

That global TB death toll included 1.3 million HIV-negative people and 456,000 who were also infected with the AIDS virus, deaths from which were strictly classified in health statistics as HIV fatalities.

"You can only die once," noted Kevin De Cock, the WHO's HIV/AIDS Director, who estimated that HIV patients whose immunity levels were weak as more than 20 times more likely to catch tuberculosis than the rest of the population.

The WHO's large revision of the number of people with both HIV and tuberculosis reflected "better analyses, better data, and better methodology" and not a real increase in the twin infections between 2006 and 2007, De Cock told a Geneva news briefing.

HIV patients should be screened for tuberculosis and given drugs to reduce their risks of developing the disease, which can be caught by breathing in air droplets from the cough or sneeze of an infected person, the Belgian infectiousdisease expert said.

About one-third of the world's population is infected with the bacterium that causes tuberculosis. However, only a small percentage of people develop the disease, which normally arises when immune levels are weakened owing to pregnancy or illness.

The global prevalence of tuberculosis was nearly stable in 2007, with 9.27 million new cases reported compared to 9.24 million

Although antibiotics can cure tuberculosis, drug-resistant strains of the disease have proliferated in recent years as a result of medical errors and the failure by patients to take the full six- to nine-month drug treatment course.

The WHO said that about

500,000 people worldwide had been diagnosed with multi-drugresistant strains of tuberculosis, which cannot be treated with two or more front-line drugs.

Fifty-five countries and territories worldwide had reported at least one case of "extensively drugresistant" tuberculosis or XDR-TB, which is virtually untreatable with today's medicines, according to the WHO study.

The actual prevalence of that lethal strain is probably even higher, as few poor countries are currently doing the series of tests required to evaluate the extent of drug resistance in their patients, Raviglione told the Geneva briefing.

Are aeroplanes safer than **buildings?** In 2007 an Atlanta lawyer infected with drug-resistant tuberculosis flew to and from Europe for his wedding and honeymoon, and then entered the United States from Canada, triggering an international health scare about the disease.

The same year, a Mexican traveller flew across the US-Mexico border 21 times despite warnings from the CDC to US border officials that he also had a drug-resistant tuberculosis strain.

Raviglione, who had led the WHO's tuberculosis fight since 2003, said that transmission risks were only highly acute on flights lasting more than eight hours, and for people sitting within five rows of an infected person.

"In aeroplanes the ventilation system is actually better than in most buildings," he said.

Citing research showing that ultraviolet light can destroy tuberculosis bacteria, Raviglione said all efforts to improve natural light in prisons and hospitals could help reduce threats from contagious droplets.

Better air flow through ventilation systems or open windows and doors, and the use of masks in stagnant areas, would also help supplement screenings antibiotic courses to accomplish the UN's goal of halting and reversing the spread of tuberculosis by 2015.

"It is feasible. What it needs is commitment, some money, and people who know what they are doing," noted Raviglione.

· A review primarily meant to provide background information and data on the fight against 'treacherous' tuberculosis, including advancements made in related technology and medication as well as whatever myths or disinformation there may have been in connection with the disease.

Uncertainty lingering even as drug seizures aid street safety

NEW swoop by the Drug Control Enforcement Authority (DCEA) has seen 34.8 kg of heroin and 50 so-called marijuana biscuits seized and 11 suspects arrested.

To be sure, so much notice was taken of a part-time technical assistant with a leading soccer side in Dar es Salaam as to make some people lose track of the really big issues at hand, or the success registered in the crackdown.

It is not easy to say if the amount of drugs captured is significant or inconsequential in relation to what the relevant experts will say is the actual or likely level of circulation of intoxicating drugs concerned.

What was perhaps a little revealing was that substantial youth sites with a clear professional vocation were focused upon in the swoop and arrests, which says something about how intoxicating drugs networks operate.

Ordinarily, people know that dark street corners and no-go tree shades as well as grassy valleys next to major roads where vehicles busily pass by commonly harbour such activities.

Interventions of this sort bring relief to the population - a belief that someone is seriously at work seeking to bust crime and drug trafficking networks.

It takes a really firm hand in that such groups are known to be violent in defending their cash-bearing niches, and the last thing they want to hear is a law-abiding individual reporting such activities to lawenforcement agents or organs.

The groups get wind of that and anything can happen, which enables them to do their illegal and dangerous business in relative peace - as people are scared of them.

Youth centres become objects of suspicion if one is aware that there may be other pecuniary ends than meets the eye. Again, it is unclear if this connection just came up with arrests or it is a pitch on whose track the police were on for a while and now they had decided to blow

But are there useful substitutes for what such centres do, mainly training youth in all sorts of sport and therefore giving them something gainful to do?

As it is the case with other potentially harmful things that we use on a daily basis, like knives for instance, or screw drivers, the fact that an unstable person can use such items improperly or even dangerously is no basis for doubting the usefulness of a knife.

There is another side to the issue: capturing a certain amount of drugs definitely shows that drug enforcement officers are at work and they know what the potential culprits are doing.

As the DCEA chief said, that

should be the right time to remind

the public that drug abuse and the

business as a whole is illegal and it may land someone in trouble. How far the business will be disturbed isn't clear, short of a 'cultural revolution' such as occasionally keeps forming but without being sustained long resistant tuberculosis, making the "simply opening the doors" could presence of the particular strain of the disease in southern Africa and other areas with high HIV and AIDS

The US Centres for Disease

Africa.

strongholds of the disease.

Mario Raviglione, director of the UN agency's Stop TB department, said that because tuberculosis bacteria thrived in stagnant air,

Well-trained and motivated teachers can end students' struggles with English

By Thomas Lyimo

ACK in the 1990s, well-to-Tanzanian fond of sending their children to primary schools in neighbouring countries, especially Uganda. It is argued that they did not do so because the curriculum there was superior to ours here at home but because of English as a medium of instruction.

Because of that manifestation of a huge demand for English, investors in private school education pumped money into the construction of English medium schools from kindergarten to form six. It was also argued, rightly so, that they made a killing, going by their school fees.

Parents were and are still willing to pay a fortune for their children to be proficient in English because it emerged that without a strong foundation of English in primary school, most pupils struggle in secondary schools and colleges where English replaces Kiswahili as a medium of instruction.

There is an increased importance of English due to equally increased interactions of people around the world due to advancements in transport and communication systems. The result of this efficient transport and communi-



cation system is a growth of activities like tourism and trade which demand the use of an international language because most tourists and commodities are from abroad.

The issue of how to teach English was raised in a seminar intending to add

skills to teachers on various issues pertaining to teaching. The discussion was good as a lot of skills were gained but also there was a dispute in some matters regarding experience and orientation to English.

One thing which inspired the discussion was the use of sounds and the alphabet in teaching English. The facilitator of the seminar proposed the use of sounds while the seminar attendants believed in the use of alphabets in teaching when dealing with pronunciation. The facilitator struggled to con-

vince the participants who also were English teachers but it was not easy to win a clear victory.

Another issue discussed was the influence of British English and American English in the teaching of English. For Tanzania, the kind of English which is

dominant is British English but there is an influence of American English due to books written using American English and western mass media and computers.

Pupils can be taught British English at school but when they go back home they watch TV presenters speaking American English. This reality is what justifies a debate on teaching English, especially in today's world where children can watch TV personalities from Europe at any time they want due to the most efficient communication system that science and technology have gifted the world with.

The discussants also touched on the nature of teachers who taught them English and how it has affected their current teaching of the language. As it is known that language is acquired mostly through listening, if a teacher got affected by wrong pronunciation, the same must affect their current teaching of English.

The challenges which teachers encounter in teaching the English language justify the contention that a teacher is a permanent learner. Teachers should not get tired of involving in discussions that may increase their understanding of the language.

Also, parents should collaborate with teachers to check the effect of American English on the dominant British English so that pupils are not confused. They can make their homes rich in terms of learning materials such as books and even toys which sound the alphabet letters. Pupils should be able to distinguish the two and put emphasis on the dominant British English which is used in tests and exams.

Due to the challenge that English is only spoken in schools in Tanzania, it is obvious that extra techniques are needed to enable learners to master the language. The government should encourage the establishment of radio and TV stations that broadcast in English as a way of increasing mastery of the language and hence reduce the burden that teachers and parents bear in teaching and fees respectively.

We should invest in training and motivating teachers to work hard in teaching the language in this 21st century where the focus should be preparing pupils to meet world standards in education. Let teachers prepare pupils to be global citizens through mastery of English.

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

It's time to act when homes, streets and schools are not safe for children

By Correspondent Emma-

nuel Onyango

against **VIOLENCE** women and girls or simply Gender Based Violence (GBV) remains a major global challenge. It is estimated that 35 per cent of women worldwide have experienced either physical and or sexual intimate partner violence or non-partner sexual violence.

Globally, seven per cent of women have been sexually assaulted by someone other than a partner and as many as 38 per cent of murders of women are committed by an intimate partner, according to World Bank's social sustainability report.

In Tanzania, it is estimated that of women aged between 15 and 49, 44 per cent have experienced either physical or sexual violence by an intimate partner. Spousal violence prevalence is highest in rural areas, averaging 52 per cent while the prevalence in urban areas averages 45 per cent. Almost 30 per cent of girls experience sexual violence before the age of

Human rights activists have defined GBV as any harmful act that is perpetrated physically, sexually or psychologically against a person's will due to unequal power relations between women and men.

Tanzania is set to join the rest of the world in marking 16 days of activism against GBV as an annual international campaign that kicks off on 25th November to culminate the International Day for the Elimination of Violence against Women, and



Young artistes with Kigamboni Community Centre perform at the National Museum of Tanzania's House of Culture recently to demonstrate how gender based violence affect development of victims. Photo/ Correspondent **Emmanuel On-** runs until 10th December

for Human Rights Day. Violence against children can have profound impact on core aspects of emotional, behavioral and physical health as well as social development throughout life, mostly in education settings where child skills are developed.

Addressing GBV requires concerted efforts by actors from all walks of life. This is because the government alone cannot stamp out the vice. That is why artists in the country have joined the efforts with the aim of highlighting the situation and creating awareness and sensitize communities to unite in the fight against GBV.

A Dar es Salaam-based artistic group called Kigamboni Community Centre (KCC) demonstrated in staged a show recently in the city with contemporary performance showing that the problem still exists in Tanzanian communities.

A three-hour fanfare was held at the National Museum of Tanzania (NMT)'s House of Culture under its monthly programme known as Museum Art Explosion and was attended mainly by youth.

The performers composed of young artistes introduced themselves to the floor with a circus play and later demonstrated how GBV still persists in Tanzanian communities despite efforts by the government and civil society organisations.

The artists gave the audience three performances on the stage designed to make one feel the pain inflicted to victims in societies where GBV is rampant, thanks to complacent community members who aid and abate violence instead of working with authorities to get justice for

victims.

The first performance showed how the situation prevails in Tanzanian communities as performers danced to the tune of drums and sung songs that elicited sadness to the audience.

The second performance was played with the message showing how some fathers abandon their wives and children, and leave entire families languishing in poverty while they enjoy good times with concubines and friends.

The third performance showed how street children become scavengers mains a significant social

on uncollected heaps of garbage in towns and cities, including those abandoned by parents, especially fathers after their birth and thrown into bushes.

Even though Tanzania is bound by regional and international laws to protect children and uphold their right to education and ensure their freedom from any form of violence, the issues remain largely unaddressed.

Dr Dorothy Gwajima, Minister for Community Development, Gender, Women and Special Groups says that GBV reand human rights challenge in both Tanzania mainland and Zanzibar.

According to her, lack of political will and reinforcement of culture of silence forces many violent cases to be settled outside justice system through traditional means. For instance, she says sexual violence including early marriage is rampant and girls who fall pregnant find themselves out of formal education system.

Tanzania has a population of 61.7 million people according to statistics obtained from the recent national housing and population census conducted in August this year. Men are 30.0 million which accounts for 49 per cent whereas women are 31.6 million, equal to 51 per

Children below 15 years comprise about 44 per cent and an additional 19 per cent are youth between 15a and 24 years. The numbers show that there are more youth and children who are prone to violence in their communities if they are not properly protected.

Studies also show that cases of abuse at home perpetrated by trusted relatives are on the increase. It is the same in school settings. Instead of homes and schools being places of support for children, they have become places where various forms of abuse including beatings and bullying happen.

School dropouts due to fear of abuse from teachers and bullying by colleagues, poor education results and feeling unsafe in school settings make children fail to attain their right to education.

COP27: Climate change exacerbates vicious loop of human rights inequity

SHARM EL SHEIKH

limate change is worsening injustice globally, and the poor and vulnerable communities are the most affected. It is time the world acted on fulfilling human rights and building a liveable planet, says Yamide Dagnet, director for Climate Justice at Open Society Foundations.

"We are so slow to take climate change seriously," she told IPS in an exclusive interview on the sidelines of the COP27 conference in Sharm El Sheikh, in which she speculated that greed and doubts have crept in about solutions.

"The solutions are there," Dagnet says. "But we need to organise ourselves and create blended solutions in tackling climate change and upholding human

COP27 is in its final week to hammer agreements on saving the world from climate change doom.

Injustice is a key factor needing addressing because climate change is crippling the most vulnerable communities and countries that contribute the least to the problem.

"This is injustice. In every country of the world, the social justice sentiment is that the most marginalised communities are suffering the most. You also have the intergenerational aspect, which means that the youth will pay the consequences for what is happening now," says Dagnet, who co-founded and launched Allied for Climate Transformation by 2025, a consortium that amplifies the voice and priorities of vulnerable countries and communities.

Excerpts of the interview:

IPS: You are advocating for climate justice. Does climate change have anything to do with human rights?

YD: We need to understand why vulnerable nations and communities are frustrated and demanding legitimate social justice from the Paris Agreement and climate talks. One of the objectives of the UNFCCC is to first stabilise global temperatures. We have obviously failed to do that. Temperatures have in-

Another objective is to protect the most vulnerable. Over the past decades, there has been a focus on how to stabilise and reduce emissions and maximise the means that were to be provided to populations dealing with the impacts of climate change.

If you reduce emissions, you reduce the impacts of climate change. But we failed. We have even slid backwards since the Glasgow COP, which goes against human rights.

At this COP in Sharm El Sheikh, frustration is at its highest because, as science has it, there has not been a lot of reduction in emissions at all. Even if we were taking the radical step now to reduce emissions, we would still have to



Yamide Dagnet, director for Climate Justice at Open Society Foundations, change is impacting the most vulnerable and blended needed to tackle it and uphold human rights. Credit: TJ Kirkpatrick, **Foundations**

have intensified and more frequent disasters.

You have everywhere the notion that the delays and prioritisation of some issues over others and the neglect of the priorities in developing countries and communities exacerbate vulnerability resulting in losses and damages. Now there is an effect on livelihoods as some (communities) are displaced and can't rely on their water sources, like in Chad. (This results in) conflict between pastoralists. Or (in the Pacific) atoll nations that know that unless something radical is done, they will be underwater - (and ask) what will happen to their cultural heritage. You have so much at stake beyond economic damage.

IPS: Are human rights and justice at stake at the COP27

talks?

need to (just) survive. Human beings have a right to thrive and be protected. Another human rights issue is that some of our most unsung heroes, protecting our forests, and demanding justice from global corporations, are the most affected. The number of environmental defenders being killed is increasing. This is a human rights

IPS: Would you say climate change laid bare the inequalities in the world today?

issue too.

YD: Yes. It is a vicious loop. Unfortunately, inequalities in the world (and) within each country will be exacerbated because of climate change. The impact of climate change will affect the most vulnerable populations from class and gender, with intergenerational impact and from a

When you do not even have the issue of inequality, you will see that climate change and security are going to be exacerbated because climate change is a threat multiplier when it comes to security and economic vulnerability. For example, a country can do everything that the International Monetary Fund asks it to do to reduce debt and have a good GDP, and within eight hours of a hurricane (hitting), it can lose 200 perdered because of the fear cent of its GDP. The victims are developed countries had the people and their livelihoods, which are changed in eight hours.

