

# Invest in education -Ng'wandu

By A Correspondent

**T**he Minister for Science, Technology and Higher Education, Dr Pius Gw'andu, has challenged Rukwa residents to invest in education. "Without education we cannot develop," Dr Gw'andu said, adding that it was wrong to think that someone else would help educate the people of Rukwa.

"Only those with education will govern others and lead the nation while those without it will remain followers. Once you are left behind, that is forever," he cautioned. Gw'andu was speaking in Sumbawanga at a workshop organised to promote the Tanzania Education Authority (TEA) and enlighten education stakeholders on the authority's role in the region. Also present at the event was TEA delegation led by the director general Mercy Sila.

The minister urged senior government officials, politicians, civil servants, religious leaders, farmers and parents to join their efforts to ensure that more schools are built. He also urged them to promote education awareness for their children, starting from their family level.

TEA has already conducted similar promotional tours in other mainland regions, Rukwa was the last. He said lack of education was the major obstacle in the job market. "As we progress

**'As we progress toward Federation, we will suffer if we don't educate our people.'**

toward the East African Federation, Tanzania will suffer if no efforts are made to educate our people." Despite having a bigger Geographical size that the two other EAC countries, it has fewer university graduates compared to Kenya and Uganda. "This is a clear threat to the federation's job market," he noted.

TEA is striving to increase the number of students in universities and lower schools to meet challenges ahead. The director Mercy Sila noted that already they have supported a number of institutions to increase learning facilities such as lecturer theatres, classrooms, and hostels.

She said within two years of its operation, TEA has allocated the total of Sh16 billion to 96 learning institutions. She mentioned TEA's priority areas as Information and Communication Technology, laboratories, workshops, libraries and computers and books. Other priority areas include encouraging and supporting female students to take science subjects in order to promote gender equity

through its Equity Enrollment Fund and support underprivileged students.

The authority also focuses on curriculum development, research and teacher training; refurbishment and construction of buildings. The institutions are given the money as loans or grants. Sila said the introduction of the authority was to create partnership with local government authorities who work closely with people to promote education. She urged each district to form District Education Fund that would work closely with TEA.

The Rukwa acting regional commissioner Evans Balama said the region has only 46 secondary schools far behind other regions in the Southern highlands that include Mbeya and Iringa with 129 and 106 secondary schools respectively.

Schools in Rukwa region are facing several problems that include new teachers refusing to accept their posts. Student dodging from classes is also a big problem, though the region is making efforts to educate parents of the education importance. Pregnancies and diseases are other serious causes for students to abandon schools

The region has a strategy of building five secondary schools each year to meet the goal of having such schools in each Ward. Already seven schools have been opened in 2004/05.



Science, Technology and Higher Education minister Dr Pius Ngw'andu (left) makes a point on the need for Tanzanians to support the Tanzania Education Authority in Sumbawanga last week. Others are TEA Director General Mercy Sila (centre) and Sumbawanga DC Evans Balama.

# Role of the financial sector in Tanzania's economy

By Muharram Macatta

IN A bid to increase wealth and economic growth for the of Tanzania, the financial markets could also play a vital role on development, and particularly in poverty reduction.

A well-regulated banking system, credit cooperatives (SACCOS) and the stock markets can also contribute much to socio-economic growth. In that regard, they must be encouraged to take on more local participation through both training and sensitising the people.

The existing financial institutions in the country have such an obligation and are essential to boost the level of domestic savings and to channel funds into productive sector investments.

Access to the financial sector is a critical element of development and makes a substantial contribution to poverty reduction. Even small amounts of money can trigger great changes.

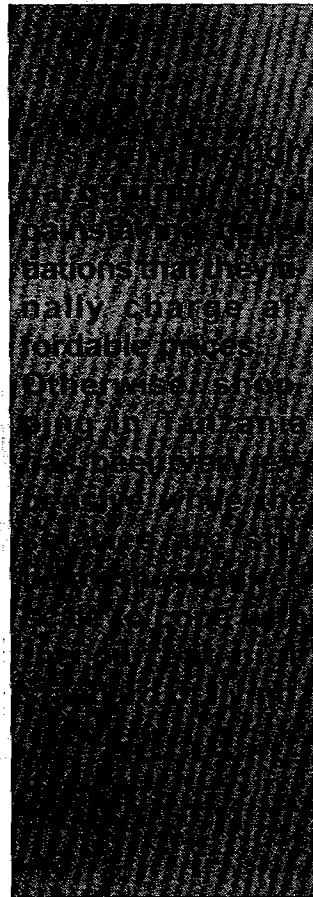
Supporting micro-finance and curbing unreasonable and contradictory high interest rates as currently charged by most ir-

rational and hostile local banks is therefore, an important component of our development cooperation.

