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CENTRAL BANK OF LIBERIA
MARKET BUYING AND SELLING RATES
LIBERIAN DOLLARS PER US DOLLAR

DATE	BUYING	SELLING
THURSDAY, MARCH 30, 2023	LS160.9712/US\$1.00	LS163.0494US\$1.00

These are indicative rates based on results of daily surveys of foreign exchange market in Monrovia and selected cities of Liberia. These rates are collected from the Central bank, commercial banks, parallel market and the license forex bureaux. The rates are not set by the Central Bank of Liberia.
Source: Research, Policy and Planning Department, CBL.

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Weah tight-lipped



Pres. Weah at CIA HQ.

P11

--On visit at CIA Headquarters



Mr. Cummings

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Continental News

Morocco's Interests Span Israel, Palestinians

RABAT - Morocco is struggling to balance its alliance with Israel with support for the

Western Sahara, where the Polisario movement seeks independence.

But the move was at odds with

character" of Jerusalem.

Moroccan journalist and writer Jamal Amiar argues that "having relations with Israel and supporting the Palestinian cause are not mutually exclusive if we defend the two-state solution."

Rabat officially supports the establishment of a Palestinian state in the West Bank and Gaza, with east Jerusalem as its capital.

Since the 2020 deal, Morocco's ties with Israel have developed fast, with Rabat buying advanced drones and other military equipment as well as cybersecurity products.

Amiar said Rabat's "partnership with Israel is based on common security interests and long-standing relations that have helped build trust".

Moroccan-Israeli cooperation is growing in other areas too.

Bilateral trade grew by a third in 2022, while some 200,000 Israelis visited Morocco, according to official figures.

Some 700,000 Israelis are of Moroccan descent, and many have maintained strong ties.

But the rise of ultra-nationalist Israeli parties, which brought veteran hawk Prime Minister Benjamin Netanyahu back to power in December, has threatened to undermine deeper ties.

VOA



Moroccan flag and Israeli national flag

domestically popular Palestinian cause, an increasingly complex challenge with Israel ruled by its most right-wing government ever.

The North African country normalized its ties with Israel in December 2020, part of a series of deals known as the Abraham Accords by the administration of then-US President Donald Trump.

In exchange, Rabat won a key concession from Washington: recognition of its sovereignty over the disputed

a strongly pro-Palestinian public mood in Morocco.

A case in point is the royal palace's reaction after the opposition Islamist Justice and Development Party (PJD) "deplored" the Foreign Minister Nasser Bourita for allegedly defending Israel publicly, even as it commits "criminal aggression against our Palestinian brothers".

Rabat regularly reiterates its commitment to Palestinian rights, and the king chairs the international Al-Quds committee, which works to preserve the "Arab-Muslim

Senegal Braces for More Sonko Protests

DAKAR - Shops and banks closed early on Wednesday as Senegal braced for fresh protests called by the opposition coalition over a court case involving one of its leaders that has already fueled violence ahead of presidential elections next year.

Ousmane Sonko is due in court on Thursday for a hearing in a libel case brought by the tourism minister, who alleged that Sonko had accused him of embezzlement without proof.

Sonko's supporters have taken to the streets several times in past weeks to denounce a trial they say is an attempt by President Macky Sall's government to weaken his opponents ahead of the polls. The government denies this.

If found guilty, Sonko, 48, who came third in the 2019 presidential election and has declared he will run in the February 2024 election, could be struck from the voter roll

and disqualified as a candidate.

Violence erupted on the day of Sonko's last court appearance on March 16, as police fired tear gas at supporters accompanying his motorcade to the courthouse. Demonstrators burned tires and set fire to buses and a supermarket.

Sonko has called for more nationwide protests, while in response, authorities have banned demonstrations in the capital Dakar and deployed security forces to block off the

meeting point in front of the main university campus.

The charismatic former tax inspector, who has won support among Senegal's disenfranchised urban youth, has become a focus for anger at Sall's failure to rule out running for a third term next year.

Senegal's constitution only allows two terms, but some fear Sall will use a 2016 constitutional reform to reset his mandate, repeating a tactic used by other rulers to extend power elsewhere in the region. BBC



Security forces deployed in Dakar

Lesotho MP demands huge parts of South Africa

Lesotho's parliament has debated a motion to claim huge swathes of territory from its much larger neighbour, South Africa.

An opposition MP wants to declare Free State and parts of four other provinces "Lesotho's territory".

The people of Lesotho, called Basotho, lived in these areas until the 19th Century, when they were seized by Afrikaners - white South Africans.

Many Basotho still live in South Africa, especially in Free State.

The Sesotho language is one of South Africa's 11 official languages, spoken by about four million people in the country, as well as the two

gaining a single seat, which he holds.

The landlocked kingdom of Lesotho is largely mountainous with limited agricultural space.

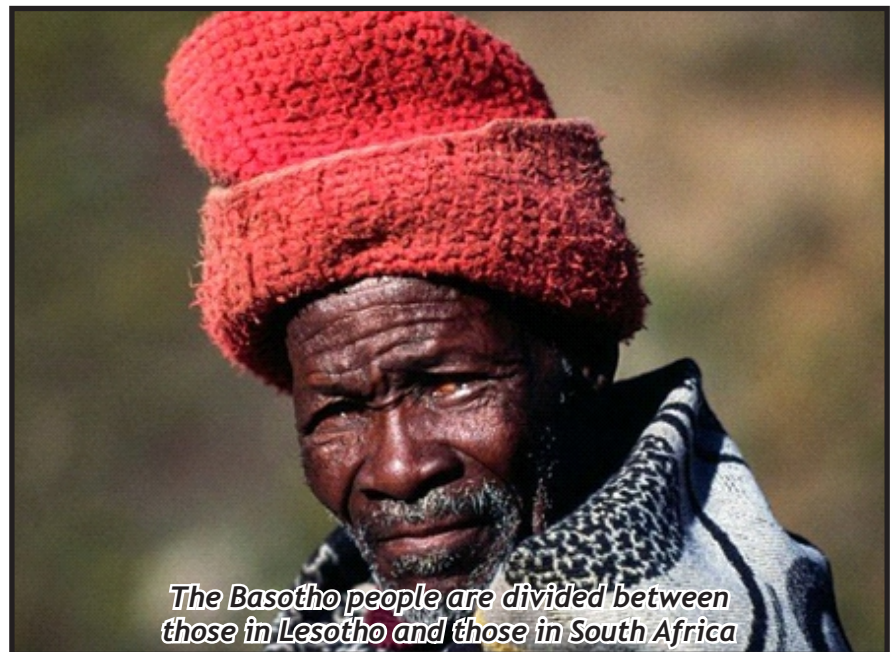
The former British protectorate is heavily dependent on the country which completely surrounds it - South Africa.

Over the decades thousands of workers have been forced by the lack of job opportunities at home to find work in South African mines.

The Lesotho government is yet to comment on the issue but it is unlikely to risk antagonising its much larger neighbour by backing it.

Mr Lipholo's motion is based on a 1962 United Nations resolution that recognised the right to self-determination and independence for the people of Basutoland - as Lesotho was then called.

The view from South African



The Basotho people are divided between those in Lesotho and those in South Africa

million inhabitants of Lesotho.

"It's time for what is ours to be returned to us," Tshepo Lipholo, the MP behind the motion, told Lesotho's parliament, speaking in Sesotho.

"History has a record of what was taken from our people and that people were killed in the process. It is time to correct that," he said.

Parliament has adjourned until Thursday when the debate will continue.

In Mr Lipholo's vision, Lesotho would grow from 30,000 sq km (11,600 sq miles) to around 240,000 sq km (93,000 sq miles).

He said that while this was an issue dating back many decades, he believed it was important to address in the present day because the land would help bring prosperity to the people of Lesotho.

He is the leader of the Basotho Convention Movement, which campaigned on the issue during last year's election,

officials is that the motion to reclaim territories some Basotho view as their own does not stand a chance of happening, because it does not enjoy the support of the majority in Lesotho.

One of the key stumbling blocks is the 1964 Cairo Declaration of the Organisation of African Unity, now the African Union, whereby African leaders agreed to recognise the existing borders of their newly independent countries, even if they were drawn up by colonial powers, to avoid stirring up conflict across the continent.

Mr Lipholo has previously told Lesotho media that he also hopes to have the motion discussed in the British Parliament "since it was the UK that gave Lesotho its independence in 1966, without correcting the borders seized by the Afrikaners".

This is not the first time that Lesotho's present-day borders have been a topic of discussion. In 2018 a civil group known as the Free Basotho Movement wrote to the Lesotho's UK embassy to request that the late Queen Elizabeth remove the current frontier - essentially making Lesotho a 10th province of South Africa. VOA

EDITORIAL

Welcoming assurance from NEC

THE LIBERIANS seem to have concluded outcome of the ongoing biometric voter registration being conducted by the National Elections Commission even before the exercise kicked off on March 20, regrettably casting doubt on the Commission’s ability. Some even perceived that the BVR process is meant for NEC to cheat. How absurd!

FOR STRANGE reasons, we Liberians appear to be obsessed with distrust or cynicism just about everything about ourselves. We believe wrongly so that only a process that is driven by people from outside is credible. If we continuously nurture such perception, then there is no need for us to exist as a people, because we don’t believe that anything good can come from us.

DUE TO such negative thought, the National Elections Commission is constrained to reassure skeptics that the BVR system is designed to detect would-be fraudsters contemplating on engaging in double registration for political gain.