IPS: On the agenda of the **COP27** talks is the issue of loss and damage, with developing countries seeking support from developed countries for the damage they have suffered due to climate change. Do you **YD:** Absolutely. Everything is race point of view. All aspects of **think the current negotiations**

countries to get help? **YD:** We have already made history. Thirty years ago, the small islands brought up the issue of losses and damages, but nothing was done. They were told to reduce emissions first, and then there was no compensation liability. All progress was hinof (paying) compensation and liability when developing countries were asking first and foremost for solidarity. (The developed world) promised to help them be more resilient and reduce emissions, but none of those commitments was fulfilled. This is now why the issue

of reparations is coming. They have been asking for space to discuss this issue and how to finance those different losses and damage. The type of finance you need to deal with a disaster like a hurricane or a drought is very different from what you need when a whole nation (displaced and needs to) deal with the loss of cultural heritage.

Vulnerable countries are fighting hard to get a financial mechanism, but we need to figure out how to resource this mechanism. We know that trillions are needed. Look at (one country like) Pakistan; we are talking of billions. We have failed since 2009 to mobilise \$100 billion a year when we know we need trillions. The more we wait it will be difficult to achieve, and we need to think pragmatically and forcefully not only to create the fund but also about how it will be replenished.

What will it come to? Should developing countries go to the International Court and have developed countries tried for climate crimes against humanity, or can we wait for COP200 for a solution?

Vanuatu has not waited to start. (They're) saying: Hey! Enough is enough, and we need to take this to the International Court of Justice. So, whether this will result in a country, or seven countries being sued for not doing what they promised to do and taking action and providing reparations remains to be seen. We know this is creating a lot of anxiety because developed countries do not want any liability or (pay) compensation. The other aspect is that the polluters who need to pay are not just the governments but also the corporate sector. Fossil fuel companies are profiting the most from the current energy crisis, for example, so this is why there are discussions about a windfall tax and how to use such a tax on fossil fuel companies to compensate for loss and damage.

IBAYAVIPIN

MONDAY TIME PROGRAMME

TIME PROGRAMME

WEDNESDAY TIME PROGRAMME

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21:00-23:00HRS MALUMBANO YA HOJA

22:00-05:00HRS MUZIKI MCHAGANGANYIKO)

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SATURDAY TIME PROGRAMME

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16:00-18:00HRS ALIYEVUMA 18:00-21:00HRS BUZUKI TIME

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SUNDAY TIME PROGRAMME

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22:00-05:00HRS MUZIKI 22:00-05:00HRS MUZIKI MCHAGANGANYIKO)

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MCHAGANGANYIKO)

THURSDAY TIME PROGRAMME

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Tembelea mitandao ya kijamii ya CAPITAL RADIO 👩





government pledged support farmers across the country with modern beehives so that they can take a lead in forestry conservation and other climate change adaptation projects.

Deputy Minister for Natural Resources and Tourism Mary Masanja declared the commitment during the opening of the 22nd annual general meeting of Tanzania Community Forest Conservation Network (MJU-MITA) held last week in Morogoro.

Themed: 'Involve women and youth to improve forest conservation and cope with climate change', the meeting brought together local community networks across the coun-

targeted communities were those engaged in conservation of natural forests through community based forest management (CBFM). The meeting brought together students, forestry experts from WWF, TFCG and Climate Action Network Tanzania (CANT).

She said honey production is a business that can help people to transform their livelihoods, earn cash through selling honey, beeswax and other bee products.

"You don't need to spend more time on honey production. It takes six months for honey harvesting. It's high time for villagers in all areas where they are to utilize this opportunity.

The ministry provide modern beehives free of charge for them to

Govt to support beekeepers in a move to contain climate change

ISITU NA KUKABILIANA NA MABADILIKO YA TABIANCHI"



The Deputy Minister for Natural Resources and Tourism, Mary Masanja (L), listens to Mjumita's board chairperson Rehema Ngelekela during the recent opening of the 22nd annual general meeting of the network in Morogoromunicipality.

allow them to conserve forests well as reduce deforestation. and cope with climate change," she said.

She lauded MJUMITA and Tanzania Forest Conservation Group (TFCG) for what has been done to train people on forest conservation and management that in turn has helped villagers to formalize their natural forests within their village land and earn cash to

She called upon ward executive officers to involve women and youth in forest conservation issues and decision making processes to allow them participate in forest conservation that will help Tanzania to cope with the climate change.

"The involvement of women and youth in natural implement different projects as resource governance has

significant positive effects on forest conservation and development," she said.

She also called on MJUMITA and TFCG to visit in Shinyanga, Mwanza and Kagera and train people on forest conservation and management to prevent environmental damage that is now causing huge effects in various areas across the county.

She argued that water sources are now drying up as

wild animals are migrating in Morogoro to develop land use other areas to search for good plans. habitat or safe habitat due to The intention was helping uncontrolled human activities

occurred in other regions. MJUMITA's National Board Chairperson, Rehema Ngelekela said that since its inception, MJUMITA has been able to support more than 100 villages in Kilosa, Lindi, Liwale, Nachingwea, Handeni and

and others and floods have

people to improve their livelihoods through various income generating activities that includes beekeeping projects, water projects, butterfly projects, agro forest farming projects and VICOBA.

Also has been able to empower more than 100 villages to establish CBFM and

help them to allocate village land forest reserves within their village land.

Through its partnership with TFCG, a total of 51 forests have been formalized and gazetted by the government through the government notice No. 487 paving way for sustainable harvesting by villagers to earn revenue that will be invested to implement village development projects and forest conservation.

MJUMITA has also managed to bring together 15, 000 local community Network members in more than 450 villages for participatory forest management and right now a total of 1,800,000 hectares of forest have been conserved.

MJUMITA has been rewarded with WWF Sweden Jihde Award for their uniting and creative work that has developed participatory community forest management groups in 2014 and also in 2015 MJUMITA has also awarded global Equator prize for forest governance and management from the United Nations **Development Programme** (UNDP).

MJUMITA's executive director, Rahima Njaidi added that the AGM brought together community members across the country to discuss issues relating to engaging women and youth in forest conservation to combat climate change.

She said among challenges they encounter in forest conservation and management and later on come up with new comprehensive strategies to resolve it in their localities.



ADVERTISEMENT - Call for Proposals

The United Nations Entity for Gender Equality and the Empowerment of Women (UN Women) Tanzania is pleased to announce a Call for Proposals to secure partnership with Non-Governmental Organizations (NGOs) with a track record in human and women's rights and gender equality, community, and grassroots sensitization especially through various community engagements approaches to promoting rural women and girls' agency and voices at the local levels to accelerate rural women's economic empowerment at the Chamwino District, Dodoma Region and Ikungi District, Singida Region in Tanzania Mainland respectively.

The organizations applying for the Call for Proposals should have a base and previous experience in implementing projects in the respective regions or have a plan to expand its projects to respective districts in the regions, building on learnings of similar projects including collaborations with local government authorities, women rights-based organization, male champions, and networks that promote rural women's economic empowerment.

Full Call for Proposal (CFP) on Promoting rural women and girls' agency and voices at the local levels to accelerate rural women's economic empowerment in Dodoma and Singida Regions may be downloaded from:

https://www.unwomen.org/en/about-us/programme-implementation

- Call for proposals (CFP No. UNW-ESA-TZA-CFP-2022-005): Accelerating progress towards rural women's economic empowerment (Dodoma Region, Tanzania), submission deadline **30 November 2022**
- Call for proposals (CFP No. UNW-ESA-TZA-CFP-2022-006): Accelerating progress towards rural women's economic empowerment (Singida Region, Tanzania), submission deadline **30 November 2022**

All proposals MUST be submitted through email cfp.tanzania@unwomen.org with subject line REF: CFP No. UNW-ESA-TZA-CFP-2022-005 for Dodoma Region and REF: CFP No. UNW-ESA-TZA-CFP-2022-006 for Singida Region respectively.

Only those short listed will be contacted for further screening and consideration.

Proposals received after the deadline will not be considered.

For more information, please email: emile.mwakatundu@unwomen.org







JOB ADVERTISEMENT

REQUEST FOR EXPRESSION OF INTEREST FOR PERSONAL PROTECTIVE EQUIPMENT (PPE's) **BUILDING MATERIALS, HAND TOOLS AND MACHINES SUPPLIERS REF No: FIL.PSL.E0I.01.2022**

Fabec Investment Limited is a Tanzanian-incorporated company with its Head Office in Dar es Salaam. The Company is a Sub Contractor for WASCO ISOAF Tz, a Thermal Insulation System Contractor for East African Crude Oil Pipeline (EACOP) Project in Nzega, Tabora. The EACOP Project development involves the Engineering, Construction, Operation and Maintenance of a Crude Oil Export Pipeline crossing Uganda and Tanzania down to an onshore Marine Terminal in Chongoleani, near Tanga Port in Tanzania.

Fabec Investment Limited invites experienced and reputable Suppliers to express their interest in Supplying Building Materials for the EACOP Project.

BRIEF DESCRIPTION OF THE SCOPE:

As part of its Scope of Work for the EACOP Project Fabec Investment Limited seeks is looking for the Suppliers of the PPE's, Building Materials, Hand Tools and Machines in the following LOTS:

- Lot 1: Personal Protective Equipment
- Lot 2. Cement
- Lot 3. Foamworks Lot 4. Steel Reinforcement Bars
- Lot 5. Timber
- Lot 6. Hand Tools and Machines Lot 7. Aggregates

Lot 8. Sand

MINIMUM REQUIREMENTS: Suppliers expressing their interest are invited to submit their request with:

- Evidence of the past track record in Supplying of the above PPE's, Materials and Tools.
- Evidence of possession of appropriate Documentation to confirm Company Eligibility to do similar business in the country i.e. TIN/VRN Certificates, Valid Business Licenses, Brela Certificate of Incorporation, Tax Clearance Certificate, etc.
- Compliance with Petroleum (Local Content) Regulations, 2017 and Local Company definition for Tanzania.
- Registration on EWURA's Local Suppliers and Service Providers (LSSP) Database is highly recommended
- Letter of interest clearly indicating the Tender Reference Number

Interested Suppliers which meet the minimum requirements and have the capacity to provide the equipment and materials listed above should express their interest by sending together with the above listed documents an email to: procurement@fabec.co.tz. (Max. Email Size: 20 MBs). Suppliers are allowed to participate in one Lot or Multiple Lots according to their areas of specialization. Deadline for the Submission of the EOI will be 2nd December 2022.

Suppliers located in areas which are close to the project site are highly encouraged to submit the EOI .

Note: Only pre-qualified companies will receive an invitation to submit their bid in furtherance of the Call for Tender process.

Guardian

FEATURE

Climate change is no 'future scenario' for Pacific Island nations; climate change is 'real'

SHARM EL SHEIKH

acific island countries are highly vulnerable to climate change, and several have disappeared - and more could sink under the sea owing to a rise in water levels.

According to UN figures, severe climate-change-induced weather conditions are already leading to the displacement of about 50 000 people each year. Urgent assistance is needed to help them adapt and lessen its impacts.

COP27 opened with an impassioned plea by Tuvalu Prime Minister Kausea Natano, who called for a fossil fuel nonproliferation treaty at COP27. Addressing the world leaders, he said: "Tuvalu has joined Vanuatu and other nations in calling for a Fossil Fuel Non-Proliferation Treaty to steer our development model to pursue renewables and a just transition away from fossil fuels."

A losing battle against climate damage

In 2015, the Island of Vanuatu was hit by a category five cyclone that killed residents, displaced thousands and damaged infrastructure. It was not to be the last. Another severe cyclone hit the island in 2020 after buffeting the neighbouring Solomon Islands.

Vanuatu is one of 20 countries that make up the Pacific Islands. They have a population of more than 2 million whose livelihoods are tied to the sea. The island nations face a future underwater if they cannot cope with the impacts of climate change and repair the damage it has already caused.

"In Vanuatu, adaptation is a core issue to ensure we build resilience; otherwise, we will continue to see Vanuatu destroyed by cyclones and going under the sea," says Nelson Kalo, a Senior Mitigation Officer in the Ministry of Climate change in Vanuatu, on the sidelines of COP27.

Kalo says climate change-induced natural disasters are impacting the

"We need resources to build our adaptive capacity so that in the future, we will be resilient to climate change,"

Sea level rise, increasing temperatures and frequency and intensity of tropical cyclones, and storm surges are some of the climate change impacts facing island nations, some of which are in low-lying areas of just 5 meters above sea level at the highest point.

"In the Pacific Islands, the people are dependent on primary sectors, particularly agriculture and fishing, for their livelihoods, and we are seeing a variety of climate change effects across the region which are having impacts on livelihoods," says Dirk Snyman, Coordinator of the Climate Finance Unit at the Pacific Community (SPC). The SPC is an international scientific and technical organization in the region that supports the rights and well-being of Pacific islanders through science and knowledge

Ocean acidification and warming are affecting fisheries and causing the bleaching of coral reefs, which provide



This photo was taken a month after Cyclone Pam hit Tuvalu. It shows the main square of Nui Island was still underwater. The tropical storm went onto Va-

habitat for fish, a key source of food for islanders.

"In the Pacific islands, climate change is not some predicted future scenario based on projected models; it is a daily lived reality," Snyman tells IPS. "It is becoming more and more difficult, particularly with crops and drinking water, for people to meet their daily needs that they now rely on imported food and drinking water, which come at a high cost."

Snyman said the island nations had incurred economic and noneconomic losses, such as cultural losses, and that a loss and damage facility is a timely intervention for them. The issue of loss and damage fund has made it on the agenda of the COP27 negotiations, which intensify this week in Egypt.

Mitigation

Pacific island countries have very low emissions and emit less than 1 percent of global emissions as a region. But despite these low emissions, the countries have developed ambitious Nationally Determined Contributions (NDCs) under the Paris Agreement to be fully renewable in terms of energy by 2030.

"Compare that to any NDCs throughout the world ... (Yet) Pacific island countries are struggling to get money for transitioning to renewable energy because the argument is always that they are too small or they have too little emission reduction, so they are not receiving the money to finance their NDCs," Snyman said.

The climate financing needs for

the Pacific Islands are estimated at between 6.5 and 9 percent of GDP per year, which is around 1 billion US

dollars per year.

Snyman said current estimates of approved financing are around 220 million US dollars annually, which is only 20 percent of the 1 billion US dollars needed. He said multilateral mechanisms take up to five years to get financing, by which time countries would have experienced the worst im-

Nelson Kalo, a senior mitigation officer in Vanuatu's Ministry of Climate change, says resources are needed to build adaptive capac-ity. Credit: Busani Bafana/IPS

pacts of climate change.

"Pacific countries feel very strongly that money should be made for loss and damage to compensate for these economic and noneconomic losses that are unavoidable and that they cannot adapt to and that will continue to affect communities for decades," said Snyman.

Espen Ronneberg, Senior Adviser, Multilateral Climate Change Agreements at SPC, says loss and damage

will occur without ambitious mitigation action and reductions in GHG emissions.

"We are already experiencing some of these things to a certain extent in that the impacts are being felt right now, but we are also looking into the future and how those impacts will get much worse unless mitigation is ramped up and unless technical assistance, finance, for instance, are also ramped up," said Ronneberg, who explained that available resources were not fit-for-purpose in addressing the current impacts of climate change

in pacific island countries. Ronneberg said Pacific island countries were ambitious regarding mitigation as they have some of the world's highest energy costs due to fuel and natural gas importation costs. They have looked at energy efficiency through solar voltaic technology

and are exploring wind and wave power.

"We have to look at the slow onset of impacts like sea level rise and changes in rainfall patterns. There may be opportunities for adaptation, but there is a point where you can no longer adapt - where an island becomes unliveable because of conditions," he said.

