Seven years in the making, the Continental Free Trade Area (CFTA) is almost established. A minimum of 22 states is needed to bring the trade bloc into force; only 21 African states have so far ratified the agreement. Nigeria, the continent's largest economy, is still considering whether to join the club.

The idea of an African common market has been circulating for decades and it was adopted at an African Union heads of state conference in 2012. The CFTA will create an African common market worth US$3tn where 1.2 billion people will be able to move freely.

**Intra-African trade**

Trade among African countries is costlier than with Asia. According to Carlos Lopes, Professor at the University of Cape Town, it costs more to transport goods from Mombasa in Kenya to Kigali in Rwanda than it costs to move the same goods from Mombasa to China.

For Lopes the issues of trade facilitation and logistics can be addressed if the CFTA is properly implemented. However, he warns that it will involve a lot of negotiation to address various problems such as intellectual property or rules of origin.

Governments are also concerned about the potential loss of revenue after trade tariffs would have been removed.

**Infrastructure**

Poor infrastructure on the continent is a major damper to trade and investment among African states. Africa's internal trade is the lowest of any continent and has long remained disproportionately dependent on foreign markets for its total import and export volume.

But who will build the much needed infrastructure? According to Naguib Sawiris, Executive Chairman of the Egypt-based Orascom Investment Holding, it has to be done by the governments or the World Bank or the new investors like China.

Sawiris said that African infrastructure projects need first to be ‘massively’ financed by the World Bank; then the private sector may consider stepping in with ‘equity and construction companies’. Investment in infrastructure projects offers returns in the long term, a reason why Sawiris says the private is cautious or ‘savvy’ with its investments.

But, for Abdulsamad Rabiu, Chairman of BUA Group, the private sector can assist in that field and should partner with governments and Foreign Direct Investors.

He said that if they are able to link East to West Africa which is about 6,000kms, it will be quite interesting and help businesses. Think about the Highway 8 linking Lagos to Mombasa.

**Doubting Nigeria**

But Nigeria still has not signed on. President Buhari said Nigeria was careful about signing the CFTA to avoid hurting its young industries.

Rabiu said that his country is wary of the risk of dumping on its market after trade barriers have been removed.

Nigeria is a big country with a huge population of over 200 million people, the biggest in Africa. He said that they import a lot of goods. If borders are opened, what if some of the smaller countries importing goods from other nations like China dump them in Nigeria?

According to President Kagame, they are getting there with Nigeria. For the Rwandan leader, Nigeria is naturally part of the CFTA. If he firmly believes that the CFTA is the path towards Africa’s prosperity, he also believes that it involves some degree of effort on the part of the stakeholders. He further stated that political will is everything.
Economics and Development

Transforming Mining Industry

Professor of Engineering at the University of Mines and Technology (UMaT) – Tarkwa, William Buah has acknowledged Ghana’s mineral industry as the foremost source of revenue generation, with prestigious status on contributing significantly to national growth.

He said statistics from the Ghana Revenue Authority (GRA) show that the minerals and mining sector is the major source of direct domestic revenue mobilised by the Authority in 2017, with overall total mining fiscal receipt mobilised by GRA increasing by 31 percent year on year.

Buah contended that the mining industry’s contribution to national development can be directly linked to national revenue generation, corporate social investment programmes of the industry, and sustainable alternative livelihood programmes.

(GNA, 27.02.19)

Discussion on Economic Issues

The Economics Association of Zambia (EAZ) will hold its first ever National Economics Summit to discuss economic matters affecting the country and the world at large in 2019.

EAZ President Lubinda Haabazoka said the Summit will bring together economists, government officials, academicians, scholars from other countries, and university students to discuss economic issues affecting citizens in Zambia and world over.

(LT, 02.02.19)

Kenya Seeks US$1bn

Kenya is seeking US$1bn through a syndicated loan over the next one month, amid warnings to the government to go slow onContracting new debt and pressure rising to settle credit maturing in the first half of the year.