For example, saving and investing money in SACCOS (Savings & Credit Societies) or at most of those existing banks in the country, is the opposite of getting into personal debt. SACCOS also offer services to those without access to conventional banking sector. However, be mindful that small loans but also they contain big impacts.

It is because, the more money we save, and the more flexibility we have. The more we will have in control and the more we can plan or obtain increased income through high interest rates and facilitate credit worthiness to further fight poverty reduction, if our mean and stringent or acrimonious local banks would concur at all and be cooperative.

The snag has always emerged through our local banks being misers and reluctant to grant loans to the indigenous Tanzanians unless collateral (the majority of them have none) is obtained and simultaneously the interest rates are still abominable.



Most of our local enterprises earn decent profits but they could also cut down their individual high overhead costs so as to contribute to further price falls for the consumers' benefits. It is always the case with most of them demanding more money for those known cheap items they often sell at exorbitant and prohibitive prices.

Simultaneously, the purchasing power is completely non-existent among most indigenous people and as such most stores are well stocked with imported merchandise that are hardly affordable by poor Tanzanians.

When we look at any economic cycle of our nation, we have to watch for improvements in employment and wage levels or individual households' income, which signals a decrease in poverty rates.

This is because a strong job market will also translate to more people affording most of their basic needs including better health and quality education. Always with rising wages almost 20 to 25 per cent or so of a total family income, what will go on in the labour market will directly relate

to what will concern with income and poverty and better health as well as education. As experienced elsewhere.

Unemployment is still high, and per capita income is the lowest in the region. But, with a little effort from our leaders and the people working as a team, the country could make tremendous economic change for the better in the years ahead.

Window shopping merely augment temptation to most of us, whose pockets are barely empty, for those well-stocked shops all over the city, displaying imported commodities labeled with high price tags usually makes the city look very rich but with poor people who cannot afford to purchase them.

It is only through bargaining and painstaking negotiations that they finally charge affordable prices.

Otherwise, shopping in Tanzania has been very expensive while the salaries are still below the required scale to cope with the current high standard of living.

What we actually want, and everyone else too is faster economic growth in the country

which, would then reduce joblessness and bolster global trade or even regional trade.

While we should also retain the high value of the local currency and increased production of food through the application of modern agricultural methods based on irrigation and mechanization.

The working class in Tanzania has always found that in work there is life, health and joy, because it never fails to give those who take advantage of it a full measure of the cup of life choicest satisfactions and blessings.

For those who have worked well and who know work well. They have tasted its rich rewards in abundance, both in terms of personal satisfaction as well as in monumental financial measure.

That is why creation of employment in the country is the most important aspect that could be tackled everyday. It is vital, therefore to look upon education as a means to the ultimate goal of complete eradication of poverty among the indigenous that must participate in the national economy.

# Civil society wants an inclusive law on HIV/Aids

NATIONAL and foreign civil society organizations are demanding the establishment of a law on HIV/AIDS that takes women into account and also want the centralization of the resources meant for the fight against this pandemic.

Representatives of these organizations, that include Monaso, Link, the Mozambique Red Cross, AWEP, Doctors Without Borders (MSF), the Human Rights League, ONUSIDA, among others, were speaking on Tuesday during a meeting with the Parliamentary Nucleus on HIV/

AIDS, that was created by this organ's Standing Commission.

The meeting was to bring the civil society closer to the parliament in order for the society to be able to assess the parliament's work in matters related to this pandemic.

Addressing the audience, Isau Menezes, the spokesperson of the Parliamentary Nucleus, said that this organism is asking the civil society to contribute with ideas on how the Assembly of the Republic can better perform its different tasks.

On matters related to HIV/AIDS,

the representatives of the civil society criticised the existing law saying that it only benefits the employed group of people, who represent less than 10 per cent of the Mozambican population.

To illustrate their point they mentioned the strong lines of the law, which are against discrimination at the work place and defends that no worker should be forced to undergo HIV tests for effects of employment. They note that this leaves out about 90 per cent of the Mozambican people, who do not have a formal

employment.

Fernanda Teixeira, the secretary general of the Mozambique Red Cross, drew the parliament's attention to the fact that the law should protect women, and include aspects such as inheritance and their right as guardian of their children when they become widows.

She also defended that it is imperative to take into account the HIV/AIDS issue in the Absolute Poverty Reduction Action Plan (PARPA II), in the government's Social and Economic Plan, and in the State Budget.