Anne-Claire Goarant, Manager of the Climate Change and Environmental Sustainability Division at the SPC, said adaptation was vital for implementing the NDCs in the Pacific islands but that there is a need to focus on robust mitigation pro-

"We need the flexibility to describe the adaptation objectives to reflect the reality on the ground, and at this stage, we need transformative action," Goarant told IPS. "We have to speed up the scale and amount of money that is available to implement action that will deliver some results in the short and long terms, for example, planting trees on a massive scale along the shores."

"It is not just a small dot of adaptation action; we really need a global goal that can be implemented at a local level by local communities because the work will be done locally by the people who need to understand what climate change is and why it is important to adapt and how they can be supported."



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10.00 AM PAMENAMBAZUKA
10.00 AM PAME 07.25 AM DODNOZI WA
MAGAZET
WODNOZI WA
MAGAZET
WUMEPAMBAZUKA
08.00 AM HABARI NYEPESI
08.10 AM HABARI NYEPESI
08.10 AM HABARI NYEPESI
08.10 AM HABARI ZA BIASHA
09.10 AM HABARI ZA BIASHA
09.10 AM MATANGAZO
09.20 AM BRAND TALK
09.30 AM MATANGAZO
09.20 AM BRAND TALK
09.30 AM NEWS BRIEF
10.03 AM NEWS BRIEF
10.03 AM DEATH
ANNOUNCEMENTS
10.10 AM VALLYOMO YAMO
13.00 HRS NEWS BULLETIN
13.10 HRS DEATH
NNOUNCEMENTS
3.00 HRS DEATH
NNOUNCEMENTS
5.30 HRS DIRA'N ALDUNIA BBC
6.03 HRS DIRA'N ALDUNIA BBC
6.03 HRS DIRA'N ALDUNIA BBC
6.03 HRS DIRA'N ALDUNIA BBC
6.04 HRS DIRA'N ALDUNIA BBC
130 HRS SPOTI LEO
0.04 HRS SPOTI LEO
0.05 HRS SPOTI LEO
0.05 HRS SPOTI LEO
0.06 HRS SPOTI LEO
0.07 HRS

FRIDAY TIME PROGRAMME

O5.00 AM HALLYA HEWA /
KUMEPAMBAZUKA I
06.00 AM AMKA NA BBC
06.30 AM NIPASHE
06.50 AM MATANGAZO
07.00 AM NEWS BULLETIN
7:10 AM MATANGAZO
07.15 AM TAARIFA ZA BARABARANI
07.25 AM UDONDOZI WA MAGAZETI
07.40 AM KUMEPAMBAZUKA II
08.00 AM HABARI NYEPESI
08.10 AM KUMEPAMBAZUKA III
09.00 AM HABARI NYEPESI
09.10 AM KUMEPAMBAZUKA III
09.00 AM HABARI ZA BIASHARA
09.10 AM MATANGAZO
09.20 AM BRAND TALK
10.00 AM NEWS BRIEF
10.03 AM DEATH ANNOUNCEMENTS
10.10 AM HIZI NAZO
13.00 HRS NEWS BULLETIN
13.10 HRS DEATH ANNOUNCEMENTS
16.00 HRS NEWS BRIEF
16.03 HRS DEATH ANNOUNCEMENTS
16.30 HRS SPOTI LEO
20.00 HRS NEWS BRIEF
16.01 HRS NEWS BRIEF
16.03 HRS SPOTI LEO
20.00 HRS NEWS BULLETIN
21.00 HRS NEWS BULLETIN
22.10 HRS SPOTI LEO
20.00 HRS NEWS BRIEF
21.05 HRS MATANGAZO / MUZIKI
21.00 HRS MATANGAZO / MUZIKI
21.00 HRS MEWS BRIEF
21.05 HRS KIPIMA JOTO
23.00 HRS WEEKEND SHOW
01.00 - 05:00 HRS MUZIKI
MCHANGANYIKO

SATURDAY

05.00 AM HALI YA HEWA / KUMEPAMBAZUKA I 06.00 AM AMKA NA BBC 06.30 AM NIPASHE 06.50 AM COMMERCIALS 07.00 AM NEWS BULLETIN 07.30 AM KUMEPAMBAZUKA KISWAHII 07.30 AM KUMEPAMBAZUKA
KISWAHILI
99.00 AM WATOTO SHOW
10.00 AM NEWS BRIEF
10.03 AM DEATH
ANNOUNCEMENTS
10.15 AM MIWANI YA MAISHA
11:00 AM MTAA WA MAGOMA
13.00 HRS NEWS BULLETIN
13.10 HRS DEATH
ANNOUNCEMENTS
13.30 HRS CHAGUO LAKO
15:00 HRS MUZIKI NA MICHEZO
16.00 HRS NEWS BRIEF
16.03 HRS DEATH
4ANNOUNCEMENTS
16.15 HRS MIDUNDO
MOTOMOTO 15 HRS MIDUNDO
DTOMOTO
SOO HRS BONGO TEN
30 HRS SPOTI LEO
100 HRS NEWS BULLETIN
1.15 HRS CHEMSHA BONGO
0.00 HRS NEWS BRILETIN
0.00 HRS NEWS BRILETIN
1.35 HRS WEEK END SHOW 1
24 RS WEEK END SHOW 1
25 RS WEEK END SHOW 1
26 RS NEWS BRIEF
1.03 HRS WEEK END SHOW 1
26 RS NEWS BRIEF
1.03 HRS WEEK END SHOW 1
27 RS NEWS BRIEF
1.04 RS NEWS BRIEF
1.05 RS NEWS BRIE HRS) 22.15 HRS WEEK END SHOW II 23.00 HRS NEWS BRIEF 23.03 HRS WEEK END SHOW III 01:00-05:00HRS MUZIKI MCHANGANYIKO

SUNDAY TIME PROGRAMME

05.00 AM HALI YA HEWA / KUMEPAMBAZUKA I 06.00 AM AMKA NA BBC 06.30 AM NIPASHE 06.50 AM COMMERCIALS 07.00 AM NEWS BULLETIN 07.15 AM NEWSPAPERS REVIEW 07.30 AM KUMEPAMBAZUKA -FAMII JA 07.15 AM NEWSPAPERS REVIEW
07.30 AM KUMEPAMBAZUKA FAMILIA
10.00 AM NEWS BRIEF
10.03 AM DEATH
ANNOUNCEMENTS
10.15 AM SUNDAY SPECIAL
11: 00 HRS TOP 20
13:00 HRS NEWS BULLETIN
13:10 HRS DEATH
ANNOUNCEMENTS
13:30 HRS NANI ZAIDI
16:00 HRS NEWS BRIEF
16:03 HRS NEWS BRIEF
16:03 HRS DEATH
ANNOUNCEMENTS
16:30 HRS MANI ZAIDI
16:00 HRS NEWS BRIEF
16:03 HRS DEATH
18:00 HRS AFRICAN PANORAMA
19:30 HRS SPOTI LEO
20:00 HRS NEWS BULLETIN
20:10 HRS MEWS BULLETIN
20:10 HRS NEWS BRIEF
21:03 HRS NEWS BULLETIN
22:200 HRS NEWS BULLETIN
22:200 HRS NEWS BULLETIN (24
HRS)
22:15 HRS NEWS BULLETIN (24
22:15 HRS NEWS BULLETIN (24
22:15 HRS NEWS BULLETIN (24
22:15 HRS RAEIKII 21.03 FIRS NEWS 2 22.00 HRS NEWS 2 HRS) 22.15 HRS RAFIKI I 23.00 HRS REWS BRIEF 23.03 HRS RAFIKI II 01:00 - 05:00 MUZIKI MCHANGANYIKO

Tembelea mitandao ya kijamii ya Radio One 🛛 🔘











Bandeel Certain Strain Court Financial Guide



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Thursday 17 November 2022

CRDB agents to start opening accounts, issue cards

By Guardian Reporter

anzanians wishing to open bank accounts with CRDB Bank Plc will now not need to go to branches, after the leading bank announced a plan to extend the services to its agents.

The announcement was made yesterday by the bank managing director and CEO Abdulmajid Nsekela (pictured), yesterday in Dar es Salaam during the launch of Wakala App, the digital application for mobile banking services.

Nsekela said all procedures to enable the bank's 25,000 agents spread across the country to start offering two services in a very short period for customer convenient has been completed.

"CRDB Bank has done this to recognize the role of agents in enhancing banking services to many Tanzanians, especially those living far from our physical branches," he "Agency banking has played a major role in offering banking services as our management information shows more than 100 million transactions valued 50trn/- has been recorded on CRDB Wakala annually, which has also improved government revenue collections whereby 1.3trn/- are collected o annual basis," he said during the event graced by the minister of information and information communication technology Nape Nnauye.

Nsekela explained that CRDB Agency, which employs 35,000 people, currently offering services to three million Tanzanians each month, 40 percent being bank customers and the remaining 60 percent are non-customers.

"As digital financial services (fintech) currently growing in Africa to help in promoting financial inclusion, and hence contribute to reach Sustainable Development Goals (SDGs) by 2030, our bank is always putting more efforts in finding the best solutions in providing the best



and convenient financial services to reduce social challenges," he noted.

He said CRDB Wakala App is the new system, safe and digital which is used on smartphones offering efficient and fast banking services to reduce operating cost and time for services provider, especially agents.

"This is a continuation of the bank's

efforts in recognizing digital services to improve efficiency in inclusive financial services and development at large," he said. "Through this service, we believe we are reaching more Tanzania populations living in rural areas to ensure that they are not left behind."

Speaking during the launch of the

application, minister Nape said financial sector has huge contribution to economic growth and development, promote inclusive economy and poverty reduction, that is why many governments sensitizes on financial inclusion.

"The government has been taking different policy measures to promote financial inclusion to the population," he said.

Some of the measures applied, he said, include the launch of Financial Education Program 2021/22 - 2025/26) and Financial Sector Development Master plan - 2020/21 -2029/30) launched in 2020.

Apart from the initiatives, Nape said many Tanzanians are still excluded from financial services, mainly banking services as the Finscope surveys of 2006 show only five in ten adult people are financially included of which one in ten are accessing formal financial services. The main reasons for large financial exclusion according to the minister is low banks branches coverage mainly in rural areas and high costs in reaching financial services, including transport costs, as many need to travel long distances to reach to the bank branches in urban areas.

To realize the contribution of technology to reduce such challenges, the minister said, in 2013, the government through Bank of Tanzania (BoT) issued guidelines for banking agencies and today, CRDB Bank has 25,000 agents, which is 46 percent of all agents in banking services, offering services to millions of Tanzanians.

"These are great achievements by CRDB Bank and our ministry is proud of our Tanzania Posts Corporation (TPC), which is the main strategic partner of CRDB Bank Agency banking services," he said.

NMB awards winners of special campaigns in southern regions

By Guardian Reporter, Mtwara

NMB Bank Plc in the southern zone has awarded the winners from the Ruvuma, Mtwara, and Lindi regions with 100,000/- each at the first draw of the banking campaign dubbed: 'Bonge la Mpango-Mchongo wa Kusini'.

The Mtwara-based Mkombozi Agricultural Marketing Cooperative Society (AMCOS) has been awarded with a motorcycle for using the bank to transfer cashew nuts sales.

Five winners who have received cash include Sadati Chitanda from Nachingwea District in Lindi Region, Abrahman Mohamed from Mtwara, Omary Ndetelani also from Mtwara, Edward Lubwaza from Nachingwea District in Lindi Region and Ahmad Lilanga from Mtwara.

NMB Bank Plc's Mtwara branch manager, Derick Fidelis said the draw is special for customers in the southern regions, especially during this period of cashew harvest and the bank has allocated 15m/- and five motorbikes will be given out until December. which will be the end of the campaign.

"It is our hope that all our customers in this area will continue to use our bank so that they can increase the opportunity to compete for cash," said Derick.

Roman Degelewa, the bank's southern zone sales manager said that a special banking campaign in the southern zone, specifically supports the entire process of the cashew crop among farmers and it was launched

Degelewa said: "The campaign is geared towards giving motorcycles as a gift for banking with us and it will also help AMCOS leaders and farmers themselves in facilitating transport activities during the cashew



NMB Southern zone Sales manager Roman Degelewa (2nd L) presents a motorbike to Bakari Juma as a loan from the bank during the first draw of 'Bonge la Mpango' special to customers of Southern people, especially during the cashew nuts harvesting season. Photo: Guardian Correspondent

nuts' harvest period."

During the draw, Irene Kawili from the Gaming Board of Tanzania (GBT) witnessed the event and was there to ensure the draw was played fairly.

The NMB bank in the southern re-

gion has also given a loan of two motorbikes to Bakari Juma and Abdallah Jafari from Mtwara, while the chairman of the 'bodaboda' drivers in the Mtwara region, Omar Mbonde thanked NMB

bank for empowering them economi-

cally

He asked those who have given the vessels to work carefully and repay the loans so that other people benefit from the initiatives.

routers than bel value fr

Hustler loans capped at Sh50,000 with cost of 8pct

NAIROBI

Loans for small businesses through the Hustlers Fund will be capped at Sh50, 000 and offered at an annual interest of 8.0 percent.

A dispatch from State House last evening indicated that the minimum loan from the Sh50 billion Statebacked funds will be Sh500.

At 8.0 percent per month, the interest is lower than the latest average bank borrowing cost of 12.38 percent and annualised M-Shwari charges of 108 percent.

The loans, which will be provided to businesses with an annual turnover of less than Sh100 million, will be

provided mainly through commercial banks and saccos.

"As a first single-digit credit product in the country and the region, the loan interest rate will be capped at 8.0 percent per annum computed on a pro-rated basis," said the State House statement, adding that the fund will be launched on November 30.

The Hustlers Fund will provide State-backed concessional loans to small businesses that have struggled to access financing from mainstream banks

The fund will be the centerpiece of President Ruto's job creation agenda, especially with the outgoing government had extended the hiring freeze

in parastatals, dashing the hopes of thousands of jobless Kenyans in an economy where companies are shedding jobs.

Similar affirmative action funds, including Uwezo Fund, have over the years chalked up massive bad debt, creating a liquidity crisis that has threatened their sustainability.

Persons found guilty of offences related to the misappropriation of money from the Hustler Fund will be fined Sh10 million or handed a prison term of five years.

Borrowers who fail to give information or falsify information while applying for the funds will face the same penalties.



Kenya President William Ruto

Vodacom customers now to access 5G in homes, workplaces

By Guardian Reporter

Vodacom Tanzania has unveiled 5G Fixed Wireless Access routers that will connect homes and businesses to the company's 5G network that promises seamless and fast connections.

In September, Vodacom Tanzania launched the country's first 5G network; marking a significant step forward in innovation and technology.

Through 5G, customers will not only benefit from faster speeds and lower latency but also support emerging technologies such as the Internet of Things.

It recently acquired spectrum portfolios that it intends to use for network expansions and investments, including 5G deployments.

Vodacom Tanzania Director Enterprise Business Unit Director, Arjun Dhillon said at a press conference yesterday, "Although 5G was launched in the country, it has not been accessible to many of our customers and businesses due to mobile device limitations in terms of capabilities to latch onto 5G, so today we are excited to launch our 5G routers which will enable allow our customers to enjoy 5G internet."

With 5G internet, he said, businesses and consumers are promised greater capacity, and low latency that will support further innovations such as the internet of things (IoT) and network slicing, creating a smarter, more connected Tanzania with the rest of the world.

"5G Home and Business Internet, powered by the only 5G network in the country is ideal for anyone who wants ultra-fast connectivity to stream, game, or work flexibly. For businesses, 5G adoption means higher productivity, efficiency, and more connections while for homes it means smarter homes and better internet experience," he said.