“THE BIOMETRIC registration system is designed in a way that any duplicate registration will be detected during the biometric adjudication process through the Central Management System and the voter information of registrants involved will be deactivated”, the Commission has assured in a statement.

THE NEC explains that the objective for moving from the Optical Mark Recognition system previously used to the BVR, is to ensure a credible voter roll, void of duplicate registration by recording unique human physical characteristics, including thump or finger prints and facial features.

WHAT MORE should the Commission do to win and maintain public trust, amidst serious challenges, some of them, beyond its control that seem to be ignored?

IT’S ABOUT time Liberians believe in themselves and their country, for no matter what goodwill that comes from outside, only we can do it for ourselves. This is about a mindset that we must change, if this nation should progress.

LEST WE are misconstrued, this does not mean where there are problems, they should not be brought to the attention of the Commission for prompt redress. But to insinuate that the five commissioners at NEC, including Chairperson Davidetta Brown Lansana, are figure heads, who do not know what they are doing, is unfair.

SOME EVEN go to the extent of accusing the commission of deliberately denying citizens opportunity to register on the basis of names. But let’s know this that it is within the purview of the commission to investigate suspicious identity in concert with the security, including the Liberia Immigration Service. It behooves bearer of such credential to prove citizenship with the help of community leaders and elders.

WE MUST allow the NEC to perform its statutory functions rather than damning and damning! It does not demonstrate patriotism and love for country. If the NEC succeeds, Liberia succeeds and if it fails, we fail as a nation.

COMMENTARY

By Jean Pisani-Ferry

The Fed’s Role in the Bank Failures

CHICAGO - The recent bank collapses in the United States seem to have an obvious cause. Ninety percent of the deposits at Silicon Valley Bank (SVB) and Signature Bank were uninsured, and uninsured deposits are understandably prone to runs. Moreover, both banks had invested significant sums in long-term bonds, the market value of which fell as interest rates rose. When SVB sold some of these bonds to raise funds, the unrealized losses embedded in its bond portfolio started coming to light. A failed equity offering then set off the run on deposits that sealed its fate.

But four elements of this simple explanation suggest that the problem may be more systemic. First, there is typically a huge increase in uninsured bank deposits whenever the US Federal Reserve engages in quantitative easing. Because it involves buying securities from the market in exchange for the central bank’s own liquid reserves (a form of cash), QE not only increases the size of the central-bank balance sheet, but also drives an expansion in the broader banking system’s balance sheet and its uninsured demandable deposits.

We (along with co-authors) called attention to this under-appreciated fact in a paper presented at the Fed’s annual Jackson Hole conference in August 2022. As the Fed resumed QE during the pandemic, uninsured bank deposits rose from about \$5.5 trillion at the end of 2019 to over \$8 trillion by the first quarter of 2022. At SVB, deposit inflows increased from less than \$5 billion in the third quarter of 2019 to an average of \$14 billion per quarter during QE. But when the Fed ended QE, raised interest rates, and switched quickly to quantitative tightening (QT), these flows reversed. SVB started seeing an increase in outflows of uninsured deposits (some of which were coincident with the downturn in the tech sector, as the bank’s stressed clients started drawing down cash reserves).

Second, many banks, having benefited from the firehose of deposits, purchased liquid longer-term securities such as Treasury bonds and mortgage-backed securities, in order to generate a profitable “carry”: an interest-rate spread that provided yields above what the banks had to pay on deposits. Ordinarily, this would not be so risky. Long-term interest rates had not moved up much for a long time; and even if they did start to rise, bankers understand that depositors tend to be sleepy and will accept low deposit rates for a long time, even when market interest rates move up. The banks thus felt protected by both history and depositor complacency.

Yet this time was different, because these were flighty uninsured deposits. Having been generated by Fed action, they were always poised to flow out when the Fed changed course. And because large depositors can coordinate easily among themselves, actions taken by just a few can trigger a cascade. Even at healthy banks, depositors who have woken up to bank risk and the healthier interest rates available at money-market funds will want to be compensated with higher interest rates. The juicy interest-rate spreads between investments and somnolent deposits will be threatened, impairing bank profitability and solvency. As an apt saying in the financial sector goes, “The road to hell is paved with positive carry.”

The third concern is that these first two elements have been magnified today. The last time the Fed switched to QT and interest-rate hikes, in 2017-19, the increase in policy rates was less sudden and sizable, and the volume of interest-sensitive securities held by banks was smaller. Consequently, the losses that bank balance sheets needed to absorb were small, and there were no depositor runs, even though many of the same ingredients were in place. This time, the quantum of interest-rate increases, their rapidity, and bank holdings of rate-sensitive assets are all much larger, with the Federal Deposit Insurance Corporation suggesting that unrealized losses on available-for-sale and held-to-maturity bank securities holdings alone could exceed \$600 billion.

The fourth concern is unwitting supervisory coordination with the industry. Clearly, too many supervisors failed to see banks’ rising interest-rate exposure, or they were unable to force banks to reduce it. Had supervision been more forceful (we still are trying to gauge the extent to which it fell short), fewer banks would be in trouble today. Another problem, however, is that supervisors did not subject all banks to the same level of scrutiny that they applied to the largest institutions (which were subject to stress tests, among other things). These differential standards may have caused a migration of risky commercial real-estate loans (think of all those half-empty office buildings during the pandemic) from larger, better capitalized banks to relatively weakly capitalized small and midsize banks.

The upshot is that while many vulnerabilities in the banking system were created by bankers themselves, the Fed also contributed to the problem. Periodic bouts of QE have expanded banks’ balance sheets and stuffed them with more uninsured deposits, making the banks increasingly dependent on easy liquidity. This dependency adds to the difficulty of reversing QE and tightening monetary policy. The larger the scale of QE and the longer its duration, the more time the Fed should take when normalizing its balance sheet and, ideally, raising interest rates.

Unfortunately, these financial-stability concerns conflict with the Fed’s inflation-fighting mandate. Markets now expect the Fed to cut rates at a time of significantly above-target inflation, and some observers are calling for a halt to QT. The Fed is again providing liquidity in large quantities through its discount window and other channels. If financial-sector problems do not slow the economy, such actions could prolong the fight against inflation and make it more costly.

The bottom line is clear: As it re-examines bank behavior and supervision, the Fed cannot afford to ignore the role that its own monetary policies (especially QE) played in creating today’s difficult conditions.

Raghuram G. Rajan, former governor of the Reserve Bank of India, is Professor of Finance at the University of Chicago Booth School of Business and the author, most recently, of The Third Pillar: How Markets and the State Leave the Community Behind (Penguin, 2020). Viral V. Acharya, a former deputy governor of the Reserve Bank of India, is Professor of Economics at New York University’s Stern School of Business.

OP-ED

By Daron Acemoglu
and Cihat Tokgöz

To Reconstruct Turkey, Rebuild Its Democracy

BOSTON - The devastating earthquakes that killed more than 50,000 people in Turkey (and at least 7,000 in northern Syria) in February have exposed deep-rooted problems in the run-up to potentially epochal presidential and parliamentary elections on May 14. Turkey, it is now clear, needs more than a change of government; it needs a fundamental transformation of its politics and economy. That means confronting the hugely powerful construction lobby and attempting to rebuild the country’s flailing democracy.

Though the earthquakes were acts of nature, the devastation they caused was the result of corruption within the construction industry and beyond. But this did not stop Turkey’s strongman president, Recep Tayyip Erdoğan, from blaming the huge death toll on nature, even as he admitted that the authorities were caught off guard. The Turkish people have been asked to believe that everything is now under control, and that Erdoğan should be trusted with the post-disaster reconstruction.

Yet it is worth recalling that when Turkey suffered a major earthquake (7.6 on the Richter scale) in 1999, near the city of İzmit, the large death toll at the time (around 18,000) was rightly attributed to shoddy construction and poor urban planning. The government responded by adopting state-of-the-art building codes and regulations to prevent new construction in the highest-risk areas.

So why, then, did the latest earthquakes destroy more than 18,000 buildings and fatally damage another 280,000? The short answer is that building codes were not followed. Many of the recently decimated buildings were erected after 1999, but they were still unsafe (with weak foundations that did not use the minimum required amount of cement), because municipal governments and inspectors had given developers a pass.

Corruption is just one facet in the broader rise of Turkey’s construction lobby over the last two decades. The construction industry now accounts for over 40% of total fixed-capital investment, and its political influence is even greater than these numbers would suggest. Construction companies are among the leading donors to all major political parties, and they maintain inappropriately close links with all municipal governments, regardless of which party is in control.

While construction-industry corruption is a major problem in many other countries as well, it is particularly pernicious in Turkey. Not only is the industry disproportionately large relative to the economy, but it is exploiting democratic institutions that have been severely weakened after two decades of Erdoğan’s autocratic rule.

The Erdoğan government’s bizarre 2018 “building amnesty” illustrates the construction lobby’s power. The amnesty allowed owners to avoid having to demolish or retrofit buildings that were not up to code simply by paying an additional tax, even in the case of structures that had been erected along fault lines, wetlands, basins, and other high-risk areas.

In the ten provinces that suffered the worst devastation in the recent earthquakes, a staggering 294,000 buildings had received amnesty. While there currently are no definitive data with which to assess the lethality of amnesty, it is safe to assume that many of these buildings were among those that collapsed and killed their inhabitants. Turkey’s 1999 “earthquake tax,” which was increased by presidential decree in 2021, was supposed to finance improvements to strengthen buildings’ resilience against seismic events. But there is considerable uncertainty about where these funds went.