The new debt, expected from at least three commercial lenders, is being arranged by the Trade and Development Bank and Standard Bank. The news of the move by the National Treasury to seek new funds came as Cabinet Secretary, Henry Rotich, acknowledged the need to cut back on foreign loans to ease repayment concerns.

(EAD, 17.02.19)

Oil to Drive Economic Growth

The World Bank has predicted that Ghana’s economy will witness strong growth in 2019, driven largely by an expected increase in oil and gas production.

Similar to the projection by the Ghanaian government, the bank projects that the value of total economic activity, measured by gross domestic product (GDP), in 2019 will grow by 7.6 percent. The expected 7.6 percent growth is higher than the 2.8 percent growth projected by the bank for sub-Saharan Africa (SSA).

In its 2019 budget statement, the Ghanaian government projected the economy to grow by 7.4 percent in 2019.

(DG, 10.03.19)

Chinese Garlic Floods Market

Chinese garlic has flooded the Kenyan market as the Far East suppliers cash in on an acute shortage of the commodity locally. Official data indicate that Kenya imported 50 percent of garlic from China as traders moved to bridge the huge supply gap.

The Directorate of Horticulture said that the volumes that Kenya produces in a year, which is about 2,000 tonnes, is not enough to meet the annual demand. Data from the Directorate indicate that the yields have been growing marginally but the value has been going up driven by a shortage in the market.

(BD, 11.02.19)

Stabilising the Kwacha

The Ndola District Chamber of Commerce and Industry, Zambia says there is need to find solutions to the economic challenge the country is facing and avoid a restrictive measure that could negatively impact any FDI potential.

Ndola Chamber President John Samaras said although the Kwacha has been stable against other major currencies, the current exchange rate is under pressure and called for quick solutions.

Samaras said one of solutions to the problems is to restructure debt payments and use the central bank to decrease interest rates which may result in more foreign income being generated.

(LT, 23.03.19)

Kenya Face Costly Debt

Interest repayments on Kenyan debt to China and commercial banks alone gobbled up Sh40.6bn in six months during 2018. According to the National Treasury's Quarterly Economic and Budgetary Review, about 60 percent of all the country's external debt service was interest payments to the two creditors.

This pushed the country's total external debt service during this period to Sh69bn. The International Monetary Fund (IMF) recently increased Kenya's risk to debt distress from low to moderate, said interest payments on public debt increased to almost one-fifth of the country's revenue, pushing it up to the top five frontier economies with a higher fraction of interest payment to earnings.

(SD, 18.02.19)
News on Trade

Deepening Bilateral Relations

The current global economic outlook calls for robust trade links between Ghana and its sister African countries for sustained mutual benefit. Eric Odoi-Anim-Ghana’s Ambassador to Mozambique said that there is need for closer economic cooperation, including expansion of the trade links between African countries for mutual benefit. To deepen Ghana’s bilateral relations with Mozambique, Anim called for educational exchanges and research collaborations between institutions of higher learning in both countries.

He also pledged to accelerate work of the Joint Technical Committee as a precursor and essential building block for the establishment of a permanent joint commission on cooperation between Ghana and Mozambique. (B&FT, 29.01.19)

UK-Africa Trade Deal

The UK has inked a deal with countries from Eastern and Southern Africa (ESA) for an arrangement under which it will continue to trade with the region upon its exit from the European Union.

The UK-ESA Trade Continuity Agreement is meant to replicate the EPA that the EAC is yet to sign with the EU, due to disagreements among members on its viability.

The agreement is meant to ensure that trade between the UK and the African countries will not be disrupted by Brexit, and will allow the ESA signatories to continue duty-free, quota-free exports to Britain. (EAD, 16.02.19)

UK to Invest in Ghana

The UK’s Minister of State for Africa, Harriet Baldwin, affirmed the UK government’s commitment to increase investments in Ghana and ensure greater economic harmonisation between two countries.