According to Arjun the 5G Routers for business are already in the market marking a unique intersection of flexibility and fiber-fast performance, enabling Wireless WAN connectivity and forward-thinking innovation for fixed and temporary locations, vehicles, and beyond.

With the expansion of 5G coverage nationally, our 5G routers offer businesses a more reliable wireless solution than before. Companies can expect to see faster time-to-value from their IoT initiatives, greater opportunity to eliminate costly-wired installation, and maintenance, increased network uptime, and resilience associated with wired options.

Vodacom's Head of Brand and Communication Warda Kimaro said 5G will greatly increase the speed and responsiveness of wireless networks and expand them to enable hundreds of thousands of connections.

She went on to call on customers and businesses to reach out to Vodacom to order the 5 G routers which are already available.

"To experience the transformative power of 5G to their home and businesses, our customers can reach us through our various access points such as emails, calling, shops or websites"

Different 5G tariffs are available to customers offering speeds of up to 350Mbps and a monthly data charge to suit their specific needs.

At present, the 5G network has coverage in Dar es Salaam only with plans to expand its 5G technology to approximately 230 locations in the country, including Arusha, Dodoma, Mwanza, Iringa, Kagera, Zanzibar, Mbeya and more

ARTIFICIAL INTELLIGENCE IMPACT ON BANKING INDUSTRY: PART ONE

rtificial intelligence (AI) is creating the single biggest technology revolution the world has ever seen. AI is a field of computer science that consists of the construction of intelligent machines. The purpose of these intelligent machines is to replace human intelligence to a certain extent. Across all industries, AI is being used to address a wide range of challenges by making interactions between machines and systems simpler and smarter. There are huge amounts of data being generated in the banking industry which need to be analyzed and AI can easily examine that data and provide outcomes which can be used to create more opportunities for the banks and their customers as well. However, the penetration of AI in the banking industry is somewhat limited to date because of distinct databases and the risk of confidential data. In addition, it takes time for the banking industry to adopt AI technology compared to other industries because of the dependency on human involvement.

Nonetheless, as advanced technology becomes more available in our daily lives, more tech-savvy customers, exposed to



(elvin Mkwawa

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advanced technologies in their day-to-day lives, expect banks to deliver seamless experiences which enable them to access most of the banking services at their fingertips, anytime, anywhere. To meet these expectations, the majority of banks now are shifting more into offering digital services which have increased online transactions. And this is where AI can play a significant role in ensuring the digitization of the products and services in the banking industry. AI has immense potential for the banking sector and can influence many different aspects. It brings automation and simplifies processes, speeding up the response time, keeping humans apprised of the latest regulatory changes, and saving time by preparing reports faster. In this article, I will share how AI can impact the banking industry:

Fraud Detection and Anti-Monev-Laundering - Avoiding fraud and money laundering activities is a challenge for many banks. AI has the potential to help banks become more efficient in the process of detecting fraud and money laundering activities. Currently, banks are struggling to keep up with sophisticated methods fraudsters use as their

systems are not equipped with the capabilities to read and interpret data fast enough to detect suspicious/dubious activities. To be able to quickly identify potential fraud and money laundering activities, AI brings the power of advanced data analytics systems to combat fraudulent transactions and improve compliance. In addition, AI has tools and systems that automatically compress data, and interpret the data within a few seconds, which otherwise takes a lot of hours and days to understand. By collecting and utilizing data faster to identify a whole host of patterns, AI systems can predict suspicious activities and anomalous transactions. This capability will ultimately make banks more efficient, safer from fraud and compliant with anti-money laundering regulations.

Effective Credit Risk Management – Credit risk refers to the probability of loss due to a borrower's failure to make repayments of any type of credit, and credit risk management is the practice of mitigating the probability of loan loss due to a borrower's failure to make loan payments at any given time. Therefore, the credit risk management process is critical in the banking industry. It requires both accuracy and confidentiality. AI can help banks to have an effective credit risk management process by simplifying the analysis of data of the prospective borrower. AI can combine the personal data of a prospective borrower with market trends, his/her most recent financial activities and transactions to identify the potential risks in giving out the loan to the prospective borrower. Also, AI will help banks to get an idea of the prospect's behaviour through AI's behaviour algorithms hence lowering the probability of lending to

Next week, I will share more about how AI can impact banks.

a riskier individual.

KCB pays Sh3.2bn interim dividend

KCB Group has declared an interim dividend of Sh1 per share or a total of Sh3.2 billion after reporting a 20.9 percent net profit growth in the nine months ended September.

The bank was among the institutions that skipped declaring interim payouts at the traditional half-year results announcements, a move that was partly linked to uncertainty ahead of the recent General Election.

"The directors have approved an interim dividend of Sh1 for every ordinary share held. The dividend will be paid on or about Friday, January 13, 2023 to shareholders on the register at the close of business on Thursday, December 8, 2022," KCB said in a statement.

The bank's net income rose to Sh30.4 billion in the nine-month period under review compared to Sh25.1 billion the year

Higher income from lending and transactions were the key drivers of the earnings growth.

Total interest income increased 13.6 percent to Sh83.5 billion on account of expansion of lending and purchase of government debt securities besides rising

rates on these assets. "Additionally, interest income grew mainly from an increase in our earning assets portfolio, in particular loans disbursed during the period and investment in government securities," KCB said. The bank's loan book increased



KCB chief executive Paul Russo. FILE PHOTO | NMG

percent to Sh144.8 billion.

The rates on T-bills and bonds have

has the interest on loans. The Central Bank of Kenya (CBK) has raised its benchmark rates besides approving most commercial banks' risk-based lending plans, allowing them to gradually raise rates.

Non-interest income made a significant contribution to the bottomline, surging 30.1 percent to Sh30.5 billion. KCB said it benefited from higher foreign exchange earnings and lending fees.

KCB's operating expenses grew 10.7 percent to Sh48.8 billion, which the

investment in treasuries rose 25.2 including its acquisition of a bank in Rwanda.

"This was on account of the impact been rising in recent months and so of BPR Bank, increased business activities and increase in staff costs. The group has put in place cost saving initiatives targeting savings across all its businesses," the bank said.

KCB reduced its loan loss provision by Sh2 billion to Sh7.2 billion despite a sharp expansion in gross defaults.

The bank's gross non-performing loans surged 52.1 percent to Sh149.2 billion. The gross non-performing loans, however, dropped from a high of Sh173.4 billion in the quarter ended

KCB is currently in the process of

of the Democratic Republic of Congo's (DRC's) Trust Merchant Bank (TMB) for an estimated Sh17 billion as part of its regional expansion.

The target bank draws most of its revenue from fees and commissions, with interest income coming second.

The DRC's economy is highly dollarised -meaning that the greenback is being used widely alongside the Congolese Francwhich generates a lot of foreign exchange transactions, resulting in commissions that outpace interest

income from lending. KCB, however, said it expects to diversify TMB's income streams by accessing a wider customer base, leveraging its regional best lending practices, and accessing higheryielding securities in the East African Community (EAC), which the DRC formally joined in April

KCB said the minority investors in TMB will continue to hold the remaining stake of 15 percent for a period of not less than two years after which the Kenyan banking multinational will have the right to acquire their shares.

The earnings of Kenyan banks have continued to grow, helped by economic recovery and reduction in loan loss provisions which were pronounced in the initial impact of

company attributed to several factors acquiring a controlling 85 percent 16.4 percent to Sh758.8 billion while ECB warns record inflation spells trouble for banks

LONDON

The European Central Bank warned of rising stability risks for everyone from lenders to governments and households as the economic outlook darkens and officials battle record infla-

The cost-of-living squeeze is hurting people's ability to service debts, while Europe's worsening growth prospects threaten corporate profits, the ECB said Wednesday in its Financial Stability Re-

It also flagged potential dangers to public finances as governments borrow to cushion the impact of the energy crisis, further downward pressure on equities and said house prices may be peaking after a yearslong advance.

"People and firms are already feeling the impact of rising inflation and the slowdown in economic activity," ECB Vice President Luis de Guindos said in a statement. "Our assessment is that risks to financial stability have increased, while a technical recession in the euro area has become more likely.'

The mix of soaring prices and shrinking output created by Russia's war in Ukraine is challenging policy makers as well as investors. The ECB has embarked on its most aggressive cycle of interest-rate increases ever to keep



inflation from becoming entrenched -even as an economic downturn looms. The hikes are set to continue, with steps to reduce the central bank's €5 trillion (\$5.2 trillion) bond portfolio also taking shape.

Risky assets remain "sensitive to the uncertain path of inflation" as well as monetary policy and economic developments, the ECB said. Some, including US equities, "still appear stretched given fundamentals" -- even after large corrections, it said.

"It is very difficult to have financial stability without price stability," Guindos told reporters in Frankfurt.

Officials expressed concern that fur-

ther price swings could cause more problems in derivatives markets, which have already been roiled by the upsurge in energy costs. Margin calls played a role in the UK's recent financial turmoil after the government abruptly an-

nounced sweeping tax cuts. Banks, meanwhile, may have to set aside more money for bad loans next year, according to the ECB. It cited "a further sharp deterioration in the economic outlook" and, to a lesser extent, higher expected short-term interest

The ECB said its projections appear to be more conservative than those of analysts who track the industry.

Following large expenditure during the Covid-19 pandemic, euro-area governments have spent the equivalent of about 1.4% of output to soften the impact of the energy shock, the ECB estimates. It warned that "most of these measures are untargeted," doubling down on advice that aid should be temporary and aimed at those those most in need.

"The increase in interest rates is weighing more heavily on fiscal positions than previously anticipated," the report said. "As such, a further deterioration in financial conditions could change market sentiment toward some of the more vulnerable euro-area sovereign issuers."

Separately, property markets may be "at a turning point" as the rise in borrowing costs dents demand for new

"There are signs that the real-estate expansion of recent years could come to an end, with overvaluation estimates and mortgage rates now standing at their highest levels in more than five years," the ECB said.

"Similarly, financing conditions in commercial real-estate markets have tightened, potentially reversing the post-pandemic recovery," it said.

China keeps key lending interest rate unchanged

SHANGHAI

China's central bank partially rolled over maturing medium-term policy loans and kept the interest rate unchanged for a third straight month, suggesting policymakers remain wary of stoking further yuan weakness by easing monetary conditions.

A global wave of interest rate increases have limited Beijing's ability to support a wobbly economy, with a falling yuan currency raising the risks of largescale capital outflows as investors seek higher yield premiums elsewhere - particularly those offered by US bonds.

Data released earlier in the day underlined mounting pressure on the world's second-biggest economy as a fresh wave of COVID outbreaks led to a further loss of momentum.

The People's Bank of China (PBOC) said it was keeping the rate on 850 billion yuan (\$120.21 billion) worth of one-year medium-term lending facility (MLF) loans to some financial institutions at 2.75%, unchanged compared with the previous operation.

"Stabilising the currency market still occupies an important place in the macro policy agenda," said Wang Qing, chief macro analyst at Dongfang Jincheng.

"Keeping policy rates stable will help curb widening interest rate differentials between China and the United States and stabilise FX market expectations."

In a poll of 31 market watchers this week, all participants expected the PBOC to keep the interest rate unchanged, while 22 of them anticipated the central bank to fully roll over the

With 1 trillion yuan worth of MLF loans set to expire on the same day, the operation resulted in a net 150 billion yuan medium-term cash withdrawal through the instrument.

The central bank said the latest operation was aimed at counteracting higher cash demand due to tax payments and keeping "banking system liquidity reasonably ample".

The PBOC has offered 320 billion yuan of mid- to long-term liquidity through pledged supplemental lending (PSL) and relending facility since the beginning of November, it added.

"The total amount of mid- to longterm liquidity injection has exceeded the MLF maturity this month," the PBOC said in an online statement.

Separately, the central bank also injected 172 billion yuan through seven-day reverse repos while keeping borrowing costs unchanged at 2.00%, compared with 2 billion yuan worth of such loans expiring on the same day.

Bankers push to end unusual India delisting rules

NEW DELHI

ncouraged by a surge in private equity deals that has mostly focused on non-listed Indian companies, bankers and other buyout specialists are lobbying to overhaul a process that leaves little room for buyers to set a price based on their valuation of the company.

They hope the Securities and Exchange Board of India, under new chief executive Madhabi Puri Buch (pictured), will amend the rules after the regulator made changes to a framework in 2021 that made it easier to delist a company if there was a change in control.

"I would really like to see some reform in regulations, particularly for someone who wants to take a company in the private domain and do something more with it," Raj Balakrishnan, co-head of India investment banking at Bank of America Corp., said at an industry conference in September.

Price Uncertainty

As it stands now, under takeprivate deals in India, a buyer sets a floor price based on their valuations of the company. The final price, however, comes about after

taking bids from all shareholders, a so-called reverse book-building process that can significantly increase the offer price for the com-

This differs from a fixed price mechanism in the US and UK, where the buyer sets the offer price.

Such a process in India was established about 20 years ago to protect smaller shareholders who could feel squeezed out, and it has its admirers. "It is unique to India and the cleanest and fairest price discovery mechanism,' said Hetal Dalal, president and chief operating officer at Institutional Investor Advisory Services, a proxy advisory firm. "Everybody gets a choice."

Critics say the price uncertainty arising from this process in India has prevented firms from using a well-tuned private-equity play book to improve operations and governance, which could increase the value of those firms. Under this reverse book building, existing shareholders could band together to bid unrealistic levels, pushing up the final price for the shares, they

Market participants have written letters to authorities and stressed



this during conversations with government officials about why the current process is tortuous and how further easing the rules would help expand capital flows into the country, according to nearly a dozen fund managers, bankers and lawyers familiar with the process.

India's "process does not provide clarity or certainty with respect to the pricing and what happens next," said Harsha Raghavan, managing partner of Convergent Finance, an investment firm which

takes stakes in both private and publicly-traded companies.

Delisting Changes

The new rules set last year had timelines for the delisting process and calculation of book value in case the offerer did not accept the discovered price and wanted to make a counter offer. The regulator, however, did not accept the recommendation to modify the price discovery process.

"There has been a lack of sophistication on behalf of the regulators and they are playing catch up after years of lack of rigor on who they approved to be listed," said Jahnavi Kumari Mewar, chief executive officer and senior portfolio manager at JPM Capital.

Over the years, there's been a paucity of privatizations in India amid a boom in deals.

Since 2003, only about 277 companies filed to delist from Indian stock exchanges, according to data from PRIME Database Group, which covers fundraising by Indian companies and the government. Private-equity deals accounted for just a handful, according to the data. In contrast, private-equity firms have worked on almost 130 take-private transactions globally, worth more than \$290 billion so far this year, data compiled by Bloomberg show.

In India, bigwigs like Blackstone Inc, Carlyle Group Inc. and KKR & Co Inc. have individually deployed more than \$1 billion to take a majority control in companies in the last three years, according to a June report from consulting firm Bain &

"The expansion in buyouts coupled with larger valuations is leading to a higher emphasis on value creation through operational turnarounds, for which funds are setting up internal operations teams," the report said.

Deals

Privatization has been a familiar tool for buyout firms toward this aim. This can be hard to pull off in India, even for local tycoons. Billionaire Anil Agarwal's Vedanta Ltd. couldn't get privatized after opposition from minority shareholders two years ago, while Gautam Adani's power company recently pulled its plan to delist.

These processes can be expensive there too. For deals worth over \$100 million that went through over the last seven years, four in five buyers paid premiums in the range of 45% to 67%, almost double the premiums globally, according to data analyzed by Bloomberg.

In 2020, Baring Private Equity Asia took Hexaware Technologies Ltd. private in one of the largest delistings in the country. The firm's bid to delist Hexaware was eventually done at the "discovered price" of 475 rupees per share, a premium of 66.7% above the floor price of 285 rupees per share. noted.

EU and US banks fuelling climate 'hypocrisy' in Africa

As the 27th climate conference (COP27) takes place in Egypt, a new report came out on Tuesday (15 November) detailing how Western banks are financing a new wave of fossil-fuel expansion on the continent.