With such a staggering death toll and hundreds of thousands left homeless, one might expect Turkish voters to turn out en masse against the government on May 14. But so far, at least, there is little evidence that the media and civil society are eager to hold national and municipal politicians accountable. Unlike in 1999, when most media outlets described the damage from the earthquake as a failure of governance, the near-total consensus in Turkish media today is that it was an “act of God,” implying that Erdoğan and his government are blameless.

This type of coverage is no surprise, given that Erdoğan has gradually assumed almost direct control over all national media outlets, including TV channels and high-circulation newspapers. Open dissent has become increasingly dangerous: journalists are routinely jailed for critical reporting, and websites and social-media platforms have been closed for challenging Erdoğan.

Mounting repression had unintended consequences in February. Four months earlier, in October 2022, the parliament enacted a “censorship law” that significantly deepened online censorship. Using the new law, the government blocked access to social-media sites in the immediate aftermath of the earthquakes - inadvertently complicating rescue efforts.

This astonishing level of media control - and the polarization it has engendered - has left opposition parties and politicians struggling to get their message out to voters, especially when they try to highlight endemic corruption and government incompetence.

But even if a coalition of opposition parties can win, replacing the government will not fix Turkey’s problems. The country’s institutions need to be rebuilt, and that process cannot be completed unless the construction lobby is cut down to size.

While the odds of achieving transformational change may appear low, Erdoğan’s control over the media and state institutions does not guarantee his re-election. There is a palpable desire for change among the electorate, even if it is not reflected in the media. One place to find it is in soccer stadiums. At recent matches for two of the country’s most widely followed teams, thousands of fans chanted, “Lies, cheating, it’s been 20 years, resign.”

Of course, this story was underplayed by Turkish media, and pro-Erdoğan officials and journalists have tried to smear such dissent as terrorism. The clubs themselves have faced fines, and many of their fans have been barred from attending away games. Nonetheless, these views are not going away, and they could well be echoed widely at the ballot box.

Demands for political change can emerge from unexpected places, and when they do, they can offer hope to millions of others. That, more than a new government, is what true change requires. To rebuild Turkish democracy, Turks will need to remove Erdoğan, confront the construction lobby, and then get to work restoring essential institutions - perhaps starting with the news media.

Daron Acemoglu, Professor of Economics at MIT, is a co-author (with Simon Johnson) of the forthcoming Power and Progress: Our Thousand-Year Struggle Over Technology and Prosperity (PublicAffairs, May 2023). Cihat Tokgöz, a former senior investment banker in global financial institutions, is an author and analyst on Turkish economy and financial markets.

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OPINION

By Kenneth Rogoff

Tick TikTok Goes Globalization

MILAN - The spectacle of the US Congress grilling TikTok CEO Shou Zi Chew on March 23 could one day be remembered as a turning point in the history of globalization. Over five hours of aggressive questioning, Chew - who is not Chinese but Singaporean - did a magnificent job defending his company’s Chinese ownership in the face of Congress’s limited understanding of the tech world.

The Biden administration views TikTok as a potential national-security threat and wants its Chinese-owned parent company, ByteDance, to sell the platform to a US-owned company or face a possible ban. Chew, however, proposes that ByteDance retain its majority ownership of TikTok but have its US operations run entirely by the Texas-based tech giant Oracle, which would store all US user data on its servers and monitor how TikTok’s algorithms recommend content. Meanwhile, the Chinese government has said that it would oppose a forced sale.

But the odds of Chew’s “Project Texas” convincing Congress or President Joe Biden seem slim. US lawmakers have little confidence in the Chinese government’s intentions - and with good reason. For years, Chinese hackers, presumably state-sponsored, have been relentlessly attacking the United States government and US-based companies and siphoning off trillions of dollars in intellectual property. Although exact numbers are difficult to come by, the pervasiveness of Chinese hacking has raised alarm bells among experts worldwide, particularly in ASEAN countries.

The bipartisan push to restrict TikTok reflects the growing distrust of China, which is one of the very few things that Democrats and Republicans in Washington can agree on. While China itself has a “great firewall” that effectively blocks US-owned internet platforms, the proposed US ban could accelerate the shift toward deglobalization.

But bashing TikTok may prove easier than banning it. With 150 million US users, it is one of the country’s most popular apps. American adults reportedly spend an average of 56 minutes per day on the platform. From the standpoint of domestic politics, there is a world of difference between the proposed TikTok ban and the recent US ban on selling and importing communications and video equipment from Chinese manufacturers like Huawei.

In addition to the scores of TikTokers who make their living on the platform and would become collateral damage if it was prohibited, the app is extraordinarily popular among voters under 30, with polls showing that nearly two-thirds of young people oppose a ban. Given that this age cohort leans heavily Democratic, their opposition could threaten Biden’s re-election chances. Democratic congresswoman Alexandria Ocasio-Cortez, beloved by Millennials and Gen Z’ers, has already come out against the ban (naturally, she took to TikTok to express her concerns).

Chew certainly scored some points with younger people. If banning TikTok is about protecting American voters from spying and manipulation, he argued, then Congress should devise a plan that also addresses abuses on US-based platforms (all of whom are salivating at the prospect of their biggest competitor being shown the door). After all, the Cambridge Analytica scandal has shown that misinformation and privacy violations on Facebook ultimately helped former US President Donald Trump win the 2016 election. And psychologist Robert Epstein has argued that Google’s search engine has manipulated voters in favor of Democratic candidates (albeit the quantitative significance is disputable).

So, Chew has a point. All social media platforms seem ripe for government regulation. The Federal Trade Commission is currently considering a crackdown on Big Tech’s commercial surveillance and lax data security practices, while Twitter, long deeply problematic as a source of disinformation and slander, has arguably become worse since Elon Musk took over.

Unfortunately for TikTok, banning Chinese ownership is much easier than regulating Big Tech. Its immense popularity aside, TikTok is just one front in the current tech war between the US and China, which also includes the efforts to convince US allies to bar Huawei from building their 5G networks and the administration’s recent sanctions on the sale of advanced semiconductors to Chinese firms. Moreover, while TikTok’s Project Texas proposal seems sensible, it is hard to believe that Chinese hackers would not have an easier time stealing data from a platform whose parent company is headquartered in Beijing.

The increasingly bitter rivalry between the US and China leaves little hope for a compromise that addresses both countries’ security concerns. For example, China could rethink its own protectionist policies and allow US-owned tech companies to operate in the domestic market, but that would jeopardize the authorities’ iron grip on China’s information ecosystem. Likewise, the US could require TikTok’s American operation to be sold at a significant premium as partial compensation for what the Chinese government has described as a “smash and grab.” But while this solution at least shows some respect for international law, it would be a hard sell given that China has not paid US companies anything for stealing their intellectual property over the years. Those who downplay the devastating effect that a potential US ban could have on TikTok fail to understand the economics of social media. Advertisers’ ability to reach US audiences is precisely what makes social media platforms valuable. Make any platform illegal, and its value to advertisers will vanish. While some users would undoubtedly try to bypass the ban by using virtual private networks (VPNs), this may prove difficult and would not prevent the loss of advertising revenues.

TikTok is putting up a good fight, but it may lose this battle. US lawmakers are reportedly moving forward with plans to ban the platform. While legitimate national-security concerns associated with TikTok must be addressed, an outright ban would do little to protect Americans from spying and manipulation. Sadly, it could also confirm the beginning of the end of the global internet.

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LIBERIA POLITICAL

HOT-FIRE

By Jones Mallayfredrickdiamondm@yahoo.com

“Liberty Hijacked” Is a Dangerous Book for Liberia’s Unity and Fragile Peace

Either the book “Liberty Hijacked” is presumably the author’s grand narrative to reinvent the wheels of 1847 history or he wants to simply dismantle sellers’ (Americo-Liberian) historical foundation as portrayed by his deep and undeterred incinerations to distort and undermine pre-history in modern Liberia.

Though the book received countless blessings and enormous auspiciousness by way of unhindered praises from the Ministry of Education through its envoy, the Executive Director for the Center of Excellence for Curriculum Development and Textbooks, Mrs. Julia K. Sandiman-Gbeyai the chief launcher, it was excitingly another business as usual for a book that is poised to divide both indigenous and Americo-Liberians in modern Liberia.

Interestingly, the author may have written from the perspective of an influential rising indigenous leader of change who now portrayed himself as the fearless redeemer of indigenous Liberians from the age-old shackles of settlers’ divisive rules, discrimination, and segregation.

The author revealed strategically that the settlers (Americo-Liberians) robbed indigenous Liberians of their share of “Liberty”. In his views, the denial of Liberty was a terrible weapon of divisiveness and disunity among indigenous Liberians.

Mr. Kai is also in blatant denial of the essence and the definition of 1847: “Love of Liberty Brought Us Here.” Liberty” meant the right to self-rule, property ownership, and freedom of Liberty, sovereign nation, Free State, and even the political jargon of Liberia that incorporated indigenous as Liberians. How, then, did this divide indigenous Liberians?

Which part of the “Liberty” was, or is divisive and discriminatory too, indigenous Liberians in modern Liberia? “Liberty Hijacked” is a hazardous book for modern Liberia. The book has the propensity to undermine Liberia’s unity and the fragile peace in multiple ways. For example, Mr. Kai lamented “A history of how the loss of Liberty divides Liberia here in Monrovia.” The author failed to authenticate the “growing discriminatory policies, suppressive laws, regulations, and bad practices that negatively impacted indigenous Liberians” because of the “Liberty.” He also said: “Christian churches kept Liberian indigenous divided,” which applauds.