Recounting the economic gains and significant strides aimed at formalising and improving the Ghanaian economy in the last few years, Baldwin, together with some government officials and business leaders of the UK, pledged to bring new investments and increase existing ones in Ghana. (DG, 27.02.19)

Regional Trade in Local Products

Ziad Hamoui, President, Borderless Alliance-Ghana, has advocated regional trade in locally made products among West African countries. Addressing a bilateral workshop between border agencies on trade facilitation in West Africa at Aflao, he said that this is the only way to improve commerce in the sub-region, create jobs and reduce poverty.

Hamoui noted that while intra-trade in Europe was 71 percent, Asia 53 percent, and North America 48 percent, Africa’s intra-regional trade stood at 15.65 percent, with West Africa ranking third among the continent’s regional communities with only 10 percent, and called for change. (GNA, 16.02.19)

Kenya Lifts China Fish Ban

The Kenyan Department of Fisheries has lifted a ban on fish imports following a biting shortage after President Uhuru Kenyatta’s directive against Chinese catch that had flooded the market. The ban was lifted in January, barely three months after the restrictions took effect in November.

Kenyatta, in ordering the ban, said it was inappropriate to bring in the fish when local sources could well satisfy the demand. Kenya imports approximately 1.8 million kgs of fish every month. It produces about 135,000 tonnes annual against an annual demand of 500,000 tonnes. Fish imports from China hit Sh1.7bn in 2018. (DN, 18.02.19)

EU Gives Zambia €800,000 Grant

The European Union through the Southern African Development Community (SADC) Trade Related Facility Project has given Zambia a grant of €800,000 to implement trade related interventions in the Gold Mining and Agro-based Sectors which include Aquaculture, Dairy, Pineapples and Rice.

Preceding this, the government received an initial grant of €20,000 which was used in setting up the project management unit and implementing start up interventions on Sanitary and Phyto-sanitary Standards, Technical Barriers to Trade, Trade Facilitation and Promotion among others.

Kayula Siame, Permanent Secretary, Ministry of Commerce said that the €800,000 funding will, therefore, build on the specific activities which have been earmarked in the aforementioned intervention areas. (LT, 06.02.19)
News on Trade

Zambia Signs African CFTA

Zambia has joined other African countries to sign the AfCFTA. President Edgar Lungu signed the protocol which was witnessed by African Union Commissioner for Trade and Industry Albert Muchanga who signed on behalf of the African Union.

The Head of State said Zambia will now work towards necessary processes required to ratify the agreement. He said Zambia recognised the importance of the agreement which is set to liberalise trade of both goods and services for all African countries. Zambia witnessed the declaration of the AfCFTA in Kigali, Rwanda in 2018.

Kenya’s Trade Deficit

Kenya’s reliance on the international market for most of its goods continued in the first 10 months of 2018, with the country shipping in nearly a trillion shillings worth of products.

During the period, Sh997.1bn goods were imported compared to Sh291.8bn exports. This was a rise from Sh708.4bn to Sh715.7bn in 2017. This means the trade deficit rose in exports during the same period in Sh989.8bn in imports and Sh281.4 bn in Sh291.8bn exports. This was a rise from US$3.5bn in 2013, with Kenya-Tanzania Standoff

Intra-EAC Trade Dwindling

Trade among East African Community (EAC) states has declined by 31.4 percent, thanks to non-tariff barriers and increasing imports from Asia.

A new report by the United Nations Economic Commission for Africa (UNECA) shows that intra-EAC trade fell to US$2.4bn in 2017, from US$3.5bn in 2013, with Kenya and Tanzania being blamed for the decline.

The intra-EAC trade decline reflects a gradual loss of competitiveness among the region's manufacturers compared with Asian exporters, as well as increasing protectionism fuelled by political tensions that have engulfed the region over the past couple of years.

Ensuring Rail Transport

Zambia Railways Chief Executive Officer, Christopher Musonda said that Zambia is set to become a more attractive investment destination if it fully implements the decision to move 30 percent of mining and agricultural products from road to rail transport.

Musonda said the decision was already backed by a 2018 Statutory Instrument and just needed effective implementation and capacity building in the railway sector.