In it, French NGO Reclaim Finance and Urgewald, a Germany-based group, as well as 36 African civil society organisations identify the financiers and investors behind 200 oil and gas companies active in Africa.

Between January 2019 and July 2022, 325 commercial banks channelled over €98bn to companies that are developing new fossil projects in Africa, most of it from North American, European, and Japanese banks.

French banks, particularly BNP Paribas and the Crédit Agricole Group through its subsidiary Amundi, are singled out as the most active European supporters of fossil fuel projects on the African continent.

The top five lenders involved during this period were Citibank (\$5.6bn), JP Morgan (\$5bn), France's BNP Paribas (\$4.6bn), Bank of America United States (\$4.1bn) and Société Générale (\$4bn).

Most Western banks have joined the Net-Zero Banking Alliance (NZBA), launched in April 2021, which requires them to reduce the emissions associated with their investments to zero by 2050.

It covers 40 percent of global assets, and 70 percent of the €98bn channelled to African fossil fuel projects comes from NZBA-banks. But the green rules only include direct loans.



Western banks and investors underwrote €55bn worth of bonds issued by African lenders on behalf of the companies, but these operations are not covered by the NZBA code – a system Katrin Ganswindt, finance campaigner at Urgewald, described as "net-zero hypocrisy."

"Net-zero commitments for tomorrow are meaningless if today's finance keeps flowing into the expansion of fossil fuel production and use," she said.

On the investor side, the situation is similar, albeit less direct. US investment giants BlackRock and Vanguard and European pension funds and insurers have also made net-zero pledges.

But indirectly, they have backed fossil-fuel expansion in Africa by buying bonds from companies actively developing new fossil-fuel projects.

In July 2022, 5000 institutional investors held shares and bonds totalling €109bn in those compa-

All this money has led to a boom in new fossil-fuel activity on the continent.

Since 2017 an area larger than France and Italy combined has been licensed for new oil and gas exploration in Africa. Companies are currently searching for new reserves in 45 African countries, and Egypt, the host of COP27, is one of

the top destinations. According to data from Urgewald's Global Oil and Gas Exit List (GOGEL), oil companies will add 15.8bn barrels of oil to their production reserves in Africa before 2030. This only includes fields already in active development or close to it and can start production within the next one to seven years.

The extraction and combustion of these resources would release eight gigatonnes of CO2 into the atmosphere – more than double the EU's annual emissions.

Most of these projects are

geared towards exports and are dominated by foreign companies like Canadian oil and gas company ReconAfrica and French supermajor TotalEnergies, the company responsible for more new fossil-fuel projects on the continent than any other company.

Research by Oil Change International, a Washington-based NGO not involved in the study, had previously shown foreign multinational corporations own two-thirds of the projected new gas and oil production in Africa by 2050.

Oil companies like TotalEnergies insist their investments in oil and gas benefit local communities. But Mozambique is one of the largest energy producers in Southern Africa – and may become one of the largest liquified natural gas exporters by 2026 - but it has remained energy poor.

And a recent report by the environmental organisation Friends of the Earth detailed how a gas discovery off the coast of Mozambique fuelled an Islamic insurgency in 2017, which is ongoing today and has led to thousands being killed.

"If we are going to export gas without using it ourselves," Carlos Lopes, a professor at the Nelson Mandela School of Public Governance at the University of Cape Town, told EUobserver. "Africa will continue to be the vulnerable provider commodities to sustain consumption elsewhere," he said.

"We don't want to enter into new dependency relation for energy," he added.

Egypt's bank secures US\$160m from AfDB for financing SMEs

CAIRO

Banque Misr, one of the largest banks in Egypt, has secured a loan of \$160 million from the African Development Bank (ADB) to help finance small and medium-sized enterprises (SMEs) in the country.

The loan consists of a \$130 million credit facility from the bank and \$30 million from the Africa Growing Together Fund (AGTF).

The ADB says the money will provide Banque Misr with "long-term liquidity so it can extend loans to small and medium-sized enterprises and corporates operating in industry, information and communications technology and agriculture/agribusi-

The loan forms part of the firm's Private Sector Development Strategy. The bank hopes additional SME lending will help boost the country's industrial production and economic growth while also creating more job opportunities.

Stefan Nalletamby, director of the African Development Bank's Financial Sector Development Department, says the private sector "is a key driver of economic growth and job creation in Egypt", and adds the loan will "facilitate access to stable financing" for businesses.

The ADB claims to have "mobilised more than \$6.7 billion in investments" in Egyptian businesses since it began operating in the country back in 1974.

The bank has about 18,000 employees and serves a large base of more than 10 million clients in Egypt. Banque Misr was a pioneer an Islamic bank. It was the first Public Sector bank to establish dedicated branches for Islamic Transactions, to provide all banking, financial and trading activities for all sorts of economic and financial activities, according to the rules of Islamic Shariah.

Abdulaziz Al Ghurair, chairman of the UAE Banks Federation

Revenue of UAE banks to soar to \$25bn by 2030

DUBAI

The revenue of UAE banks is expected to surge by 52 per cent to about \$25 billion by 2030, with digital transformation playing a key role in boosting operations and customer services, the chairman of the institutions' professional representative body said.

The Emirates' "robust" banking sector will remain healthy and stable in the long term, and the effect of financial technology is evident in the changing trends over the past years, Abdulaziz Al Ghurair, chairman of the UAE Banks Federation, said in a keynote at the inaugural Abu Dhabi Finance Week on Tuesday.

The share of cash in payments declined to 20 per cent in 2021 from 69 per cent, while the number of digital accounts jumped. They comprised 51 per cent of all bank accounts in 2021 from 7 per cent in 2018, Mr Al Ghurair said, quoting figures from the Central Bank of the UAE.

Among the UAE's largest and

leading banks, about 95 per cent of critical role digital transformation Tech companies leapt more than banking transactions are now done digitally, with mobile banking comprising "well over" 90 per cent of activity, he said.

The UAE is already the "undisputed" top financial hub in the Middle East and one of the top seven globally, he said, and the industry has invested heavily in technology to boost customer bases and bottom line to keep in step with an economy undergoing a rapid digital transformation.

"Changing customer needs have triggered a significant digital transformation across banks. This has resulted in a significant upgrade across ... banks' end-to-end and digital channels to deliver superior customer experience," Mr Al Ghurair said.

"As a result of all these changes, we have seen digital adaptation increase ... this positive momentum and investments in technology [means UAE banks are] well positioned for the future."

plays in its economy and society as the country positions itself as a global hub for innovation.

The banking and financial sector is poised to be one of the main benefactors of this shift, given the critical role it plays in the economy and the opportunities it brings to entrepre-

GCC banks have been projected to recover almost to pre-pandemic levels in 2022 starting in 2023, S&P Global Ratings said in its latest report last week.

FinTech, meanwhile, remained the highest funded sector across emerging venture markets – which includes the Middle East – in the first half of 2022, more than tripling to almost \$1.68bn in the first half of 2022 from a year ago, start-up data platform Magnitt said in a recent study.

Banks in the UAE have also gone beyond their boundaries to create a more inclusive FinTech environ-The UAE has long championed the ment. As a result, funding for Fin-

threefold to \$310 million in 2021 from \$92m in 2017, Mr Al Ghurair

"Strong digital and financial capabilities will give banks opportunities to expand their model," he said.

Digital trends are set to continue and grow further in the financial sector, and this means more customer data that needs to be processed and protected.

Banks are addressing this by ramping up their talent pool, hiring designers, engineers and data scientists, Mr Al Ghurair said.

"Managing and using data effectively will become a competitive advantage for banks," he said.

Changing customer needs have triggered a significant digital transformation across banks. This has resulted in a significant upgrade across ... banks' end-to-end and digital channels to deliver superior customer experience

Guardian

WORLD

Trump launches 2024 US presidential run

PALM BEACH, Florida

DONALD Trump, who has mounted relentless attacks on the integrity of US voting since his 2020 election defeat, on Tuesday launched a bid to regain the presidency in 2024, aiming to pre-empt potential Republican rivals.

Trump, seeking a potential rematch with Democratic President Joe Biden, made his announcement at his Mar-a-Lago estate in Florida a week after midterm elections in which Republicans failed to win as many seats in Congress as they had hoped.

In a speech broadcast live on US television, Trump spoke to hundreds of supporters in a ballroom decorated with several chandeliers and lined with dozens of American flags.

"In order to make America great again, I am tonight announcing my candidacy for president of the United States," Trump said to a cheering phone-waving crowd of donors and longtime support-

Earlier in the day, aides filed paperwork with the US Federal Election Commission setting up a committee called "Donald J. Trump for President 2024."

For much of the speech Trump steered clear of the name-calling that marked his recent public appearances, opting instead for a critique of Biden's presidency and a review of what Trump said were the policy achievements of his own time in office.

"Two years ago we were a great nation and soon we will be a great nation again," he said.

There is a long road ahead before the Republican nominee is formally selected in the summer of 2024, with the first state-level contests more than a year has called the various investigations he

Trump's announcement comes earlier than usual even in a country known for protracted presidential campaigns and signals his interest in discouraging other possible contenders such as Florida Governor Ron DeSantis or his own former vice-president, Mike Pence, from making a bid for the Republican Party's 2024 presidential nomination.

DeSantis handily won re-election as governor during the midterms. Pence, while promoting his new book, has sought to distance himself from Trump. Other potential Republican presidential hopefuls include Virginia Governor Glenn Youngkin, Texas Governor Greg Abbott, former South Carolina governor Nikki Haley and former secretary of state Mike Pompeo.

Trump played an active role in the midterms, recruiting and promoting candidates who echoed his false claims that the 2020 election was stolen from him through widespread voting fraud.

But many of his candidates in key battleground states lost, prompting some prominent Republicans to openly blame him for promoting weak candidates who derailed the party's hopes of taking control of the Senate.

Control of the House of Representatives remains up in the air, but Republicans are on track to win a razor-thin

Trump will seek his party's nomination even as he faces trouble on several fronts, including a criminal investigation into his possession of government documents taken when he left office as well as a congressional subpoena related to his role in the Jan 6, 2021, US Capitol attack by his supporters. Trump



Former US president Donald Trump speaks at a rally in Wilkes-Barre, Pennsylvania, Sept 3, 2022. AP

faces politically motivated and has denied wrongdoing.

Trump, 76, is seeking to become only the second US president in history to serve non-consecutive terms. after Grover Cleveland, whose second stint ended in 1897. Biden, 79, said last week he intends to run for re-election and will likely make a final decision by early next year.

In an Edison Research exit poll, seven out of 10 midterm voters expressed the view that Biden, who remains deeply unpopular, should not run again. In the same poll, six of 10 respondents said they had an unfavorable opinion of Trump.

During his turbulent 2017-2021 presidency, Trump defied democratic norms and promoted "America First" nationalism while presenting himself as a right-wing populist. He became the first US president to be impeached twice, though congressional Democrats failed in their attempts to remove him from office.

At a rally that preceded the Capitol attack, Trump urged supporters to "fight like hell" and march on Congress to "stop the steal," but the mob that subsequently stormed the Capitol failed to prevent Congress from formally certifying Biden's election

Even though court and state election officials rejected Trump's false election claims, about two-thirds of Republican voters believe Biden's victory was illegitimate, according to Reuters/Ipsos polling.

Trump has elicited passionate support from many Americans, especially white men, Christian conservatives, rural residents and people without a college education. Critics accuse Trump of pursuing policies built around "white grievance" in a nation with a growing non-white population.

The political landscape has changed dramatically since he won the presidency in 2016 and some in his party, including major donors, are exhausted by the drama surrounding

His single term as president stands as one of the most contentious in US history. He secured sweeping tax cuts, imposed curbs on immigration and orchestrated a rightward shift of the federal judiciary, including the Supreme Court. He alienated US allies abroad, abandoned international agreements on trade and climate change, and praised authoritarian leaders abroad, including Putin.

The Democratic-led House impeached him in 2019 on charges of abuse of power and obstruction of Congress after he pressed Ukraine's leader to investigate Biden and his son on unsubstantiated corruption accusations. The Senate acquitted him, thanks to Republican support.

The House impeached Trump again a week before he left office, this time for incitement of insurrection. He was acquitted by the Senate after he left office, again thanks to Repub-

Agencies

lican senators.

Xi: China to work with G20 on global digital economic paradigm

BALI, Indonesia

tinue cooperating with the members of the Group of 20 (G20) to jointly build a global digital economic paradigm featuring benefits for all, balance, coordination, inclusiveness, win-win cooperation and common prosperity, said Chinese President Xi Jinping on Wednesday. Xi made the remarks when attending and addressing the 17th G20 Summit in Indonesia's resort island of Bali.

When discussing the issue of digital transformation, CHINA stands ready to con- Xi said an expanding digital economy and an accelerating global digital transformation have become important factors influencing world economic paradigm.

During the 2016 G20 Hangzhou Summit, China for the first time put digital economy on the G20 agenda, vowing to innovate development patterns and tap growth potential, he noted.

Multilateralism must be upheld, Xi stressed, calling



for strengthened international cooperation. Noting that development should be prioritized, the Chinese president said the digital gap must be bridged and innovation should serve as the driving force for promoting post-pandemic recovery. Xinhua

An expanding digital economy and an accelerating global digital transformation have become important

West's hybrid war against Russia increases likelihood of WWIII – Medvedev

DEPUTY Chairman of Russia's Security Council Dmitry Medvedev thinks that the West is bringing World War Three closer by waging a hybrid war

"The incident with the Ukrainian-alleged "missile strike" on a Polish farm proves just one thing: waging a hybrid war against Russia, the West moves



closer to the world war," he wrote on Twitter on Wednesday.

On Tuesday, a missile fell in the vil-

lage of Przewodow in eastern Poland on the border with Ukraine killing two people. According to the republic's President Andrzej Duda, so far there is no evidence indicating as to who launched this missile. The Polish Foreign Ministry insisted that it was a Russian-made missile. In his turn, US President Joe Biden noted that preliminary information disproves that this missile was launched from Russian territory.

The Russian Defense Ministry branded claims by Polish media outlets and officials of allegedly Russian missiles dropping in Poland as provocations since there had been no Russian strikes near the Ukrainian-Polish border. The Russian military agency pointed out that the published photos of the debris from the accident site have nothing in common with Russian weapons.

Global water crisis sparks calls for more action

EXPERTS, leaders and social groups at the ongoing United Nations Climate Change Conference, or COP27, have called for action on water adaptation and resilience in the fight against climate change.

They noted that human-induced climate change is not only making water scarcer due to droughts and rapid evaporation, but it is also increasing the frequency of heavy rainfall events and accelerating the melting of gla-

Hani Sewilam, Egypt's minister of water resources and irrigation, said the global water crisis is currently affecting billions of people worldwide and is projected to be further aggravated by increasing demand, changing water availability and increasing impacts of floods and droughts.

He said Africa is harshly affected by rising temperatures, noting that more than half of the continent is under severe drought even as it experiences sea level rise at more than 3 millimeters per year.

As part of the solution, the COP27 presidency in partnership with the World Meteorological Organization launched the Action for Water Adaptation and Resilience Initiative to address water-related challenges and solutions across climate change adaptation.

The initiative is expected to push for water and adaptation investments for the most vulnerable communities and ecosystems in Africa.

In close cooperation with the African Union and African Ministers' Council on Water among other stakeholders, the initiative aims at offering transitional adaptation solutions for the planet and its people.

It will focus on decreasing water losses worldwide and improving water supply. It will also propose and support implementing mutually agreed policy and methods for cooperative water-related adaptation action and its cobenefits.

The initiative will also promote cooperation and interlinkages between water and climate action in order to achieve Agenda 2030, particularly Sustainable Development Goal 6 that focuses on clean water and sanitation for

Sewilam said the initiative will catalyze inclusive cooperation to address water as a key to climate change adaptation and its co-benefits, as well as enhanced resilience.