This attempt is to undermine Christianity from the cradle of Liberia’s inception. Was Liberia built on Christian principles? It was the very indigenous who embraced Christianity. How, then, was Christianity used to divide Indigenous Liberians in Liberia, Mr. Author?

This information is unhealthy for Liberia’s fragile democracy after a 16-year bloody and brutal civil war. The author further insinuated that the settlers inflated substantial historical wounds on native Liberians through the American Colonization Society (ACS), another element of unchecked fallacies and misleading facts.

Liberia has been divided and polarized since the 1980 coup up to the present. The coup ushered in Liberia’s polarization, deep division, and gross indifference between indigenous Liberians and the settlers’ descendants (Americo-Liberians). The coup did witness the vicious killing of 17 settler descendants, drove thousands and thousands into exile, and properties seized/destroyed. In contrast, others remained silenced in their distress for a protracted period. The coup uprooted the historic foundation of the Americo Liberian, destroyed their heritage, and wiped out their entire hegemony in Liberia, which still leaves fresh memories in the minds of Liberians while then publishing such a divisive book.

The 80s coup had a devastating effect on Liberians and then the settler’s 130-year rule combined. The immigrants are on record for economically marginalizing Liberians. Aside from that, they did not kill indigenous Liberians in their mass. They did not destroy Liberia’s physical infrastructure. They did not at any time drive masses of indigenous Liberians into exile, destroy their properties, or seize their wealth.

The coup later accumulated into civil wars of reprisal that took the lives of over 150.000 Liberians, something still fresh on the minds of indigenous and settlers’ descendant Liberians, which made the publication of this, book untimely. The author defines Liberty as a weapon of division, discrimination, and segregation that deprives indigenous of the would-be Liberty, which is contrary to what Liberty truly means.

The book cannot be called a history book. It is more of an indigenous propaganda book intended to put indigenous and Americo-Liberians at loggerhead. The author discredited past histories and termed them as “propaganda material.” On the contrary, the author’s book will encourage division, segregation, discrimination, and disunity among Liberians at home and abroad. The book could spark a new ethnic, sectarian war between Americo-Liberians and indigenous Liberians.

The book is a mere propaganda tool intended to open new wounds in Liberia that would definitively put indigenous against sellers (Americo-Liberian). In the case of “Liberty hijacked” being taught as a curriculum in schools in Liberia, the book will indoctrinate and poison the minds of indigenous children against settlers’ (Americo-Liberian) children, which will not be healthy.

The book would no doubt breed additional hatred, bitterness, division, and high feelings between and among young Liberians, potentially leading to another revenge war in classrooms among natives and settlers’ descendants across Young Liberians. It will morally corrupt the minds of young Liberians across Liberia. The book should be banned o in Liberia.

What is astonishing is the author’s blatant insensitivity to A’s historical works and enormous initiatives. The author grossly seized the publications of Doris Banks Henries, Joseph Saye Guannu, and J.H McPherson to the dismay of ordinary Liberians.

No part of those history books ever brought about division, segregation, and resentment against indigenous Liberians. Why the author should classify these Liberian historical contributions as “propaganda materials” is appalling, degrading, and self-conflicting in many ways.

Liberian writers should not be rendering vindictive judgment based solely on inherent tribal prejudice, professional sentiment, or political misgivings without any iota of material evidence with historical connotations.

WOG rescues two homeless infants

By Lincoln G. Peters

Two homeless Liberian kids have been rescued and taken to a safe home for proper care, moral upbringing, educational development, and medical attention.

The kids were seen selling in the streets on Old Road, a Monrovia suburb when they were rescued.

The rescued kids are a boy and a girl. Through its Executive Director Ambassador Felecial Garlo (Quieyeah Garlo), the Christian faith-based not-for-profit charity organization Women of Grace Charity International (WOG), rescued the kids on 16 March 2023.

The parents of both kids are said to be disadvantaged folks, also known here as Zogoes.

Disadvantaged youth in Liberia engage in drug abuse and other criminal activities, and their number continues

help from a humanitarian organization.

According to him, the lady posted saying “these children need help, they were abandoned by their parents who are on the street and on drugs.”

“But, I am not financially stable in providing their needs. They were just in the community sleeping in the street and people were taking advantage of them that’s how I took them in and started taking care of them,” Wamah quoted the lady as saying.

“But they need a safe home and they need good care. I cannot afford it.”

Upon seeing the pictures on social media, and how the lady had pleaded, Wamah said Women of Grace contacted Madam Denyan, the poster.

He added that the organization swiftly took action in finding the kids a safe home and proper medical help.

For her part, Women of Grace



to rise daily as more ghettos and criminal hideouts are set up in communities.

Women of Grace has been helping Ebola orphans and underprivileged children in Liberia since 2015.

In an exclusive interview with this paper Tuesday, 28 March 2023, Women of Grace Coordinator in Liberia Sylvester Wamah said that they got in contact with the children when their picture was posted on social media by a lady identified as Favor Christina Denyan.

Wamah said the poster was seeking

International Liberia Executive Director Ambassador Felecia Garlo noted that her organization is presently caring for 150 children.

She said they include Ebola orphans in Gblokata, Bong County.

She assured Madam Denyan that the abandoned children will receive the necessary care.

“This is not about politics, we all must look back at where we come from. The future of Liberia is in the hands of the children, so we all must help in preparing them,” she said.

CARBONIBUS

Upcoming Assessor site visit

We are pleased to welcome you to an upcoming Assessor site visit for the Improved Cookstoves in Liberia project.

The project promotes the use of improved cookstoves that require considerably less charcoal and produce less smoke than traditional cookstoves, while reducing time required for cooking.

Assessor name: Carbon Check (India) Private Limited

Assessment Team Leader: Sanjay Kumar Agarwalla (Team Leader / Technical Expert).

Date of the Visit: 21st April 2023

Location of the Visit: The Royal Grand Hotel, conference room 1st floor

Contact Details of Team Leader: sanjay@carboncheck.co.in

Kindly confirm your attendance or send us questions to liberia@carbonibus.org or +231 77 543 2009

MORE HEADLINE NEWS

MORE HEADLINE NEWS

VP Taylor speaks about her personal life

Hearing Vice President Jewel Howard Taylor publicly reveal her personal life as she did at a recent



Vice President Jewel Howard Taylor

raising moment when, while speaking recently at a mentorship forum for girls organized by the group, Books Before Boys in Monrovia, she old”, Vice President Taylor reveals, and narrates, “I do not think that I have had five boyfriends, who [I] have slept with in the whole Republic of Liberia, because I don’t worry about them. Some of them have died; some are not here anymore; so, when I step on the stage, I don’t be ashamed because there is no man, who I have slept with that’s here and [that’s] what gives you the pride.”

That was daring and unorthodox of a leader, particularly in a society where sex discussion in public, is largely still off-limits.

VP Taylor: “Nobody coming to me and saying that woman is fine so I want you, because you and me are not in that one self. The man that I want, I will walk to that man and say this is the man I want.”

She laments that sleeping around or promiscuity has become common among young people in Liberia, adding “We see people doing all kinds of dancing.”

If young girls at the forum have been truly seeking a mentor, they no doubt found one in Vice President Taylor.

Editing by Jonathan Browne

LERC introduces new regulatory policies

By Lewis S Teh

The Liberia Electricity Regulatory Commission (LERC) has launched three new regulatory policies, covering certification licensing for electrical professionals and contractors, electrical wiring and Liberia electrical wiring code, for individuals engaged

commission achieves an important milestone in the implementation of the 2015 Electricity Law of Liberia, evidenced by the development and approval of said regulatory instruments.

“This is a huge milestone for our country, and this milestone has been achieved with the support of the European Union, the Government of Liberia, Technical and Vocational

professionals and contractors desirous of undertaking electrical work or currently engaged in such activity, disclosing that the launch of the electrical wiring regulations and the Liberia electrical wiring code were funded by the European Union and with support from the Government of Liberia.

According to him, the Electrical Wiring Regulations establish requirements, procedures and practices for enforcement of minimum standards in distributing electrical energy in and around structures, including residential and commercial premises, public buildings, factories/industries, and construction sites.

Others include farmhouses, booths, temporary installations and playgrounds to ensure safety of persons, livestock and property from hazards that arise in the use of electricity, including safety against electric shocks, burns and fire.

“Following today’s program, and immediately after the transitional period, no person shall undertake electrical work unless that person has been certified or licensed under these Regulations. We therefore count on the collective support of all electricity sector



in electrical wiring across the country.

Making brief remarks at the official launch on Wednesday, March 29, at Manba Point community in central Monrovia, LERC Managing Director, Augustus V. Goanue said, the Education and Training (TVET) institutions, electricity services providers, and electricity sector partners”, Director Goanue said.

He explained these instruments elaborate qualification criteria for electrical

Rep. Koon empowers over 150 women with vocational skills

Over 153 women have graduated with new vocational skills after months of intensive studies at the District #11 Community Savings and Loan Vocational Institute.

The jubilant women earned skills in Tailoring, Catering and Pastry, Beauty and Care (Cosmetology), Soap-making, Event Decoration, and Tye & Dye.

The vocational institute was established in 2022 by Representative Richard Nagbe Koon, of Montserrado County Electoral District #11.

According to Rep. Koon, the Community Savings and Loan Vocational Institute offers training free of charge. He said it was established as a way of empowering residents, mostly women and less fortunate, to get valuable skills that will empower them to get self-employed and live better lives.

Serving as a guest speaker, Mr. Samuel A. Tukpah, Assistant Secretary General of

actions against poverty and better decisions for their families and societies.