He said Zambia Railways, in collaboration with regional stakeholders in the railway sector, was stepping up measures to ensure rail transport dominated other forms of transport as this would enhance Zambia’s trade competitiveness, improve the economies of scale and open up new investment opportunities.

Kenya-Tanzania Standoff

Tanzania and Kenya are yet to resolve the standoff over the testing of goods crossing their borders, subjecting traders from both countries to increased losses. Although the actual process has to be followed there is no need of holding goods in a manner that is painful to traders.

Tanzania started subjecting Kenyan products to quality verification, after its Kenyan counterparts did the same for three consecutive months. This goes against a mutual agreement on the standards of goods traded within the region.

Tanzania products are subjected to quality verification before entering Kenya despite having a Tanzania Bureau of Standards quality mark.

Harmonising Trade Balance

Foreign Affairs Minister Joseph Malanji said that Zambia is committed to harmonising its trade balance with China. Malanji said the government wants to ensure that trade is harmonised in order for both countries to have a win-win situation with regards to trade volumes.

The Minister was speaking during a bilateral meeting held with Assistant Foreign Affairs Minister of the People’s Republic of China, Chen Xiaodong in Addis Ababa, Ethiopia today. He said Zambia wants to ensure that it exports more finished products to China and attain a status of being a middle-income country by 2030.

Robust Industrial Development

The Centre for Trade Policy and Development (CTPD) said that for Zambia to maximise benefits from the Africa Continental Free Trade Area (AfCFTA), the country will need a robust industrial development drive.

CTPD Executive Director Isaac Mwaipopo said the country may not need to go far in re-inventing the will as there is already a viable plan through the Multi facility Economic Zones initiative.

Mwaipopo said what the Zambian government now needs to do is to ensure that the MFEZ in general and in particular, the Lusaka South Multi-Facility Economic Zone is fully supported to realise the purpose of its establishment.
**Regional Round Up**

**Meeting Single Currency Criteria**
Ghanaian Vice President, Mahamudu Bawumia said Ghana is the most compliant country in the last assessment of the member states of the West African Monetary Zone status of compliance aimed at establishing a single currency by 2020.

He added that the nation emerged the second-best performer in terms of trade integration and ECOWAS trade-related protocols and looking forward to sustaining the good performance and even performing better.

He noted that Ghana had met three out of four macroeconomic convergence criteria and attained all the secondary criteria outlined towards the establishment of a monetary union in the sub-region.

**Reviving Zimbabwe’s Economy**
South Africa is considering financial packages to economically-struggling neighbour, Zimbabwe. This emerged following a meeting between South African President Cyril Ramaphosa, and his Zimbabwean counterpart, Emmerson Mnangagwa, in Harare.

According to a communiqué issued at the end of the third session of the Bi-National Commission, relevant ministries agreed to consider options for expanding the standing facility arrangement between the respective central banks.

This includes a facility from South African private banks to the Zimbabwe private sector and guaranteed by the South African government, with an appropriate counter-guarantee from the Zimbabwe government.

**Joint Power Project on Cards**
The Kenya-Tanzania Power Interconnection Project has been divided into several lots, with contractors on the Tanzanian side committing to set up a 510km 400kv transmission line and accompanying substations in order to meet the 2020 completion deadline.

The project is being implemented by the Tanzania Electric Supply Company through a US$258.82mn loan from the African Development Bank and the Japanese International Co-operation Agency.

It involves construction of a double-circuit, overhead transmission line from Singida to Isinya in Kenya through Babati, Arusha and Namanga. The Power project is geared towards enabling the two countries to share electricity easily while reducing operational costs of energy production.

**Reinforce ECOWAS Brown Card**
The new Chairman of the Executive Committee (Board) of the Ghana National Bureau of the ECOWAS Brown Card Insurance Scheme, Victor Obeng-Adiyiah said that the Board will invigorate the ECOWAS Brown Card Insurance Scheme Protocol and build on the good works of the former board.