For his part, Garpar Stefane, of Monaso, said that his organization has been promoting a national campaign to improve the observance of the human rights of HIV infected people by pressing for a law that includes all social strata, and a closer cooperation between the parliament and the communities.

Speaking of the Anti-retroviral treatment, a representative of the Health Ministry said that his institution has started installing Day Hospitals in various health units across the country, to cater for AIDS patients,

particularly along the development corridors, where there has been a great movement of people from different countries.

"Our attention is turned on the corridors in the northern and central regions, specifically in Tete, Nacala, and Beira, and on the most populated provinces, namely Zambezia, in the central region, and Nampula, in the north", said the source.

The source added that "There were only 17 Day Hospitals in 2004, but we will have 24 by the end of this year and, according to the National

Strategic Plan for the Fight Against HIV/AIDS, there will be 129 by 2009".

The health authorities estimate that about 20,000 people will be benefitting of treatment with anti-retroviral drugs by the end of the year, funds for which are available, for the period 2005-06, but more funds must be raised for the years to come.

The health authorities lament that most programmes against this pandemic are for a short period, three or six months, after which they stop, which is seen as causing a setback in the programme at large. (Agencies)

# How NGOs strive to serve the poor

IN the last 50 years, the world's urban population has increased fourfold. While urban populations grew rapidly, expansion of water supply and sanitation services has not. A Correspondent with THE GREAT LAKES MEDIA writes what stakeholders in Ethiopia, Ghana, Tanzania and Uganda discussed in a recent workshop via the Global Development Learning Centres in attempts to solve the problems.

MANY non-governmental organisations (NGOs) are trying to fill the gap in service delivery in poor urban and peri-urban communities.

In many cases, such initiatives have revolved around the creation of institutions in low-income communities to manage water supply and sanitation.

Building Partnerships for Development (BDP) and other stakeholders have been holding a number of workshops to share experiences on how to build such institutions.

The first tasks of the workshops it had organising were to present the experiences of each NGO. Several main models for service delivery and management in poor urban areas emerged.

BPD is a worldwide network of partners involving government, donors, businesses and civil society.

Despite variations, many of the models with which the participants had experience fell into two or three general categories. Once the main generic models had been established, the participants examined in great detail what the primary challenges (or fatal flaws) were for each.

In the last 50 years, the world's urban population has increased fourfold, and now closes to 50 per cent of the world's population lives in urban centres. But while urban populations grew rapidly, expansion of water supply and

sanitation services did not.

According to Leda Stott of the Global Development Learning Network (GDLN) spending on water supply and sanitation has not kept pace with growth, and there are dramatic differences in infrastructure expenditure between cities in low and high income countries. GDLN is an

handpumps; and to be forced to pay high prices for informally-vended water," says Stott.

Local authorities are unlikely or unable to help poor urban dwellers – they may be constrained by lack of resources, technical limitations, or the fact that many urban settlements in which the poor

**The poor bear a disproportionate share of the impact of these under-resourced services. Poor people are less likely to be connected to a network, and when they are, they often share their connections with many others**

institution of World Bank Institute.

As a result, it is estimated that between 30 and 60 per cent of the urban populations in most nations are not being adequately served.

The poor bear a disproportionate share of the impact of these under-resourced services. Poor people are less likely to be connected to a network, and when they are, they often share their connections with many others.

Paris, the French capital, served as a resource centre for the workshop connected live via videoconferences to the respective areas in Africa.

"The poor are more likely to use inadequate or contaminated sources such as unprotected wells or surface water; to rely on time-consuming methods of water collection, such as standposts or

lessons from work in rural areas (indeed, for many NGOs, working in urban areas was an extension of well-established rural water supply and sanitation programmes).

Experience from the workshops discussion is showing, however, that the urban poor face challenges that are different from, and often more complex than, those of their rural neighbours. Insecure land tenure, relationships with a variety of urban authorities, organised crime, the opportunity cost of people's time in a wage economy, piped-network technology and the realities of a mobile and migrant population all contribute to stress on local management structures in urban areas.

Nevertheless, new and interesting methods and institutional structures have emerged, sometimes leading to unusual partnerships, the establishment of new institutions such as local water boards or community-based organisations with legal standing, and the development of new "paperwork" (including contracts, charters, licenses and regulations) to give the arrangements formal status.

BPD has initiated a practitioner-focused process to examine the issues surrounding local management among the urban poor. The overarching objective of the initiative is, among other things, to foster understanding between governments, utilities (both publicly and privately managed) and NGOs regarding the role and activities of NGOs at community level in urban environments in establishing water supply and sanitation service provision.

reside are informal or even illegal.