The graduation was the first of the vocational institute, which basically targeted women who are part of the 94 loan and saving clubs the lawmaker has planted across the district.

Rep. Koon underwrites the clubs’ administrative costs, including staff’s stipend and stationery.

Koon established the Village Savings and Loan scheme in 2019 across District 11 to provide micro-loans to residents to either establish or expand their businesses and stand against poverty, exploitation, and abuses.

Not satisfied that the loan scheme was sufficient and sustainable enough for his people, Koon introduced the vocational component to the loan scheme to build the skills of residents.

According to the lawmaker, he saw the need to expand the horizon of the people by going beyond just petty trade and loan business to giving them valuable and lasting



Rep. Koon

the Liberia National Olympic Committee, congratulated the graduates for acquiring new knowledge that will stay with them for life.

Speaking on the theme “Knowledge is Power,” Tukpah applauded Rep. Koon for providing an opportunity to mothers, daughters, wives, and underprivileged citizens to gain knowledge and become powerful in making better decisions for their lives.

Tukpah stated that “nothing could be as good as giving the gift of knowledge” to the people of District 11 as their lawmaker has done.

He said sharing money from pockets to poor people or giving them one-time meals to feed empty stomachs was not a way to empower citizens against poverty.

Rather, he argued, providing them opportunities to build their skills would enable them to take independent and collective

life skills.

“I felt and thought that it would be worth building the human capacity of residents in my District, many of whom are single parents and breadwinners, struggling to bring up their children-to give them a future,” he said.

Though the program focuses primarily on women’s empowerment, it’s equally open to young men in the district who are desirous of acquiring technical and vocational skills and changing the course of their lives.

District 11 Manager Tarley D. Taylor described the first graduation as the beginning of greater things to be done by Rep. Koon.

He said they include empowering residents of the district to take their destinies into their own hands through economic empowerment programs.

He said resources are being sought and partnerships are being built both at home and abroad to bring in more modernized training materials to make the learning experiences effective and impactful.

MORE HEADLINE NEWS

MORE HEADLINE NEWS

Biometric attacks on the rise: the trends financial institutions need to be aware of in 2023

Criminals are now advancing across platforms, targeting mobile web, native Android, and native iOS via emulators.



JOHANNESBURG, South Africa, March 29, 2023/ -- In the past year there has been a 149% increase in threat actors using emulators to attack mobile platforms. There has also been a 295% increase in novel face swaps. This is according to a new biometric threat intelligence report (<https://www.iProov.com/>) in Africa, says, "Biometric attacks continue to grow in volume, intensity and sophistication. If we are to successfully combat these risks, we need to uncover and understand the anatomy of biometric attacks."

As governments and businesses continue to unlock new value and efficiency

through digital services, one key challenge remains. Organisations need to be assured that the person on the other side of the screen is human, and are who they claim to be. INTERPOL's first-ever Global Crime Trend report (<https://apo-opa.info/3Khjy02>) estimates that over 70 per cent of respondents (all from law enforcement) expect crimes such as ransomware and phishing attacks to increase significantly in the next three to five years. This renders traditional verification technologies such as one-time passwords (OTPs) outdated and a security risk. Biometrics such as iris and retina offer a deeper method of verification but fall short in terms of liveness - they cannot bind a digital identity to a real-world individual in motion. In addition to this, the technology used to capture this biometric data may not always be as accessible or inclusive as required.

Geva says, "We have worked with our local public and private sector partners to champion face-verification

▶ CONT'D ON PAGE 11

Mrs. Cummings frowns on using children as breadwinners

- As More Women Support Her Husband's Presidential Bid

Mrs. Teresa Cummings has frowned on the use of school-age children as breadwinners, putting their safety and lives at risk to sell between speeding vehicles in the streets of Monrovia and suburbs.

Mrs. Cummings, wife of Mr. Alexander Cummings, the Standard Bearer of the Collaborating Political Parties



(CPP), said children rightfully deserve to be in school acquiring knowledge to better prepare themselves to become productive adults rather than misuse them as breadwinners in their infant

Bearer, Mr. Cummings.

The church women group, headed by Mrs. Helena Charlie said, in addition to their fervent prayers and commitment for a better Liberia, they are also actively involved in empowering women and girls with life saving skills and training.

Appreciating the women support, Mrs. Cummings thanked them for choosing the path of prayers for a better Liberia, and their pledge of support to Mr. Cummings Presidential bid come October 10.

Mrs. Cummings also said, as a praying mother, she is in constant prayers for a better Liberia where parents will be economically empowered and view their children as God's divine gift. She prays that empowered parents will refrain from using their children as breadwinners and instead send them to school.

"We are also in prayers for a new Liberia where our women will be protected, empowered through access to loans, compete with their male counterparts and be made part of the decision making process of Liberia. A Liberia where our women will have access to loan opportunities, to start and grow their own businesses, without using their school age kids as breadwinners," Mrs. Cummings said.

Marketers support Cummings

Hundreds of market women at the Omega/Gorbachop Market in Paynesville have decried years of government neglect and pledged support to the Presidential bid of Mr. Alexander Cummings with hope for redemption.

The Omega Market Gobachop Women Association in collaboration with another group, Friends of Teresa Cummings (FOTC), lamented the difficult conditions, selling under the rain and sun, and the harsh prevailing economic situation. They said the combination of these things have made life unbearable.

The women in separate

Standard Bearer, and his sincere commitment to institute genuine changes, that will better the lives of the suffering masses, including marketers nationwide.

Responding to the women pledged of support, Mr. Cummings assured the Omega Market Gorbachop Women Association, that relieving them of the deplorable state, will top, his one hundred days deliverables, when elected President of Liberia.

Cummings said a change in national leadership with competent, qualified and energetic leaders will help permanently solve Liberia's aged-old problems, that have retarded national development and deprived the people of better life.



statements of solidarity pledged to rally hundreds of marketers that converged daily at the Omega Market in support of Mr. Cummings Presidential bid, come October 10, this year.

Mr. Cummings, Standard Bearer of the Collaborating Political Parties (CPP) and his wife, were invited by the two groups at a joint endorsement ceremony, Wednesday, March 29.

Accompanied by CPP stalwarts, the Omega/Gorbachop marketers and FOTC used the occasion to acquaint Mr. Cummings with the deplorable conditions of especially the Plantain field, where they sell daily under the blazing sun and rain, without shelter.

The CPP Standard Bearer and entourage were given rousing welcome, with traditional song in Grebo, Kpelleh, Bassa, Gio and Mano, representing the women various counties of origin.

The women said life is increasingly becoming unbearable, especially assuming the family role of breadwinners, because most of their husbands and partners are without jobs.

They spoke confidently in the integrity, competence, and achievements of the CPP

The CPP Standard Bearer said Liberia is blessed with abundance natural resources, for the vast majority of people to be lingering in abject poverty, due to gross mismanagement and systemic corruption by public officials.

He assured Liberians that a CPP Government will restore good governance and that he will lead by example, with zero tolerance for corruption.

Earlier, Mrs. Teresa Cummings expressed gratitude to the marketers of the Omega Market Gorbachop Women Association for the formation of FOTC and pledged of support to her husband's Presidential bid.

She assured women in Liberia, that upon her husband assuming the Presidency, women will be given the deserving attention and support aimed at improving bettering their life.

"Upon Mr. Cummings election as the next President of Liberia, he will be the Head and I will be the neck," noting that the interests of women will take precedent in all spheres of national development.

Mr. and Mrs. Cummings later urged marketers nationwide to muster the courage to register and vote en mass to change the current corrupt and inept leadership of President George Weah.

Français

« Notre force est infinie », de Leymah Gbowee: le courage d'une femme dans la guerre

LE LIVRE DE LA S E M A I N E . L'autobiographie de la Libérienne, Prix Nobel de la paix en 2011, reparaît. Elle y fait le récit de la sororité et de la puissance des femmes lors des guerres civiles dans son pays. Il est des récits de vie que

puis devenue militante de la paix au point d'obtenir le prix Nobel en 2011, entraîne bien au-delà de pareilles craintes. Parce qu'on y sent l'autrice désireuse de contribuer par son témoignage personnel à un récit beaucoup plus vaste : celui, insuffisamment entendu et pris en compte, des femmes au cœur des conflits. Des

contées. » Vertigineux parcours que celui de Leymah Gbowee. Née dans une famille modeste de Monrovia, elle appartient à un pays fondé artificiellement en 1822 par une colonie de Noirs américains libérés et d'Africains de sang-mêlé qui, terrible ironie de l'histoire, s'imposent aux différentes communautés africaines locales en s'arrogeant les pouvoirs politique et économique. « L'origine de nos ancêtres déterminait notre place dans l'ordre social », déplore la narratrice, pour qui « l'iniquité sociale, le partage inégal des richesses, l'exploitation des indigènes et leur désir de reprendre ce qui leur appartenait » sont les clés d'explication des problèmes du pays.