He said the focus of the new Executive Committee, would be to pursue fair and prompt settlement of cross-border claims, create public awareness of the relevance of the ECOWAS Brown Card Insurance Scheme, handle cross-border accident cases effectively and prudently and efficiently manage finances of the bureau.

**EAC to Resolve EPA Issues**
The Economic Partnership Agreement (EPA) between the European Union and the EAC was a sticky issue during the 20th Heads of State Summit in Arusha.

Tanzania insisted that it must be allowed more time to send experts to EU headquarters in Brussels, Belgium, to present its grievances. Tanzania has been unhappy about the trade pact, arguing that the agreement will have serious consequences on its revenues and the growth of its industries.

Uganda, on the other hand, has argued that signing the pact as individual countries would compromise the unity of the region, hence its decision to wait it out.

**COMESA Countries Talk Visas**
The easy movement of goods and services from one country to the other is a critical factor in promoting and boosting business activities and job creation. In the recent past, more than half of African countries required travellers who are African to obtain a visa before entry.

In the Common Market for Eastern and Southern Africa (COMESA) region, many member states have shown commitment to open border doors to other African countries by signing agreements for mutual benefits.

**Agreement on Abidjan-Lagos Highway**
The African Development Bank and the Economic Community of West African States (ECOWAS) Commission signed an agreement for a study into a 1,000 km highway linking Côte d’Ivoire’s commercial capital Abidjan, to Lagos in Nigeria, marking a new step in building regional integration and trade.

The agreement signed for a study on the technical, implementation and operational aspects of the project, comes nearly five years after the presidents of Côte d’Ivoire, Ghana, Togo, Benin and Nigeria, signed a treaty on the establishment of the highway in March 2014.

The Bank has approved a financing package of US$12.6mn to finance part of the study for project and mobilised a €9.1mn grant from the EU Commission, bringing the total financing for this important study, to US$22.7mn.
Environment/Consumer Issues

Airlines' Cost on the Rise

The recent fall in the value of the Ghanaian cedi has raised the cost of operations for airlines and put their margins under pressure – in a dollar-dominated industry that requires operators to pay for services rendered in dollars or at the benchmark dollar rate. The local currency has depreciated by some 3.5 percent against the US dollar.

This development, coupled with the rise in the dollar-denominated Jet A1 fuel (aviation fuel), has created a challenging situation for domestic and regional airlines – which have to pay for fuel, maintenance, and leasing costs among others in dollars.

This contrasts with the -4.1 percent decrease in the price of aviation fuel recorded a year ago.

(B&FT, 18.02.19)

Lobby on Cheap Loans

Consumer Federation of Kenya (CoFEK) plans to appeal the recent ruling declaring the law on interest rate cap unconstitutional. The consumer lobby has filed a notice of appeal challenging the ruling that declared some sections of the Banking (Amendment) Act that put a ceiling on the price of loans null and void.

The court gave Parliament a year to iron out the unconstitutionality in the law, setting the ground for a fierce economic battle between protectionists and liberals in the country. (SD, 19.03.19)

Rising Water-Energy Demand

We are living in a world, which is actively seeking for alternative energy solutions in order to lessen dependence on non-renewable energy. Current global trends suggest that many uncertainties remain about the use of conventional energy in the future, considering its costs and its long-term effects on the environment.

The 2018-2030 National Population Policy (NPP) projects that Zambia’s population is expected to reach a staggering 24 million by 2030. This also means that its demand for energy and other essential services such as water and sanitation is expected to triple just as much.

(ZDM, 30.03.19)

Climate Change Funds

The World Bank and the African Development Bank (AfDB) have pledged US$22.5mn to tackle climate change in Africa over the next five years. The funding announced during United Nations Environment Assembly (UNEA-4) Summit in Nairobi, is expected to help African countries, including Kenya, slow down the negative effects of climate change and pollution.