The appalling conditions in urban slums has prompted many NGOs, both local and international, to attempt to fill the gap left by conventional water and sanitation service providers. In the last decade, a large number of urban water and sanitation projects have been launched, many of which applied innovative approaches to both the technical and institutional challenges of serving the urban poor.

In most cases, these projects have required the establishment of some sort of specialised, locally-based management arrangement for water supply and sanitation in the low-income communities served.

A consistent problem has been finding management models that work in urban areas. Many NGOs have drawn

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# Japan to help private sector in Africa

By Damas Kanyaiwoya

JAPAN is planning to establish assistance initiative for Africa to promote small and medium-scale enterprises.

It will also improve investment climate in the continent.

The Japanese parliamentary

secretary responsible for foreign affairs, Katsuyuki Kawai, said in Dar es Salaam recently that the move is part of his government's efforts to help Africa get on its feet and achieve full economic recovery.

To be called "Enhanced Private Sector Assistance for Af-

rica" initiative, the project would prove to be landmark of Japan's aid to Africa.

The initiative comes at the time when the Japanese government intends to increase the volume of its Official Development Assistance (ODA) to Africa by US\$10 billion in aggregate over

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**Japan will increase its ODA to Africa by \$10bn in aggregate over the next 5 years**

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the next five years.

He said Japan would increase its contribution to the Global Fund to Fight Aids, Tu-

berculosis and Malaria by providing \$500 million in the coming years. Japan will also distribute 10 million long-lasting insect-

icide-treated bed nets by 2007.

Together with other G8 countries, Japan will cancel the debt of

Heavily Indebted Poor Countries, including Tanzania, by 100 per cent.

To underscore Japan's re-

newed commitment to lend a hand in the African course, Premier Junichiro Koizumi has pronounced this year as the "Year of Africa" in Japan.

"Japan used to be assisted by other countries during the Meiji Restoration in late 19th century and after the World War II. Nev-

ertheless, we have successfully grown into the second largest donor country in the world. I sincerely hope that Tanzania will one day grow into a donor nation itself.

However Japan will maintain its assistance to Tanzania till that day comes," said Kawai.

# 1,200 get life skills training

By Correspondent Nasser Kigwangallah

ABOUT 1,200 women entrepreneurs from Ilala, Kinondoni and Temeke districts in Dar es Salaam Region have received life skills training on how to run small businesses aimed at poverty reduction.

Flora Minja, the International Labour Organisation National Programme Manager, Promoting Gender Equality and Decent Work throughout all Stages of Life, made the remarks in Dar es Salaam during the week at a ceremony to inaugurate MUWASIDA SACCOS for women.

She said ILO has put aside 200,000 US dollars to enable women borrow and start their own businesses.

"The money would enable women entrepreneurs to start small businesses and therefore reduce poverty in the society as a way of combating use of children in hazardous jobs," she said.

She mentioned the targeted businesses as including food vendors (*mama lishe*) and stone crushers.

Minja said the programme which started in May 2004, aims at empowering women so that they can be self-sufficient and educate their children without depending on men.

More than 800 poor women workers in selected locations in the informal sector and former commercial sex workers who had been rehabilitated had been assisted to form coherent economic groups, she revealed.



**CONFEDERATION OF TANZANIA INDUSTRIES  
(CTI)**

**Invitation to the SMEs Stakeholders meeting on 25<sup>th</sup> August 2005 at  
Mount Meru Hotel**

Small and Medium Enterprises (SMEs) are playing a very important role in the development of all economies including those of the developed countries like Japan and Canada. SMEs have high potential in creating employment opportunities and generation of income in Tanzania. However, the potential of the sector is not yet fully exploited, thus its socio-economic aspects are very limited due to a number of constraints facing the development of the sector. Among them is **taxation issue.**

In contributing to the process of developing SMEs, the Confederation of Tanzania Industries will organise a **Tax Education Seminar** which will be held on **25 August 2005 at the Mount Meru Hotel in Arusha from 2.00 p.m.**

The main objective of this seminar is to bring awareness to SMEs on taxes and tax procedures and other issues relevant to business and chart out strategies and actions for SMEs development from the private sector's perspective.

As the meeting is very important, **all SMEs Stakeholders** especially those involved in the manufacturing, consultancy, construction, agriculture and financial sectors are strongly urged to attend. The programme of the seminar will be circulated in due course.

Please inform your colleague about this seminar.

No participation fee.

Please confirm your participation with the CTI Outreach office in Arusha by 24<sup>th</sup> August 2005 for planning purposes.

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