Un quotidien de survie Leymah commence ses études supérieures lorsqu'en 1989, des rebelles armés dirigés par l'ancien membre de gouvernement Charles Taylor fondent sur la capitale depuis la frontière ivoirienne, déclarant vouloir renverser le président Samuel Doe. Aux premiers tirs d'AK47, le déni et l'incrédulité de la famille Gbowee le cèdent brutalement à la réalité. En quelques jours, en raison d'un conflit de pouvoir doublé de tribalisme qui met le pays à

▶ CONT'D ON PAGE 9



l'on redoute de lire ou d'entendre tant on les imagine par avance chargés d'une tragédie insupportable, alourdis à l'extrême de ces abominations dont l'homme seul est capable. Mais par sa pertinence et son honnêteté, Notre force est infinie, l'histoire de la Libérienne Leymah Gbowee, plongée adolescente dans l'horreur de longues années de guerre

femmes africaines de surcroît : « Un jour, un journaliste étranger m'a demandé : "Avez-vous été violée pendant la guerre au Liberia ?" Quand je lui ai répondu non, je n'ai plus présenté le moindre intérêt pour lui [...] Ceci n'est pas une histoire de guerre traditionnelle [...] Je ne l'avais jamais entendue auparavant, parce que c'est une histoire de femme africaine et que nos histoires sont rarement

Lola : faute de courant, les populations s'approvisionnent en glace au Liberia

Pendant ce mois de Ramadan, les marchands de Lola sont obligés de se rendre à Yekepa, localité située au Liberia voisin, pour aller acheter des bouteilles de glace, afin de ravitailler les populations de la ville.

A cause de la coupure intempestive du courant due à la vieillesse du seul groupe électrogène qui alimente la ville en électricité.

La coupure est fréquente, de telle sorte que les enfants disent dans les quartiers qu'EDG n'est pas bonne et pourtant le courant de l'interconnexion est à 39 kilomètres de Lola.

Après que les installations ont été foudroyées au début du mois de mars, le courant n'est plus régulier dans cette ville du sud-est du pays.

Mariam soumaoro déplore que »depuis des années, les gens de Lola sont tenus de se rendre au Liberia pour chercher de la glace durant

le mois de ramadan. Durant ce mois, la consommation de glace est élevée. Au début avec le courant, les gens faisaient de la glace sur place et le courant était régulier. Il y avait moins de clients pour nous. Aujourd'hui le courant n'est plus régulier comme l'année passée et les gens ont besoin d'eau glacée. C'est pourquoi nous allons au Liberia précisément à Yekepa, située à une trentaine de kilomètres de Lola », déplore

notre interlocutrice. C'est à partir de 15 heures et 16 heures que les gens viennent acheter des bidons de glace. Le bidon de 2 litres coûte 3500 GNF. De son côté, Aminata Condé, une habitante de Lola trouve que payer 3000 mille pour une bouteille de glace est élevé. Quand il faut ajouter à ça la facture de courant.



Éditorial

Il faut avoir confiance en soi

Les Libériens semblent avoir conclu le résultat de enrôlement biométrique des électeurs dirigé par la Commission électorale nationale avant même le début de l'opération le 20 mars. Ils jettent malheureusement le doute sur la capacité de la Commission de faire preuve de transparence. Certains ont même perçu que le processus est conçu pour frauder les prochaines élections. Quelle absurdité !

Pour des raisons étranges, nous Libériens, semblons obsédés par la méfiance ou le cynisme à peu près dans tout ce qui nous concerne. Nous croyons à tort que seules les des personnes qui ne sont pas des nôtres sont crédibles. Si nous cultivons continuellement une telle perception, alors nous n'avons pas besoin d'exister en tant que peuple, car nous ne croyons pas que quelque chose de bon puisse venir de nous.

À cause de cette façon de penser négativement, la Commission électorale nationale est contrainte de rassurer les sceptiques en expliquant que l'opération d'enrôlement est conçue pour détecter les fraudeurs potentiels qui veulent se faire enrôler plus d'une fois. "Le système d'enrôlement biométrique est conçu de manière que les enrôlements doubles soient détectés lors du processus d'arbitrage biométrique à travers le système de gestion central. Les informations des électeurs doublement inscrits seront désactivées", a dit la NEC.

Des rumeurs font état d'enrôlements doubles. Mais la Commission a expliqué qu'à la fin de la première phase du processus, toutes les données des 1 065 centres d'enrôlement des électeurs dans les comtés de Bomi, Gbarpolu, Grand Bassa, Grand Cape Mount, Margibi et Montserrado seront synchronisées par les serveurs biométriques où le processus de déduplication commencera.

«Le système est très efficace pour comparer des millions d'échantillons biométriques, ce qui facilitera la détection de toutes les doublures dans la base de données. Toute personne qui se fera enrôler deux fois ou plus doit régler ses problèmes avec la Commission avant que ses informations puissent être incluses dans la liste des électeurs », a dit la Commission dans un communiqué.

Selon la NEC, se faire enrôler plus d'une fois est un crime. Se faire enrôler plus d'une fois est un risque inutile, car le système biométrique va détecter les coupables qui seront poursuivis en justice.

La Commission a indiqué en outre qu'elle a adopté le système biométrique pour disposer d'une liste électorale crédible, dépourvue de doublure. « C'est pourquoi nous prenons les empreintes digitales et l'image du visage », a-t-elle dit.

Que devrait faire de plus la Commission pour gagner et conserver la confiance du public, face aux défis sérieux ?

Il est temps que les Libériens croient en eux-mêmes et en leur pays, car quelle que soit la bonne volonté qui vient de l'extérieur, nous seuls pouvons le faire pour nous-mêmes. Il s'agit d'un état d'esprit que nous devons changer, si cette nation doit progresser.

Cela ne signifie pas que là où il y a des problèmes, ils ne doivent pas être portés à l'attention de la Commission pour une réparation rapide. Mais insinuer que les cinq commissaires de la NEC, dont la présidente Davidetta Brown Lansana, ne savent pas ce qu'ils font, est injuste.

Certains vont même jusqu'à accuser la commission de refuser délibérément aux citoyens la possibilité de s'enregistrer sur la base de leurs noms. Mais sachez qu'il est du ressort de la commission d'enquêter sur les identités suspectes de concert avec la sécurité, y compris le service d'immigration du Libéria. Il appartient au porteur d'une telle accréditation de prouver sa citoyenneté avec l'aide des dirigeants de la communauté et des anciens.

Il faut permettre à la NEC d'exercer ses fonctions statutaires plutôt que d'accabler et d'accabler ! Cela n'est pas du patriotisme et de l'amour du pays. Si la NEC réussit, le Libéria réussit et s'il échoue, nous échouons en tant que nation.

Français

« Notre force est infinie », de Leymah Gbowee

feu et à sang, la vie de Leymah et des siens, comme celles de centaines de milliers d’autres Libériens, bascule dans la terreur :

« A dix-sept ans, on n’a pas l’habitude de penser à la mort, surtout pas à la sienne. Soudain, elle m’environnait de toute part, et j’ai été obligée d’admettre qu’elle pouvait survenir à n’importe quel moment. »

Leymah Gbowee fait le récit sans concession de la guerre vue du côté des femmes et des foyers, entrant dans les mille et un détails d’un quotidien de survie où satisfaire aux besoins primaires devient la seule chose qui compte. Dans de telles circonstances, tout prend des proportions énormes ; trouver de la nourriture ou aller chercher de l’eau demande un courage infini.

« La peur était mon premier sentiment quand j’ouvrais les yeux le matin. Puis la gratitude : je suis toujours en vie. Puis la peur à nouveau. Reconnaissante d’être en vie, j’avais peur d’être en vie. »

Les saisons d’anomie vont se succéder, dévastant la capitale et le pays, disloquant les relations sociales, éreintant les populations durant deux guerres civiles et quatorze longues années entre 1989 et 2003. Dans ce monde fracassé, le souffle vital ne s’éteint pourtant jamais totalement car les femmes, toujours elles, parviennent à réinventer sans cesse de nouveaux espaces dans la fuite et l’exil (déplacements et déménagements, d’un quartier à un autre, d’un pays à un autre, Ghana, Sierra Leone...) ou à tisser de nouveaux liens (en accueillant adultes et enfants de la famille élargie ou en errance).

Leymah Gbowee narre ainsi les évolutions de ses relations filiales, familiales et, pour la jeune femme qu’elle est devenue, sentimentales. Prise au piège d’une liaison toxique avec un homme dont elle aura plusieurs enfants, elle met des années à se libérer de son emprise et de sa violence, sombrant dans une dépression qui ne dit pas son nom :

« La guerre m’avait pris ma maison, ma famille, mon avenir, toutes mes certitudes et aussi la foi qui aurait pu m’aider à trouver un moyen de m’évader. »

Sénégal : l'opposant Ousmane Sonko appelle à manifester, la justice dénonce une tentative d'«insurrection»

Au Sénégal, malgré l’interdiction de la préfecture, la coalition d’opposition Yewwi Askan Wi a maintenu son appel à des manifestations mercredi 29 mars à Dakar et jeudi, lors du procès d’Ousmane Sonko, poursuivi pour diffamation par le ministre du Tourisme. Sa

appeler « commando » », a affirmé le procureur général près la cour d’appel de Dakar. Ses cibles, selon Ibrahima Bakhom : des « personnalités publiques de la justice, de l’appareil d’État, des religieux et de la presse ».

Quatre personnes ont été arrêtées, dont une qui se réclamerait de la rébellion casamançaise du Mouvement des



précédente convocation, le 16 mars, avait provoqué des heurts dans la capitale. Dans un contexte de vives tensions, la justice a dénoncé mardi l’existence d’un groupe « visant l’insurrection » : des « élucubrations », selon Ousmane Sonko.

« Il est apparu au cours d’investigations une organisation qui se fait

forces démocratiques de Casamance (MFDC). Dix-neuf autres sont recherchées pour des faits « mettant en jeu la stabilité du pays », selon Ibrahima Bakhom : « Des activités subversives allant à la confection d’agents explosifs, de fumigènes, de cocktails Molotov. Et le dessein de tout cela est de poser des actions d’éclat pour installer la peur et le chaos, et le terrain fertile, c’est les manifestations.