"I urge the agencies, international organizations and friends and countries to express interest in joining the initiative and specify projects and actions to be implemented on the ground," he said.

Sameh Shoukry, president of COP27, said the initiative will bring together stakeholders to alleviate the challenges faced by the world's vulnerable communities and ecosys-

Elena Manaenkova, deputy secretary-general of the World Meteorological Organization, said 74 percent of all natural disasters are water-related and Africa is particularly vulnerable with the main killers being floods and

According to a paper launched by the UN Climate Change High-Level Champions at the climate conference on Monday, floods killed over 435 people in South Africa's KwaZulu-Natal Province in April and caused more than \$1.57 billion in infrastructure damage.

In Nigeria, October floods killed 600 people, displaced more than 1.4 million people and affected over 2.5 million. Additionally, cholera is on the rise in the country due to flooding.

African expert calls for universal access to contraceptives

SUB-SAHARAN African nations must place universal access to modern contraceptives among women of childbearing age at the heart of their strategies for long-term growth, peace and stability, an expert said on Tuesday.

Jason Bremner, the senior director of Data & Measurement at the international health lobby group Family Planning 2030 (FP 2030), stressed that improving access to birth control pills among African women and girls will hasten the realization of the continent's quest for sustainable and inclusive growth.

Bremner, who spoke to Xinhua during a virtual interview, hailed the rapid expansion of family planning services in Africa, driven by political goodwill, innovative financing and increased awareness. In the last decade, Sub-Saharan African countries have registered significant progress toward ensuring a critical mass of women and girls have access to modern contraceptives.

"More and more women have used modern contraceptives more than ever before. That progress has been faster in Sub-Saharan Africa than any other region of the world over the last ten years," said Bremner.He clarified that some bottlenecks, including financing and policy gaps, lethargic political goodwill in some countries and cultural beliefs, have slowed down progress toward universal access to modern contraceptives in the continent.

China joins rest of world to promote development of digital economy

force driving global development and a decisive factor in addressing the common challenges to humanity. It serve as a source of development at critical moments.

Digital technology, a pioneer in global sci-tech revolution and industrial reform, is seeping into every aspect of social and economic development, placing profound impacts on production, people's life and social governance.

The G20 should shoulder responsibilities in the digital era, quicken the development of new types of digital infrastructure, promote deeper integration of digital technologies with the real economy, and help developing countries eliminate the digital divide, said

INNOVATION is an important Chinese President Xi Jinping at the Session I of the 16th G20 Leaders' Summit.

He also stressed at the 28th APEC Economic Leaders' Meeting that APEC economies need to commit themselves to innovation-driven development, harness the power of the digital economy as a new growth engine, and spread the fruits of digital technologies to

more people in the region. To eliminate the digital divide is a pressing task facing the whole

"The Light of Internet" Expo held at 2022 World Internet Conference Wuzhen Summit displayed how digital technology has contributed to agriculture, industry, infrastructure, narrow the global

the fifth China International Import Expo, multinational corporations presented the vitality of the prospering digital economy to the world through a number of new technologies, services and applica-

However, according to the International Telecommunication Union, there are still nearly 3 billion people have no internet access, and most of them are from the developing world.

China, working to implement the Global Development Initiative together with relevant parties and taking digital connectivity as a major field of cooperation, will help enhance the construction of digital governance and social life, and at digital divide and promote common development.

To improve global digital governance is a common aspiration of all

Facing the opportunities and challenges brought about by digitalization, the international community should enhance dialogue and communication, and deepen practical cooperation to build a cyberspace that is fairer and more equitable, more open and inclusive, safer and more stable, and more vibrant.

The vision of building a community with a shared future in cyberspace proposed by Xi conforms to the trend of digital development and that of human society. It responds to cyber risks and challenges, manifests the aspiration of

the Communist Party of China to contribute to human progress and world harmony, and expresses the sincere hope of China to enhance cooperation with the rest of the world on cyber development and

China believes that to effectively address the risks and challenges to data security, the world must uphold multilateralism, balance security and development, and ensure fairness and justice.

It proposed a Global Initiative on Data Security and actively participates in digital economy governance cooperation under international and regional multilateral mechanisms, winning high recognition from the international com-

China is a major country in digital economy, as well as an important promoter of healthy and orderly development of digital economy.

According to a research institute, China's digital economy reached 45.5 trillion yuan (\$6.46 trillion) as of 2021, ranking second in the world for years and accounting for 39.8 percent of the country's GDP. Besides, China is the largest country in the world in terms of total ecommerce transaction and mobile payment volume.

So far, China has signed memorandum of understanding on building a Digital Silk Road with 17 countries and advanced the Silk Road E-commerce bilateral cooperation mechanism with 23 countries.

People's Daily

Russian diplomat slams UN resolution on reparations to Ukraine

MOSCOW

THE resolution adopted by the UN General Assembly on Monday saying that Russia should make reparations to Ukraine is ineffective in terms of international law, Russian Foreign Ministry Spokeswoman Maria Zakharova said in a comment yesterday.

"Despite it being overtly anti-Russian, the resolution is null and void from the standpoint of international law because the [UN] General Assem-



bly has neither the authority nor the competence to address such issues. Nor does it have the right to establish the fact of aggression or attribute blame to any side, for those are the prerogatives of the UN Security Council, from where Kiev's Western supporters, incapable of compromise, have been diligently striving to remove the decision-making process on issues related to the situation in and around Ukraine," the Russian diplomat said.

Zakharova pointed to the results of the vote on the resolution which, she said, "garnered the least support of any [resolutions] adopted in the course of the emergency anti-Russian session." The majority of countries refused to back the document, while 73 abstained and 12 were not present.

"We are grateful to the 13 countries who, while being guided by the idea of justice and resolutely adhering to the right to follow a sovereign path of development, voted against the document jointly with Russia," the Russian diplomat said. "The overwhelming majority of those who supported the anti-Russian project will have no influence whatsoever on how the mechanisms they have set in motion will work.

They have yet to realize that the funds the misappropriation of which they attempted to authorize would not be spent on the needs of ordinary Ukrainians, but rather sponsor additional supplies or already delivered weapons to continue the bloodshed and keep up the number of casualties in the hostilities in Ukraine," she

According to Zakharova, the UNGA meeting was an example of how the West which, she said, has been touting a rules-based world order can modify that approach, depending on the situation to the benefit of a narrow circle of nations.

"The developments in and around Ukraine are a direct result of such an irresponsible policy course. Building true multipolarity based on the unconditional compliance with the UN Charter by all can be the only acceptable result," she re-

UN urges solidarity in advancing sustainable development as population hits 8 billion

UNITED NATIONS

THE United Nations (UN) on Tuesday called for solidarity in advancing sustainable development as the world's population hits 8 billion.

The United Nations said in a press release that the 8-billion-mark is "a clarion call" for humanity to meet its shared responsibility to protect people and the planet, starting with the most vulnerable ones.

"Unless we bridge the yawning chasm between the global haves and have-nots, we are setting ourselves up for an 8-billion-strong world filled with tensions and mistrust, crisis and conflict," UN Secretary-General Antonio Guterres said.

While the world's population is expected to grow to around 10.4 billion in the 2080s, the overall rate of growth is slowing down. The world is more demographically diverse than ever before, with countries facing starkly different population trends ranging from growth to decline.

Today, two-thirds of the global population live in a low fertility context, where the lifetime fertility is below 2.1 births per woman. At the same time, population growth has become increasingly concentrated among the world's poorest countries, most of which are in sub-Saharan Africa.

Against this backdrop, the global community must ensure that all countries are equipped to provide a good quality of life for their populations and can lift up and empower their most marginalized people, according to the release. "A world of 8 billion is a milestone for humanity -- the result of longer lifespans, reductions in poverty, and declining maternal and childhood mortality.

Yet, focusing on numbers alone distracts us from the real challenge we face: securing a world in which progress can be enjoyed equally and sustainably," said Natalia Kanem, executive director of the UN Population Fund.

Meanwhile, the majority of the world's population growth is concentrated among the poorest countries, which have significantly lower emissions rates but are likely to suffer disproportionately from the effects of climate change.

"We must accelerate our efforts to meet the objectives of the Paris Agreement as well as achieve the SDGs (Sustainable Development Goals)," said Li Junhua, UN under-secretary-general for economic and social affairs.

"We need a rapid decoupling of economic activity from the current overreliance on fossil-fuel energy, as well as greater efficiency in the use of those resources, and we need to make this a just and inclusive transition that supports those left furthest behind."

In order to pursue these solutions, increased investment from member states and donor governments is needed in policies and programs that work to make the world safer, more sustainable and more inclusive.

Apple's Emergency SOS via satellite available on iPhone 14 lineup

SAN FRANCISCO

APPLE announced on Tuesday that its safety service Emergency SOS via satellite is available to customers in the United States and Canada.

Available on all iPhone 14 models, the technology enables users to message with emergency services while outside of cellular and Wi-Fi coverage, according to the company. Every model in the iPhone 14 lineup can connect directly to a satellite through a combination of custom-designed components and deeply integrated software.

The service allows Public Safety Answering Points (PSAPs), or emergency services call centers, to connect to even more users in emergency situations, and requires no additional software or protocols to enable commu-

"Our teams worked tirelessly to tackle a new set of technical challenges to bring this service to life, in addition to building a reliable on-the-ground infrastructure.

Emergency SOS via satellite is a breakthrough service available only on the iPhone 14 lineup, and a new innovation that we hope will provide our customers some peace of mind," said Greg Joswiak, Apple's senior vice president of Worldwide Marketing.

"The critical work being done by Apple to create innovative new solutions to support 911 providers and first responders is a huge step forward in protecting Californians and the broader public during an emergency situation," said Mark Ghilarducci, the California Governor's Office of Emergency Services' director.

The service is available in the United States and Canada starting Nov. 15, and will come to France, Germany, Ireland, and the United Kingdom in December, Apple said.

Sergey Lavrov's remarks and answers to media questions following the G20 Summit, Denpasar

DURING the first day of the G20 Summit, the discussion focused on three subjects -energy, food security, and the global health situation.

We outlined our widely-distributed and principled approaches to the causes of theongoing energy and food security crises, pointing out the unseemly role played by the Western states in creating this situation.

Russian President Vladimir Putin has spoken about this more than once when describing what happened at the onset of the coronavirus pandemic. The Western countries at the time printed trillions in fiat money to buy food and medicines; if anything, that step exacerbated the crisis. This was also done to the detriment of the developing countries.

A week ago, Bloomberg published a detailed study that concluded that the steps the European countries are taking to strengthen their own energy security are driving energy poverty in the developing world. We spoke out at the summit in favour of keeping this sphere away from politics.

Countries need to stop weaponising energy to settle their political scores, as we have seen the European Union doing for many years, including with the Nord Stream pipelines. We called on the G20 to address the specific tasks to remove any discriminatory and artificial barriers from world honest dialogue between energy suppliers and consumers. We'll watch for their reaction.

With food security, as President Vladimir Putin has repeatedly said, we once again indicated that the Russian Federation has sufficient capability to ensure stability on the world markets for grain (primarily wheat) and fertiliser.

We highlighted the obstacles still preventing us from doing so despite the agreement reached under United Nations Secretary-General Antonio Guterres's "package" initiative that the UN would deal with any obstacles to Russian fertiliser and grain exports. Despite all these difficulties, the sanctions and restrictions, we have already exported 10.5 million tonnes of grain, including about 8 million tonnes of wheat: about 60 percent of it went to Asia and about 40 percent, to African countries.

We spoke in favour of stepping up international cooperation to increase readiness for infectious diseases, such as the coronavirus pandemic. We supported the efforts of the World Health Organisation (WHO) as the main international agency tocoordinate the international community's resonse to healthcare challenges and other threats to humanity. We welcomed the idea of creating a WHO and World Bank fund to address the needs of developing countries in this sphere.



We spoke about the need to implement the decisions taken. Vaccination must be in the public domain. We provided examples of the gap between the real state of affairs and the declared goals. In particular, due to different approaches, vaccination rates were as high as 60 percent in industrialised countries and barely 5 percent in the poorest countries.

We also proposed abandoning the monopolisation of pharmaceutical markets. We noted that Russia's Sputnik V was the world's first Covid-19

Although the WHO and the European Commission deliberately hampered its registration, the vaccine has been proved effective (over 95 percent) and delivered to 70 countries.

We discussed the issue of biological security in the context of military biological activities, which the United States conducted under Pentagon programmes in dozens of countries around the world, especially in Eurasia along the perimeter of the borders of the Russian Federation and the People's Republic of China.

We pointed out that our attempts to determine what those military biologists were doing there came up against resistance within the framework of the Convention on the Prohibition of the Development, Production and Stockpiling of Bacteriological (Biological) and Toxin Weapons and on their Destruction and at the UN Security Council, where we recently raised this issue. We will continue working towards creating an effective and transparent verification mechanism for such programmes.

Several short meetings with event participants from many countries have been held on the sidelines of the summit. I can tell vou about them

Question: Is Russia willing to sign the G20 final declaration and agree to all its provisions? How will Ukraine be portrayed in it? Is the wording used in this document acceptable to Russia?

Sergey Lavrov: The work on the declaration is almost over. As planned, this document will be approved following the outcome of tomorrow's meeting on digitalisation, in which Finance Minister Anton Siluanov will participate.

The declaration covers all areas under discussion such as food, energy, public health, and digitalisation. Our Western colleagues made every effort to politicise this document and to push wording through that condemns the Russian

Federation's actions on behalf of the G20, that is,

We made it clear that, if they really wanted to touch on the issue which is in no way part of the G20 agenda or competence, then we should be honest about it and put our differences on this matter on record.

Indeed, there's a war going on in Ukraine, a hybrid war that the West unleashed and had been planning for many years now from the time it supported the power grab in the wake of the coup by openly racist neo-Nazi forces.

Since then, NATO has been intensively developing Ukrainian territory, conducting military exercises and supplying weapons. You are aware of what happened next: the sabotage of the Minsk agreements and early phases of preparations for a military operation against Donbass. So, the draft declaration refers to the exchange of views on these issues.

The parties reaffirmed their positions, which have been repeatedly made known in the United Nations, the UN Security Council and the General Assembly, in particular, when adopting the latest UN General Assembly resolution, which was put to a vote and was not unanimously approved.

We made it clear that all sides had their own assessments, and these assessments were included in the resolution. The West added a phrase to the effect that many delegations condemned Russia. We put in a line that alternative points of view were included as well. We think this is enough.

The G20 is not supposed to drill deep into these matters. What we need to do instead is discuss specific approaches to bringing the Kiev regime back to normal, in order for it to stop promoting racist Russophobic policies.

When speaking to the audience I asked what our Western colleagues would do if Belgium were to outlaw the French language, just like Ukraine imposed a ban on Russian in all areas without exception, or what Great Britain would do if Ireland were to make the English language illegal. Nobody had anything to say to that.

If the West was so obsessed with its "idea" and tried to use this card to disrupt the

G20 summit and the adoption of its final declaration and then blame us for it, then it failed.

Question: Has the United States succeeded in turning the G20 into an exclusively anti-Russia platform by changing the global agenda, or did the countries that came to Indonesia to discuss the issues that really matter expressed their views and opinions behind closed doors?

Sergey Lavrov: The majority of issues on the G20 agenda were discussed at the level of experts and ministers over the past few days. The results of these discussions have been expressed in the substantive part of the declaration.

As for Ukraine, the United States and all its allies spoke quite aggressively during the discussions held today, accusing Russia of "unprovoked aggression against Ukraine."

The more often they speak about "unprovoked aggression," the more clearly everybody can see that it has been provoked by them, and that it is not an aggression, but an operation to protect the legitimate interests of our country given the military threats against Russia created on its borders. It is an operation to protect the Russian people of Donbass.