The bulk of the funds will be used for wildlife conservation, the war against poaching, environmental protection, forests’ conservations as well as climate change adaptations and mitigation campaigns in Africa and Kenya. (SD, 18.03.19)

Consumer Food Safety

The Government of Kenya has ordered all Nuteez peanut butter off the market after samples tested positive for dangerous levels of aflatoxin. Director of Public Health Dr Kepha Ombacho said the brand would only be restocked if it is cleared after more tests.

Certificate of laboratory analysis has shown the butter is contaminated with aflatoxin above the maximum limit provided in the national standards.

Aflatoxin is a chemical produced by naturally occurring fungus in soil, decaying vegetation and grains. When consumed, it can cause serious damage to the kidneys and liver, including causing cancer and death. (ST, 01.02.19)

Zambia Nods Ban of Plastic Bags

The Zambia Development Agency (ZDA) believes the resolution to ban the use of disposable plastic bags will stimulate the manufacture of durable alternatives that are environmentally-sustainable.

ZDA Director General Perry Mapani said that the Agency expects the ban to increase value addition within the timber industry as a result of a growth in paper-based packaging. The regulation is further expected to encourage innovation in the handicraft sub-sector aimed at producing attractive, fashionable, yet durable carrier bags using local biodegradable materials while creating more jobs.

He explained that the opportunities created by the new regulation will establish a vibrant and robust recycling sub-sector. (LT, 11.02.19)

Enforcing Environmental Pact

At the end of the five-day UN Environment Assembly in Nairobi, representatives of some 170 countries prepared a blueprint for change in which they undertook to deliver a new model of development that cares for the environment.

President Uhuru Kenyatta used the platform to make a commitment to increase Kenya's forest cover from the current seven percent to 10 percent. This is vital. Kenya has suffered serious environmental challenges resulting from poor resource management. (DN, 16.03.19)
Sustainable Agro-processing Value Chains in East Africa

Cut in collaboration with the Swedish International Development Cooperation Agency (Sida) and several regional partners, has been implementing a project entitled ‘Promoting Agriculture, Climate and Trade linkages in the East African Community’ Phase 2” (PACT EAC2). The project builds capacities of East Africans towards a climate-aware, trade-driven and food security-enhancing agro-processing industry.

The project convened its seventh National Reference Group meeting (NRG) on March 12, 2019 to discuss the progress and pertinent emerging issues. Under the theme “Sustainable Agro-processing Value Chains in the EAC: Strengthening Regional Coherence”, the NRG meeting brought together stakeholders from government, civil society, farmers’ associations, business community, academia, and agro-processors among others.

Dialogue with WTO and UNFCCC negotiators

International trade and climate change negotiations play an important role in framing the policy space available to governments in developing agro-processing despite climate change. In this session, East African negotiators to the World Trade Organization (WTO) and United Nations Framework Convention on Climate Change (UNFCCC) were engaged in an interactive questions and answers session with participants about the prospects of negotiations in their respective fora, and their implications for sustainable agro-processing value chains in the region.

Bramah Kaleve, SDT highlighted negotiations on agriculture as prioritised by Kenya. Major areas included market access, export competition and domestic support. According to Kaleve, the draft modalities on agriculture are also an area of interest for Kenya under WTO negotiations. He further went ahead and gave a breakdown of the Green, Blue and Amber Box.

On his part, Michael Okumu, UNFCCC negotiator, took NRG members through the modalities under the Koronivia Joint Work on Agriculture and on the discussions about its operations under the Subsidiary Body for Implementation (SBI). He also updated members on the upcoming negotiations under SBI in June 2019.

Regional Advocacy: EAC PSDS 2018-2022

The EAC is currently embarking on the development of the Private Sector Development Strategy (PSDS) 2018-2022, which will aim to create a conducive business environment that facilitates private sector competitiveness for increased investment, productivity and trade. Since the last PSDS, important regional developments have taken place and should be taken into account, such as the EAC Climate Change Policy as well as the EAC Industrialisation Policy which prioritises agro-processing.