COMMENTAIRE

Par Par Raghuram G. Rajan
et Viral V. Acharya

Le rôle de la Fed dans les faillites bancaires

CHICAGO - Les récentes faillites bancaires aux États-Unis semblent avoir une cause évidente. Les dépôts à la Silicon Valley Bank et à la Signature Bank n’étaient pas couverts, pour 90 % d’entre eux, par l’assurance fédérale, et ces dépôts sont naturellement les premiers que leurs clients chercheront à retirer. En outre, les deux banques ont investi des sommes considérables dans des obligations à long terme, dont la valeur de marché a baissé à mesure que les taux d’intérêt augmentaient. Lorsque SVB a vendu quelques-uns de ces titres pour lever des fonds, les pertes jusqu’alors potentielles de son portefeuille d’obligations se sont révélées au grand jour. Une émission de capital ratée a ensuite déclenché la ruée sur les dépôts et scellé le destin de la banque.

Mais dans cette explication simple, quatre éléments suggèrent que le problème pourrait être plus systémique. Premièrement, chaque fois que la Réserve fédérale des États-Unis engage des opérations d’assouplissement quantitatif (quantitative easing - QE), les dépôts ce type, non couverts par l’assurance fédérale, augmentent, car ces opérations incitent à l’achat de titres sur le marché en échange d’actifs liquides de la Banque centrale : le QE grossit non seulement la taille du bilan de la banque centrale, mais conduit aussi à une augmentation du bilan du système bancaire dans son ensemble et de ses dépôts exigibles mais non couverts par l’assurance fédérale.

Dans une communication présentée à la réunion annuelle des banquiers centraux sous l’égide de la Fed, à Jackson Hole, au mois de juillet dernier, nous attirons l’attention, mes coauteurs et moi-même, sur ce point trop souvent négligé. Tandis que la Fed renouait avec sa politique de QE, durant la pandémie, les dépôts bancaires non couverts par l’assurance fédérale passaient d’environ 5 500 milliards de dollars, à la fin de 2019, à plus de 8 000 milliards, au premier trimestre 2022. Les flux de dépôts à SVB sont passés de moins de 5 milliards de dollars au cours du premier trimestre 2019 à une moyenne de 14 milliards de dollars trimestriels durant la période de QE. Mais quand la Fed a mis un terme à cette politique, a monté ses taux d’intérêt et est assez vivement passée à une politique de resserrement quantitatif (quantitative tightening - QT), ces flux se sont inversés. SVB n’a pu constater l’augmentation des retraits de dépôts non couverts (dont certains coïncidaient avec le ralentissement du secteur de la tech - incitation supplémentaire pour les clients angoissés de la banque à en retirer leurs réserves en liquide).

Deuxième point : de nombreuses banques, une fois tirées d’embarras par la lance à incendie des dépôts, en ont profité pour acquérir des titres liquides à long terme, notamment des bons du Trésor et des créances hypothécaires titrisées, dans la perspective de réaliser des gains de portage : le spread des taux d’intérêt, qui fournit des rendements supérieurs à la rémunération des dépôts par la banque. Ordinairement, ce n’est pas trop risqué. Les taux d’intérêt n’avaient pas connu, depuis un certain temps, de hausse significative, et même s’ils commençaient à grimper, les banquiers escomptaient que les déposants réagiraient, comme d’habitude, mollement, et se satisferaient encore longtemps de faibles taux de rémunération des dépôts, même quand les taux d’intérêt du marché auraient augmenté. Ainsi les banques se sentaient-elle protégées, tant par l’histoire que par la placidité des déposants.

Les choses, pourtant, se passèrent cette fois différemment : ces dépôts non couverts étaient volatils. Produits d’une politique de la Fed, leur flux devait nécessairement s’épuiser lorsque cesserait cette politique. Et comme les gros déposants peuvent coordonner plus facilement leur action, il n’en faut que quelques-uns pour déclencher une réaction en chaîne. Même dans les banques solides, les déposants qui ont pris conscience du risque bancaire et des taux d’intérêt plus favorables pratiqués sur les marchés à court terme cherchent alors à récupérer leur part. Le spread profitable des taux d’intérêt entre les investissements et les dépôts qui somnolent est menacé, et la rentabilité de la banque, voire sa solvabilité, est mise en danger. Comme le veut le proverbe du monde financier : « Les gains de portage pavent la route vers l’enfer. »

Troisième point : les deux premiers ont pris une ampleur inédite. La dernière fois que la Fed a renoncé au QT et haussé ses taux, en 2017-2019, la hausse fut moins brutale et moins élevée ; en outre, le volume de titres sensibles à une hausse des taux détenus par les banques était moins important. Conséquemment, les pertes que les bilans des banques durent absorber furent faibles, et il n’y eut pas de mouvement de retraits précipités parmi les déposants, alors que les ingrédients étaient pourtant les mêmes. Cette fois, l’ampleur des hausses de taux, leur rapidité et les portefeuilles d’actifs sensibles détenus par les banques, tout est multiplié, et l’Agence américaine de garantie des dépôts bancaires, la Federal Deposit Insurance Corporation, estime que les pertes non réalisées sur les portefeuilles de titres bancaires disponibles à la vente et détenus jusqu’à échéance pourraient à elles seules dépasser les 600 milliards de dollars.

Quatrième motif d’inquiétude : la coalition involontaire des instances de supervision avec l’industrie qu’elles sont censées superviser. Trop de superviseurs n’ont pas su voir que les banques étaient de plus en plus exposées à la hausse des taux d’intérêt, ou bien n’ont pas su contraindre les banques à réduire leurs risques. Si la supervision avait été plus vigoureuse (nous tentons encore d’évaluer dans quelle mesure elle y a manqué), le nombre de banques en difficulté serait bien moindre aujourd’hui. S’ajoute toutefois un autre problème : les superviseurs n’ont pas soumis toutes les banques à une attention aussi exigeante que celle qu’ils ont accordée aux institutions les plus importantes (soumises, entre autres choses, à des stress tests). Ce « deux poids deux mesures » pourrait avoir précipité la migration des prêts immobiliers à risque sur les locaux commerciaux (souvenons-nous des bureaux à moitié vides durant la pandémie) des banques les plus grosses et les mieux capitalisées vers les banques petites et moyennes banques, relativement moins bien capitalisées.

On peut donc en déduire que si nombre des vulnérabilités dont pâtit le système bancaire sont imputables aux banquiers eux-mêmes, la Fed a aussi contribué au problème. Des accès périodiques de QE ont grossi le bilan des banques, gonflé par l’augmentation des dépôts non couverts, les rendant ainsi de plus en plus dépendantes de l’argent facile. Cette dépendance ajoute encore à la difficulté de renverser la politique de QE et d’entreprendre un resserrement monétaire. Plus cette politique de QE s’est développée, plus la durée en a été longue, plus la Fed devrait avancer lentement lorsqu’elle s’efforce de normaliser les bilans et, idéalement, lorsqu’elle augmente ses taux.

Malheureusement, ces préoccupations pour la stabilité financière se heurtent à l’autre mandat de la Fed, qui est de combattre l’inflation. Les marchés attendent désormais que la banque centrale américaine baisse les taux, puisque l’inflation est nettement supérieure à la cible fixée, et certains observateurs plaident même pour une pause du resserrement quantitatif.

LIBERIANS

DEBATE

Topic: Election

By Naneka A. Hoffman

As Phase I of the biometric voter registration continues in six counties, including Montserrado, claims about aspirants trucking people from one district or county to another keep emerging despite warning from the National Elections Commission that this is against the election law. But reaction seem mixed about the illegality of said practice with some commentators sternly challenging the NEC on this matter, basing their reliance on the Constitution of Liberia that speaks of freedom of movement, as compiled in this NEW DAWN's random interview.



Prosperous Varney

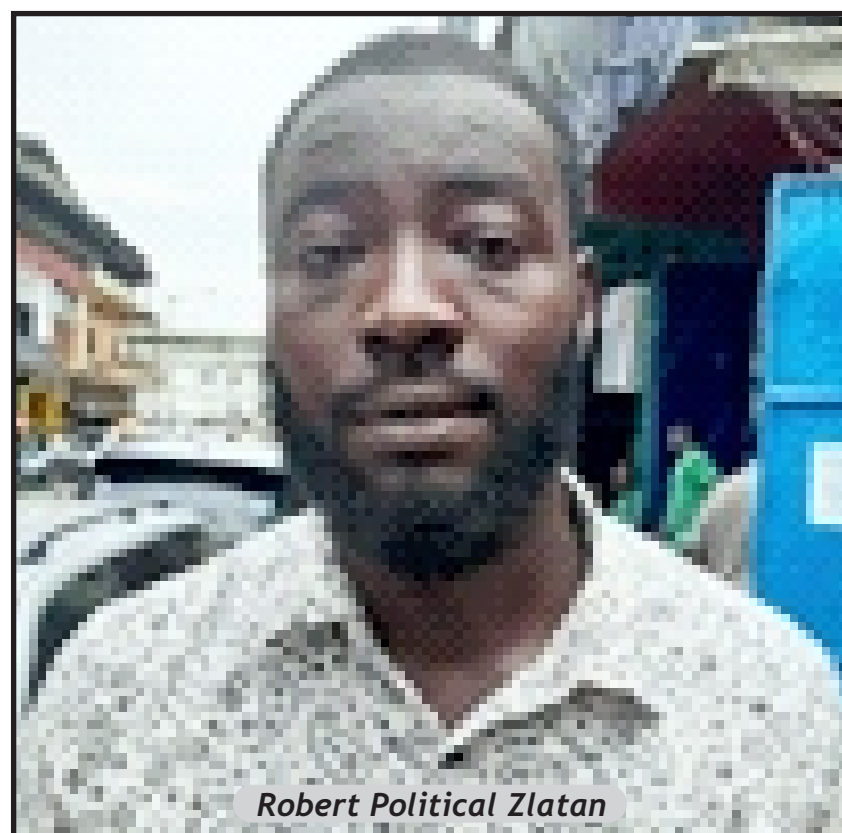
money together and gather lot of people and truck them in districts. Now, this is the reason we the young people these days should see how best to resist trucking in Liberia. I am calling on all young people to join us in this struggle to see how best to support the National Movement Against all trucking in Liberia. We are calling on NEC to disqualify people caught in trucking. They should deny you and disqualify you immediately because that itself will serve as a precedent.