Agencies

China's cargo spacecraft Tianzhou-5 sets records

A Long March-7 Y6 rocket, carrying China's cargo spacecraft Tianzhou-5, blasted off on November 12th from the Wenchang Spacecraft Launch Site in the southern island province of Hain-

Later, the cargo craft conducted a fast automated rendezvous and docking with China's Tiangong space station combination. It was the first time that Chinese astronauts witnessed the arrival of a cargo craft in the country's space station.

It also marked the first delivery of supplies to the space station after the modules of the space station formed a basic configuration

This mission achieved fast automated rendezvous and docking within about two hours, setting a new world record.

The two-hour rendezvous and docking, reduced from 6.5 hours in previous operations, is of great practical significance for the longterm in-orbit operation of the Chinese space station.

The shortened delivery time makes it possible to send fresh products to space, and also enhances space rescue responding to emergencies. It indicates that China's rendezvous and docking are more functional with maturer



A Long March-7 Y6 rocket, carrying cargo spacecraft Tianzhou-5, blasts off from the Wenchang Spacecraft Launch Site in south China's Hainan province, Nov. 12, 2022. (Photo by Meng Zhongde/People's Daily Online)

Tianzhou-5, the fifth mission of the Tianzhou-class unmanned cargo spacecraft, is fully sealed. As a "supply center" for China's space station, the spacecraft can also change into semi-sealed and open modes to meet the demands of different missions.

It is currently the cargo spacecraft in service with the most powerful transport capability in the world, and also the most versatile craft of its kind in terms of in-orbit supporting capabilities. It is reported that Tianzhou-5 is loaded with six months of supplies

for the Shenzhou-15 crew of three astronauts, including food, medicines, propellant, experiment equipment, a science education satellite, hydrogen and oxygen-based fuel cells, and high energy particle detection facility.

It carries a total of 6.7 tons of supplies, including about 5.3 tons of life supplies and equipment, as well as 1.4 tons of propellant for the crew's life support in space and the construction of the space station.

The successful launch of the Tianzhou-5 from the Wenchang Spacecraft Launch Site, which is under the Xichang Satellite Launch Center. marked the 200th launch mission for the center. It makes the center the first one in China to have completed 200 launches.

It took the center 32 years to finish its first 100 missions, while the last 100 were completed in just six years.

The Xichang Satellite Launch Center, established in 1970, manages two launch sites in Xichang and Wenchang. No launch failure has happened at the Wenchang site since 2021, which completed missions of all three modules of China's space station and four major cargo spacecrafts.

The Wenchang site has gradually enhanced its launching capacity for new-generation heavylift launch vehicles over the recent years. It has achieved a huge leap in China's near-Earth orbit launch capacity from 10 tons to 25 tons and geosynchronous orbit launch capacity from 5.5 tons to

14 tons. People's Daily Thursday 17 November, 2022

Guardian



Former Simba SC fitness coach, Adel Zrane.

Fitness coach opens door for return to Simba SC

By Correspondent Nassir Nchimbi

FORMER Simba SC fitness coach Adel Zrane has expressed his desire to return to the club if its leadership is ready to bring him back.

Zrane made the statement while in Kuwait where he is currently working for Al-Wehdat Club coached by former Simba SC head coach Didier Gomes Da Rosa.

The passionate fitness coach revealed he loves and appreciates Simba SC because he felt at home during his spell at the outfit.

The coach was adamant if the Msimbazi Street club's leadership shows interest in garnering his services once again, he will not hesitate to return to the outfit.

He said that at the moment he is free to move to any outfit but if Simba SC gives him a chance he will join the players he loved and used to work with.

"Now I am free to listen to offers from any club but Simba SC is my priority. If they need me anytime, I am in form as the footballer has been out ready because my heart is at Simba SC," Zrane noted.

The gaffer revealed: "There are times in football all you need is an environment that challenges you and makes you grow, starting with the players around you as well as Simba

"They have been very good during my time at the club and when I left, that's what I want to be around them with energy from both ends."

Zrane was fired by Simba SC along with Gomez after the club failed to qualify for the group stage of the 2021/22 CAF Champions League, losing to Jwaneng Galaxy of Botswana in the Second Preliminary Round.

Another person who parted company with Simba SC following the results is goalkeeping coach Milton Nienov who is currently working for the club's age-old rival, Yanga.

Since the departure of Zrane, Simba SC has witnessed the outfit's playfeel happy to make his way back and ers suffering from frequent injuries, with many of them being sidelined for a long time.

> The footballers include skipper John Bocco, now experiencing a drop of action for a long time.

VP Mpango to grace **2022 SHIMMUTA Games** opening in Tanga

By Correspondent Cheji Bakari, Tanga

VICE President Philip Mpango is expected to grace the Tanzania Inter-Parastatal and Non-Parastal Sports Federation (SHIMMUTA) Games' opening scheduled to take place on November 21 this year at Mkwakwani Stadium in Tanga.

Roseline Masau, SHIMMUTA Games' Chairperson, stated in Tanga during a press conference, noting the opening ceremony is set to begin at 10:00 am. She said about 52 teams are expected to participate in the showpiece.

Roseline appealed to all teams that have arrived in Tanga to participate in the games to make sure they field their respective staffs in the event.

The official stressed that stern measures would be taken against teams that will field sportsmen and women not employed by the participating institutions.

Roseline noted: "We need to see these games involve staff working for inter-parastatals and non-parastatals to foster good relationships, as well as share experience and know each

She stated sports disciplines that will feature in the games include netball, soccer, short and long races,

tug-of-war, traditional games, cycling, card game, and scoring games, with winners set to get trophies and other sports-related awards.

Tanga Regional Commissioner Omari Mgumba pointed out that the decision by SHIMMUTA leadership to select Tanga to again host the games is a good sign, considering the region has a conducive environment for hosting various sports competitions.

The region hosted the 36th edition of the Inter-Ministerial Sports Federation (SHIMIWI) Games from September 1-15 whereby about 52 teams made up of 2,510 players participated in the showpiece.

Mgumba stated the SHIMMUTA Games and SHIMIWI Games have turned out to be alternative tourism and economic opportunities for Tanga residents.

Tanga residents utilized the twoweek SHIMIWI Games effectively by making money after selling various items and foodstuff to participants.

This is the second time for SHIM-MUTA Games to be held in Tanga after three years, the showdown was earlier held in the region in 2019 and later took place in Morogoro in 2021 whereby 40 teams participated in the showpiece.

Yanga should embrace professionalism in continental tournaments

By Correspondent Ismail Tana

ANZANIA'S NBC Premier League defending champion Young Africans SC, alias Yanga, has managed to restore the joy and happiness the club's followers were reveling in for a long time after qualifying for the group stage of the 2022/23 CAF Confedera-

The Jangwani Street outfit had garnered a 1-0 aggregate victory over Tunisia football big gun, Club Africain, in the continental showpiece's Additional Second Preliminary Round.

The first leg of the stage which took place in Dar es Salaam saw Yanga settle for a barren draw with Club Africain, the rematch that took place at the Tunisian side's home venue culminated in a 1-0 win for Yanga.

The Tanzanian club grabbed the chance to battle it out in the 2022/23 CAF Confederation Cup stage following its failure to make it to the 2022/23 CAF Champions League's group stage, having suffered a loss to Sudan's Al Hilal SC in the premier continental club competition's Second Preliminary

Happiness and pride have reigned for almost every Yanga fan after the club showed good displays against a competent opponent, Club Africain, in the away venue.

Garnering good results on the away ground in African football showdowns is a tough assignment for a squad due to many reasons.

Even though Yanga has successfully qualified for the group stage, there is a very big lesson that the outfit's leaders, members, and fans ought to learn to see to it the club performs well in the showdown.

Firstly, Yanga should hardly bank on securing victory in every home match. ers should avoid starting con-Indeed, failure by a squad to fully flicts with and blaming the exploit opportunities in matches tak- squad's footballers, leaders, ing place at the squad's home turf cre- or technical bench when it



Tanzania's Yanga forward, Fiston Mayele (L), negotiates his way past Tunisia's Club Africain defender during the 2022/23 CAF Confederation Cup Additional Second Preliminary Round's rematch that took place at the latter's backyard last week. Yanga won 1-0. PHOTO: COURTESY OF

ates the possibility for such an outfit to lose out on sailing through to the following round of the tournament.

It however does not mean that if the team fails to win at home it is eliminated from the competition.

The outfit's players, officials, technical bench, and supporters should not give up when the team fails to get good results at the home venue, a team can win anywhere.

Secondly, an outfit's follow-

fails to get good results.

This tendency came to view after Yanga was held to the barren draw by Club Africain at the Benjamin Mkapa Stadium, given the former's fanatics were divided with a good number of them expressing displeasure over the results.

A section of the club's followers insulted its players and leaders a lot, and some went as far as calling for the termination of the outfit's contracts with several technical bench members including head coach Nassredine Nabi.

This is not good when a side seeks good results because

the team needs support from followers in all circumstanc-

Soccer followers ought to opt out of demoralizing the footballers at the time their side fares dismally.

irdly, and the most important of all, is that giving up is hardly an option for a squad.

Many Yanga followers were disappointed and gave up on their team after failing to win at home.

Many felt that their team can hardly win away, a notion that had previously partly contributed to the outfit's less convincing showing in away duels.

Football has many surprises and it also has wonderful results, there have been many comebacks in the history of football, so giving up is a trait that a soccer outfit and the game's enthusiasts are not allowed to entertain.

Avoiding violence in soccer venues is an important aspect that fanatics should embrace.

At Benjamin Mkapa Stadium, video clips were leaked showing people reportedly from Yanga hurling water bottles at some Club Africain leaders.

The trait is not good and hardly paints a good picture for such a famous outfit like Yanga that can win matches without deploying violence.

These are some of the issues to be considered in the club's journey in this season's CAF Confederation Cup.

There are many issues Yanga's supporters should do, but offering the squad unwavering support is the most im-



Temboni Boys football squad's Sunzu Felix (R) and Cole Frank (C) in action at the squad's training session that took place at Temboni ground in Dar es Salaam recently. PHOTO: CORRESPONDENT IMANI NATHANIEL

Beyoncé ties Grammy record after leading nominations with 9

BEYONCE has propelled herself into the highest Grammy echelon: The star singer claimed a leading nine nominations Tuesday, making her tied – with her husband Jay-Z – as the most nominated music act in the history of the awards show.

Beyoncé's "Break My Soul" reeled in record and song of the year nominations, while "Renaissance" – which ventured into the world of dancehall music – netted an album of the year nod. With Jay-Z also earning five nods this year, each spouse now holds the record for the mostever Grammy nominations at 88 apiece.

Lamar came away with the second-most nominations, with eight. Adele and Brandi Carlile both received seven nods. Harry Styles, Mary J. Blige, Future, DJ Khaled, The-Dream and mastering engineer Randy Merrill each picked up

Nearly half of this year's leading nominees – announced by the likes of Olivia Rodrigo, John Legend, Machine Gun Kelly and Smokey Robinson are women and more than half are people of color, according to the recording academy. The ceremony will be held Feb. 5 in Los Angeles.

"This makes me feel very

of the fact that we have to maintain the work we have done," said Harvey Mason jr., the Recording Academy's CEO. He said there have been strides in the peer-driven voting system and increased membership, but he still believes more progress can be made.

"This year, I'm pleased with the result and work the voters did," he continued. "We have almost 13,000 voters now. It's really important work. I'm pleased to think they spent the time listening to the music and evaluating. I think you see by the type of nominations that they are not only going for just popular music or music that has proud, but it makes me conscious a lot of streams. It's just music of

high quality."

The academy added a special song for social change and five new categories including songwriter of the year, which Harvey says will further help diversify the 65th edition of the annual awards.

The non-classical songwriter category will recognize one individual who was the "most prolific" non-performing and non-producing songwriter for a body of new work during an eligibility year. It will take a different approach than song of the year, which awards the songwriters who wrote the lyrics or melodies to one song.

Having the World Cup in Qatar creates unique tight schedule

GENEVA

THERE has never been a World Cup match schedule like this one.

The first World Cup ever played in November and December – to avoid Qatar's desert heat – is just the starting point for other unique features.

For players and fans in Qatar, and viewers worldwide, the games come around early and often on a more intense schedule than any previous group stage. Four separate kickoff time slots are needed to make this tournament work, though they were used on the first Saturday of previous tournaments.

In Qatar, there will be back-to-back-toback games for seven straight days to squeeze this World Cup into only 29 days.

That's three total days fewer than were used to play the 2018 tournament in Russia and the 2014 edition in Brazil.

A 32-day tournament using five full weekends wasn't available this time because of the deal FIFA had to strike with European leagues and clubs in 2015 to drop the World Cup into the middle of their domestic season.

The European Leagues group had warned of "very severe damage" being done to its members' sporting and financial interests by shutting them down for at least six weeks.

While storied clubs and stars like Erling Haaland take an extended break or head to training camps, World Cup players have an intense time ahead.

Teams in Groups G and H, like Brazil and Portugal, have the fewest possible rest days. To win the title, they will have to play seven games in only 25 days. The World Cup doesn't even pause between the group stage and the round of 16.

"This will be a very tiring tournament, and it's true we start later," Portugal coach Fernando Santos said after the draw on April 1.

"The only advantage I see is starting on the 24th," he said, noting that teams which play on Nov. 21 -England, Netherlands, United States – have fewer

Santos, who wants those extra pre-tournament days for practice, pointed to the dilemma facing most of the 32 coaches at a World Cup where typically 75% of selected players are employed by Eu-

European domestic leagues were mostly playing games right up to Sunday on the last day before players had been mandated by FIFA to be with

That leaves only one week of official preparation time instead of at least two weeks before a normal World Cup.

'Glazer to decide on Ronaldo's Man United future'

MANCHESTER United co-owner Joel Glazer will make the final decision about Cristiano Ronaldo's future at the club after the forward's incendiary TV interview, a person with knowledge of the situation told The Associated Press.

Ronaldo's position at United is considered untenable after saying he felt "betrayed" by the club in an interview set to be broadcast in Britain this week, where he also said he does not respect manager Erik ten Hag.

The interview has been widely viewed as an attempt by Ronaldo to force a move away from United after the World Cup. But Glazer will have the final say on any decision to sell the forward and it will be up to Ronaldo's agent Jorge Mendes to present potential clubs willing to buy him, the person with knowledge of the situation said. The person spoke to the AP on condition of anonymity because they were not authorized to discuss the issue publicly.

The person also said United's hierarchy has backed Ten Hag's handling of the player and were fully supportive of his decision to cut Ronaldo from the squad and order him to train away from the first team after the Portugal international refused to come on as a substitute against Tottenham last month.

For Sunday's match against Fulham in the Premier League, Ronaldo was left out of United's squad for a second game in a row after the club said he had an unspecified illness. But he trained with Portugal's national team on Monday as it began preparations for the World Cup in Qatar.

There was widespread speculation about Ronaldo leaving United even before the season started, but a potential exit is being complicated by the limited number of clubs that can afford to meet his reported salary of around 500,000 pounds (\$590,000) per week.

Ronaldo has six months remaining on his contract, and United's lawyers are currently reviewing footage of the 37-year-old's explosive interview to determine the club's legal position, the person with knowledge of the situation said.

In the excerpts of the interview that were released Sunday evening, Ronaldo is heavily critical Ten Hag, the owning Glazer family and the club in general.

World Cup 2022: Everything you need to know

By STEVE DOUGLAS

A S T for chance Lionel Messi tiano Ronaldo. Kylian Mbappé back on the biggest stage of all. Brazil bidding for a recordextending sixth title.

One of the most eagerly anticipated World Cups in memory - as much for off-the-field reasons as those on it begins Sunday in Qatar.

Thirty-two teams, 64 matches, 29 days. The first World Cup in the Middle East.