The EAC PSDS process will involve national stakeholder consultations where the PACT EAC2 project could provide inputs to ensure the new PSDS contributes to climate-aware, trade-driven and food security-enhancing agro-processing. NRG at its 6th meeting in August 2018 had adopted a general recommendation in this regard. Building on that, this session’s objective was to provide an update on the expected elements of the PSDS, and give recommendations for ensuring that it contributes to sustainable agro-processing value chains in the region.

Beyond PACT EAC2

PACT EAC had an impact especially from a trade facilitation perspective. It has capacity built NRG members in understanding impact and implication of trade policy. However, moving forward and if there will be PACT EAC3 then CUTS should focus on building the capacity of private sector on understanding the impacts of trade agreements on business. More expectations on a possible PACT EAC3 included the need to incorporate gender dimensions in trade especially at the cross-border point; and the need to involve everyone along the value chain, including county governments since agriculture is a devolved function in Kenya.

In the event of no extension, the partnerships that have been built through NRG and other forums should be strengthened in order to carry on with PACT EAC2 objectives and achievements to date.
Understanding the Impact of Zambia’s Growing Debt on Different Stakeholders

Zambia’s debt situation has negative implications on business owners and consumers making the cost of doing business and the cost of living very high. In this environment the need to influence the public and policy makers to understand the consequences of debt and promote value for money policies through well evidenced research is critical.

Against this background CUTS sought to raise awareness about the gaps within Zambia’s public financial management system as it relates to debt and provide recommendations on how to address them. In an effort to do so CUTS worked with the Daily Mail and News Diggers to produce a weekly column in each outlet. The series of columns focused on debt and the consequences of growing debt in Zambia. Timed to begin alongside the budget they provided a platform to raise awareness of the impacts of Government policy amongst the public and support influencing of the Government to tackle the growing debt problem. This brief contains the six articles that were published from September 25 to November 16, 2018.

The growing cost of servicing the increasing levels of debt are beginning to squeeze out domestic spending and indications are government arrears are beginning to be a drag on the economy. In this environment, the need to influence the public and policy makers to understand the consequences of debt and promote value for money policies through well evidenced research is critical.


Our Twitter Handle (@cutsafrica)

@Cutsafrica March 22: Water is #SDGs. Water is a universal #humanright. Let's protect our water to protect our planet. #WorldWaterDay

@CUTS_Nairobi March 14: In celebration of #WorldConsumerRightsDay, read as our colleague @mulwamartin12 breaks it down on how to safeguard #consumers interests in the #digital era at https://www.standardmedia.co.ke/article/2001316651/what-to-do-to-ensure-that-even-in-the-digital-era-customer-is-right

@CUTS_Nairobi March 12: Today we have the National Reference Group to discuss effective ways on promoting sustainable agro-processing value chains in EAC #climateaware, #tradedriven #foodsecurity

@Cuts_Accra March 08: CUTS Accra joins the rest of the world to celebrate the gallant #women all over the #world. We #celebrate and #appreciate you for your #commitment, #selflessness and #hardwork. #Ayekooooo!!!!!!! #InternationalWomensDay

@Cutsafrica February 07: #Nigeria set to have #FederalCompetitionandConsumerProtectionAct 2019. It’ll promote #EconomicEfficiency, maintain #CompetitiveMarket, protect interest and welfare of consumers, prohibit #Restrictive or #UnfairBusinessPractices

@Cutsafrica February 05: Labour-intensive export-led industrialisation worked for #China, but #Africa must come up with its own strategies to reduce #poverty

@CUTS_Nairobi January 30: #India, #SouthAfrica seal 3-year strategic plan to deepen ties

@CUTS_Nairobi Jan 28: The EAC Summit to be held in February 2019 is expected to discuss the #EPA issue. The pact requires all EAC countries to sign and ratify but only Kenya has done both with Rwanda signing.

@CUTS_Nairobi Jan 3: Take a read of @CollinsOwegi’s, (our programme officer) article on perks and pitfalls of mobile money lending at https://www.businessdailyafrica.com/analysis/columnists/pitfalls-of-mobile-money-lending/4259356-4919018-t9og0y/index.html


Sources


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