League play around the world has paused and now soccer's focus is on Qatar, whose national team opens the tournament with a match against Ecuador.

Here are a few things to watch when group games get going in the smallest country ever to host a World Cup, where some fans will be staying in floating hotels when they head over to take in the action:

TOP TEAMS

Brazil (No. 1 in FIFA ranking). Neymar, Vinícius Júnior and the rest of the flair-filled Selecao are peaking at the right time. Is a first World Cup title since 2002 on the horizon?

Belgium (No. 2). The "Golden Generation" is gradually breaking up



but there's still Kevin De Bruvne leading the Belgian charge. There is a doubt about the fitness of Romelu Lukaku, however.

Argentina (No. 3). No World Cup title since the days of the great Diego Maradona. This will be the first World Cup since his death in November 2020 and Argentina has improved under coach Lionel Scaloni, with Messi still at its core and leading the team on a 35-match unbeaten run.

France (No. 4). The defending champions. Still the country with the most depth to its squad, despite an injury list that includes Paul Pogba and N'Golo Kante. Now with Mbappé AND Karim Benzema leading the attack. No team has retained its World Cup title since Brazil in 1962.

England (No. 5). The team has hit a bad patch of form – winless in six games – but has a strong track record in recent major tournaments. England was a semifinalist at the World Cup in 2018 and a finalist at the European Championship in 2021.

Read up on all 32 teams who will be playing in the World Cup.

Lionel Messi, Argentina. The seven-time world player of the year might have been saving his 35-year-old legs for one last push at a World Cup winner's medal that, to many, would solidify him as soccer's greatest player. He is in stellar form for Paris Saint-Germain at the moment.

Cristiano Ronaldo. Portugal. He has won the European Championship but the leading scorer in men's international soccer hasn't played in a World Cup final, let alone won one. He's 37 years old now and no longer first choice at Manchester United – so make the most of him while you can.

Kylian Mbappé, France. The star of the last World Cup at the age of 19 and he is only getting better. The speedy striker could match Brazil great Pelé in being a champion at his first two World Cups.

Kevin De Bruyne, Belgium. Widely regarded as the world's best midfielder, his driving runs and crossing are among the best sights in soccer. Belgium will be thankful he is arriving in Qatar healthy.

Neymar, Brazil. Often overshadowed by Mbappé and Messi at Paris Saint-Germain, still the main man for Brazil. Watch out for tricks and

flicks, and some histrionics, too.

HOW IT WORKS Get ready for a feast of soccer. There are eight groups of four teams. with the top two advancing to the 16-team knockout stage.

There will be four games back-to-back per day - yes, four! - for most of the first two sets of group games, then simultaneous kickoffs for the last two games in each group.

There'll be no break for the knockout stage, which begins the day after the group stage ends. The first day without soccer comes on Dec. 7 - the 17th day of compe-

MUST-SEE GAMES

Qatar vs. Ecuador, Sunday. The first match of the tournament and always a date to save on the calendar.

Argentina vs. Mexico, Nov. 26. The first of the big continental rivalries in the group stage, with Messi potentially sealing his and Argentina's spot in the last 16.

Spain vs. Germany, Nov. 27. Surely there can't have been many group-stage matches than this at a World Cup? Two recent champions, two giants of European and world soccer.

Iran vs. United States, Nov. 29. It has been la-

actually contribute just

as much if they keep go-

beled as "The Mother of All Games Part II." Just like at the World Cup in 1998, the two countries will meet in the group stage in a politically charged matchup. Diplomatic relations have yet to be restored between the nations since being

severed in 1980. Ghana vs. Uruguay, Dec. 2. Anyone remember the night of July 2, 2010? In the last minute of extra time in a World Cup quarterfinal match between Uruguay and Ghana, Luis Suarez deliberately stopped the ball with his hand on the goalline, got sent off, only for Ghana to miss the penalty and lose in a shootout as Suarez celebrated on the sideline. Revenge would be sweet for Ghana.

INIURIES

Injuries have hit some of the world's best players ahead of the tourna-

Among those definitely missing are France midfielders Paul Pogba and N'Golo Kante, Germany forward Timo Werner and England defender Reece James.

The following are carrying injuries: Lu-South kaku, Korea forward Son Heungmin, Senegal forward Sadio Mane and Argentina forward Paulo Dybala.

World Cup prize money disparity is an obstacle to Equal Pay

By ANNE M. PETERSON

WORLD Cup prize money continues to be a sticking point for equality in soccer, despite the historic equal pay agreement between U.S. Soccer and its men's and women's teams.

Earlier this year, the U.S. national teams decided to split prize money, which means that the haul from playing in the sport's most prestigious tournaments will be distributed equally between players for both teams - after the federation takes a cut off the top.

It was a landmark agreement, hailed as an important step for equality even beyond sports. But other nations haven't followed suit.

At the heart of the matter is the huge disparity in prize money between the men's and women's tournaments and how it is eventually passed on by federations to their players.

FIFA has earmarked \$440 million in prize money for this year's men's World Cup. The deals. winner in Qatar will take home \$42 million.

The U.S. women won \$4 million from a \$30 million pot at the 2019 Women's World Cup. FIFA President Gianni Infantino has proposed doubling the prize money for the 2023 event, but the field has federation also agreed to expanded from 24 to 32 teams.

That could change. FIFA secretary-general Fatma Samoura recently suggested that the final prize money total for the women could be greater.

"Today, the men's that is funding all the FIFA competitions, George



final soccer match between US and The Netherlands at the Stade de Lyon in Decines, outside Lyon, France, in July 7, 2019. (AP Photo)

World Cup. But we have seen new trends in terms of revenues," she said at an event in Sydney. Some countries

including Australia. Ireland, Brazil, Norway and others – have made significant strides toward equal match and appearance fees, but an equal division of pooled World Cup prize money hasn't been part of those

Brazil announced equal pay for its men's and women's teams in 2020 but the agreement pays the women a "proportionately equal" amount – or the same percentage – of World Cup prize money.

In July, give its female players a percentage of bonuses equal to the men's side, as well as earnings from sponsorships, rights and improved working conditions. It did not reveal specifics.

Lisa Delpy Neirotti, World Cup is the one associate professor of Sport Management at Washington

including the Women's University, said there is a the 2018 World Cup in three-pronged approach for equal pay: Public sentiment has to be for it, the women have to be unified in their demands, and the players needs allies, as in the case of the U.S. men's team.

That might be a tough ask in countries like France and Germany, both successful World Cup nations, because the men's team would give up a lucrative payday. France, which won \$38 million for winning

Russia, distributed \$11 million between the 23 players on the squad. In contrast, the U.S.

women have been more successful than the men, winning the last two World Cups. The U.S. men failed to qualify for the 2018 tournament in Russia.

"If the (U.S.) women continue to do better than the men, it's not teams' World Cup rosreally hurting the men. Even though the men get more, the women can

ing," Neirotti said. "But it's not always the same economics in other countries – those other countries where the men go further in the tournament and thus generate a larger prize pool. So obviously the economics of coupling that with women would probably be more significantly hurting the men than the women." Players like Alex Mor-

gan, Megan Rapinoe and Becky Sauerbrunn tirelessly campaigned for pay equity, spurring chants of "Equal Pay" at the World Cup final three years ago in France and gaining public support. Then the women worked with the men's union to forge an agreement, securing both sides a larger share of the overall prize money after the federation's stake.

U.S. Soccer will take 10% of the money awarded to each team, then split the rest among the players on the two

For the 2026 and 2027 tournaments, the USSF

will take 20% and split the rest in a similar man-

Australia, which cohosts the 2023 Women's World Cup, has instead called on FIFA to equalize the prize pools. The Socceroos, as they're known, will get a cut of the prize money if the team advances to the knockout round. But the federation also has plans to put the windfall into a second-tier women's league and a national women's competition.

Canada's men, currently in contentious contract talks with the federation, have asked for 40% of World Cup prize money, a friends and family travel package and an "equitable structure with our women's national team that shares the same player match fees, percentage of prize money earned at our respective FIFA World Cups and the development of a women's domestic league."

Canada's women have said they do not consider an equal percentage of prize money as equal pay.

AP

GWIII by David Chikoko



Thursday 17 November, 2022

Guardian www.ippmedia.com

SPORT

World Cup 2022: Everything you need to know

PAGE 19

By Correspondent Michael Mweb

Africans

Mkapa Stadium in Dar es

Salaam today eager to clinch the victory that will see the

former head back to the top

of the 2022/23 NBC Premier

League table, with kick-off set

The hosts, alias Yanga,

come into the game beaming

with confidence after a run

of three consecutive victories

including two tricky away as-

signments against Kagera

Sugar and Geita Gold FC to

extend their unbeaten league

Yanga's assistant coach Ce-

dric Kaze on Wednesday took

questions from the media pre-

run to 46 matches.

for 7 pm.

on Singida Big Stars at Benjamin

Young

take





Yanga aim at Premier League top spot

as they host Singida Big Stars

Yanga's fullback Kibwana Shomari (L) gets the better of Kagera Sugar defender Dickson Mhilu when the outfits took on each other in a 2022/23 NBC Premier League clash that took place in Mwanza last week. PHOTO: COURTESY OF YANGA

place in Mwanza last week. PHOTO: COOK

viewing the game against Singida Big

Kaze revealed: "It is a match that comes at a special time, we are returning to the pitch after a demanding trip to Kagera Sugar. In our preparations for this game which we know is an important one, we decided to focus on the physical and mental recovery of our players."

"Today, we will do the final training

session on how we will play. We are aware we are going to play against a team with experienced players who have played in the Premier League for many years, their coach has been at Yanga and knows the League and how these matches are played."

"We are returning to our home ground and we believe that with focus and commitment we will have a good performance to give us three points. We have work to do because we are going to play against a good team that has excelled this season."

Kaze also revealed they will miss the service of Burundian midfielder Gael Bigirimana and Malian goalkeeper Djigui Diarra who are out on international duties with their respective national teams.

The outfit's midfielder Stephane Aziz Ki from Burkina Fasso will also miss the game as he serves his three-match ban.

On the other side, coach Hans van der Pluijm, former Yanga coach returns to haunt his former bosses and insists they are going for an all-out attack to get a positive result against the defending champions.

The Dutch tactician disclosed: "We have only one approach and that is to play good football and try to win our game and get positive results. That is our approach. We have been unlucky in away games but whether you play at home or away, the approach is the same."

"I am not a coach who puts ten players behind the ball, we will play an attacking game. We attack where it is possible and defend where it is necessary. We respect the club, and we respect the team but we don't fear them, that is the important thing."

"If you want results you have to go all out. It is an extra challenge if you play the top teams. Besides, we have a team that wants to challenge them. We are going for victory, that's our aim."

Elsewhere, Kagera Sugar is away to Mbeya City FC at Sokoine Stadium while bottom-placed Ihefu SC hosts fellow strugglers Polisi Tanzania at Highland Estate Stadium.

Makata comes out of six-month ban with CAF A license



Mbwana Makata

By Correspondent Nassir Nchimb

FORMER Mbeya Kwanza FC and Dodoma Jiji FC head coach Mbwana Makata has finished his sixmonth ban from participating in football activities in and outside the country gracefully, as the tactician has obtained coaching education during his ban.

Makata and Mbeya Kwanza FC's manager, David Naftar, faced a two-year ban imposed by Tanzania Football Federation (TFF) before apologizing and having the punishment reduced to six months.

The two got into trouble after the Tanzania Premier League Board (TPLB)'s Operation and Management Committee was convinced that they were involved in persuading their club's players to leave the pitch during their league tie against Namungo FC due to the delay of the ambulance.

Makata noted although he regrets the punishment, he is thankful that he finished it safely while using the time to develop by obtaining an A license recognized by the Confederation of African Football (CAF).

He pointed out he has not yet received any offer from soccer outfits but he is ready to continue his work.

Makata further noted he will be careful to work with a team with good goals and interests.

The tactician noted: "People have been looking for me a lot and encouraging me. I thank them very much, on November 16, I will officially finish my punishment, let this be a lesson even for others."

"I am proud that I did not lock myself in, but I was developing myself academically and I have completed the CAF A license," he said.

The coach that had in the past trained Tanzania Prisons, Polisi Tanzania, Alliance FC, Dodoma Jiji FC, and Mbeya Kwanza FC added that currently, the Mainland Tanzanian Premier League is the best in the East and Central African region.

He expressed his regards to TPLB and TFF for championing soccer development in the country.

Dar swimmers begin medal hunt in African Zone Three Championships

By Guardian Correspondent

A total of 63 swimmers making Tanzania's national squad today start their campaign for laying their hands on the Africa Zone Three Championships title at the Dar es Salaam Gymkhana Club swimming pool.

Tanzania will field two teams namely Tanzanites and Diamond in the event featuring the other 10 countries according to Tanzania Swimming Association (TSA)'s Organizing Committee led by Chairperson Hadija Shebe.

Hadija said other 10 countries would be presented by a total of 200 swimmers. The countries are Uganda which will field 45 swimmers, Burundi (10), Rwanda (14), Eritrea (five), Ethiopia (seven), Zambia (23), South Africa (18), Sudan (14) and Djibouti will field 16 swimmers.

The TSA official said other 48 swimmers will also feature in the championships.

Tanzania's Tanzanites swimmers who will feature in the women's category of the event are Bridget Heep, Maryam Ipilinga, Crissa Dilip, Lorita Borega, Amylia Chali, Filbertha Demello, Aminaz Kachra, Aliyana Kachra, Lina Goyayi, Sophia Latiff, Ria Save, Natalia Ladha, Sarah Tibazarwa, Muskan Gokan, and Sarah Shariff.

Men's team comprises



Swimmers that form Tanzania's national team are pictured after getting the national flag at a ceremony held in Dar es Salaam yesterday ahead of the Africa Zone Three Championships. PHOTO: CORRESPONDENT

swimmers namely Julius Missokia, Max Missokia, Kabeer Lakhani, George Nangale, Austin Okore, Aryan BhattBhatt, Nabeel Gahhu, Mark Tibazarwa, Peter Itatiro, Delbert Ipilinga, Ethan Alimanya, Romeo Mwaipasi, Hilal Hilal, Collins Saliboko, Mohameduwais Abdullatif, Michael Joseph, and Aaron Akwenda.

The Diamond squad comprises female swimmers namely Zainab Moosajee, Aamina Takim, Myra Makwaia, Abigail Mutungwa, Mahek Desai, Amaris Nanya-

swimmers namely Julius ro, Catherine Maokola, Aaliya Missokia, Max Missokia, Kabeer Lakhani, George Nangale, Austin Okore, Aryan and Kalya Temba.

Male swimmers making the Diamond squad are Kaysan Kachra, Hape Coleman, Alberto Itatiro, Luke Okore, Zac Okumu, Isaac Mukani, Enrico Barretto, Sahal Harunani, Christian Fernandes, Salman Yasser, Delhem Rashid, William Chengula, Elia Kimimba, Santo Bash, George Coleman, Nathan Kagoro, Sayi Goyayi, Elia Hangi, and Revocatus Joseph.

"So far, all preparations

have been completed and we are calling on all the game's stakeholders to attend and support Tanzania's swim-

mers," the TSA leader noted.
She explained that the Tanzanian swimmers have promised to do well in the competition sponsored by Kilombero Sugar Company through its Bwana Sukari product.

Other sponsors for the championships are Spark Rehabilitation Centre, Dar es Salaam Yacht Club, Dar es Salaam Gymkhana Club, International School of Tanganyika, Pepsi, Snow Cream,

Burger 53, and F&L Fresh Juice.

Hadija also thanked the government for its big financial support for hosting the competition by dishing out 18m/- into it.

This is the second time for the country to host the prestigious swimming championships involving teams from various African countries.

Tanzania hosted the competition for the first time in 2017 and managed to win it before excelling in the 2016 edition of the championships held in Kigali, Rwanda.

Flexibles by David Chikoko