If you work for your people in the districts, the people themselves will see how best to vote you because of your hard work. So, why is the interest for you to go truck?

“Trucking during election process is wrong and it has the proclivity to undermine the democracy of the country. For me, I see it as evil. In this country, trucking makes it a lot of lawmakers to not

work in the interest of their people. They will sit down there and when the people elect them for six years or nine years, they will not do anything for their districts, because they got elected by trucking people and last minute to time, they put their

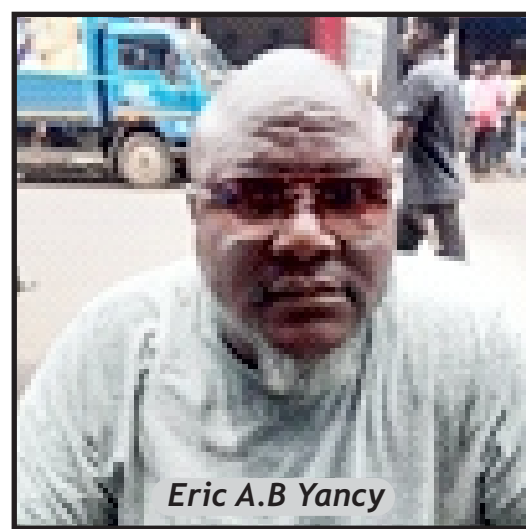
“Firstly, trucking is undemocratic and unlawful. If you do it, you are doing so at your own risk. And you are selling your constitutional right to another district, making decision for other people without their knowledge. If anything goes wrong there, you will be held responsible seriously; so, our young people need to be conscientized and informed. The National Elections Commission (NEC) needs to create more awareness on



Robert Political Zlatan

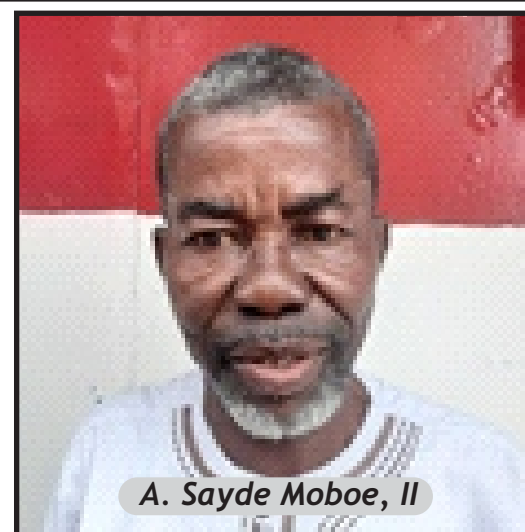
radio, in newspapers effect of trucking during and in communities, the electoral process.” telling people about the

“Trucking people from one district to other is not necessary especially, the youth, they are the one that have the problem, because illiteracy rate in our country is very high. The NEC needs to stop those people. They should not certificate them. We should put the country first no matter who is



Eric A.B Yancy

involved. If you see government officials or representatives trucking people, we should stop them.”



A. Sayde Moboe, II

“There is nothing in our Constitution called trucking, so any laws that talk about trucking are violation of the Constitution. The

Constitution gives every Liberian the right to move freely and go where they want to go. If you stop them to not go and register in any county, it means that you are violating their rights. There is nothing called trucking in our laws. Our law says I have freedom to move anywhere. The law says I can register anywhere I wish; so, I challenge the NEC to be very careful because that law must drag them to court.”

“There is nothing in the Constitution called trucking. I have the right to go any part of the country to register because the Constitution says I have freedom of movement. The law says I should vote where I registered. If I registered in West Point and voted on the other side then I am violating. When you are a Liberian, you can register in any part of Liberia because the Constitution says you



Rudolph G. Gborkeh

have the right to move anywhere in Liberia to register. NEC should tell us which part of the law that says no trucking and what is the real definition of trucking?”

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Weah tight-lipped

By Emmanuel Wise Jipoh

President George Manneh Weah appears to be tight-lipped about the nature of his visit at the Central Intelligence Agency (CIA)

under his regime.

Mr. Weah said his invitation to meet CIA authorities in Langley was like any other formal travel he has done since taking state power.

But he remained tight

for the establishment of the Agency's Central Command in Liberia to monitor international crimes across Sub-Saharan Africa.

But Weah did not address any of these speculations. During the trip, President Weah visited the United States of America and the United Arab Emirates (UAE) on international engagements.

On his return home, he landed at about 12:04 p.m. at the Roberts International Airport in Margibi County and greeted by a salute from a detachment of the Brigade of Guards of the Armed forces of Liberia (AFL).

President Weah expressed optimism about his visits to the two nations, describing them as fruitful and beneficiary for the progress of Liberia.

He said with the biodiversity and forest reserve, he can assure that the country will benefit from international support related to the forest and other natural resources.

"There is forest fund, and there's a need we tap from it," he said.

"As you're aware, we went to COP 26 (Conference of the Parties 26) and COP 27, Liberia has a diversity of issues like Climate Change mitigation. We are trying to tap in the Climate Change fundings so that we can save our forests," he said.



headquarters in Langley, the United States of America.

Journalists were eager to know why Mr. Weah had been invited by the spy agency when he returned home Tuesday, 28 March 2023.

The curiosity derived from a widespread rumour in some quarters and on social media that Mr. Weah was investigated by the CIA.

It was speculated that he was probed for alleged bad governance, corruption, human rights violations and mysterious killings in Liberia

lipped about the nature of his visit, telling reporters that as President he represents the country and it was one of his meetings in the U.S. and Dubai.

"As the President of the State, I represent the country and this is one of my meetings I went to in the USA and Dubai," he said at the Roberts International Airport (RIA) on Tuesday afternoon, 28 March 2023.

Others speculated that Mr. Weah had visited the CIA office to sign an alleged agreement

MOE conducts 5-day review in Nimba

By Thomas Domah
Nimba County

The ministry of education has embarked on a five-day assessment in Ganta, Nimba county of the Joint Education Sector Review under the theme:

provision of quality, relevant, inclusive and gender-responsive education.

Liberia's Vice President Jewel Howard Taylor, addressing the opening session, said education is the heartbeat of the Weah administration.

She described education as

The ministry of education on a yearly basis, hosts a Joint Education Sector Review (JESR) of its annual plan to look at progress, challenges, and way forward to transforming the education system of Liberia.

The five days' exercise



'Transformative Education for National Development and Growth', bringing together ministers and agencies alongside development partners.

The joint review is aimed at transforming education to achieve national development and growth through

fulcrum of human development and is contained in Pillar I of the government's development roadmap, PAPD.

Vice President Taylor boasted that significant changes have been made in the sector through contribution of new facilities to rethink the method of approach.

consists of traditional review processes and orientation of county education management teams about basic tenets of the new Liberia Education Sector Plan (2023 up to 2027) as well as the development of a program budget. **Editing by Jonathan Browne**

UP distributes gari for BVR

To allow parents to go and register in electoral district#7, the Unity Party has launched free farina or gari distribution to public school students in the district, including the Group of 77. Farina is grinded cassava prepared for consumption.

A senior UP partisan and renowned women leader in District#7, Maureen Lavonne Shaw, Tuesday, 28 March led the distribution of a total of 500 sachets of gari already mixed with sugar and milk are being distributed among public school students to take home to allow their parents to go and register, ahead of the October 10th presidential and general elections.

William Brumskine Elementary and M.V. Massaquo, respectively. Students jubilated as they received the package, ready for consumption

Other UP executives involved in the exercise are district coordinator Diamond S. Giple, Madam Weuhdee Nyenkan and youth leader Maliki P. Kaba.

Unity Party standard bearer, Ambassador Joseph Nyumah Boakai, is among several aspirants vying to unseat President George Weah in October.

The National Elections Commission (NEC) commenced phase one of the BVR process on 20 March, which continues up to 9 April 2023, covering Montserrado, Margibi, Grand Bassa, Bomi, Grand Cape Mount and Gbarpolu counties,



Maureen Lavonne Shaw speaks to The NEW DAWN

She clarifies that the exercise is purely a civic duty, void of political campaign, to encourage parents and eligible voters to register and obtain the biometric voter's cards for the pending elections.

Benefiting schools include C.

while Phase Two that starts on 21 April 2023 and ends on 11 May 2023 will include River Cess, Sinoe, Grand Kru, Maryland, River Gee, Grand Gedeh, Nimba, Bong and Lofa counties, respectively. **Editing by Jonathan Browne**

Starts from page 7

Biometric attacks on the rise

authentication in South Africa and beyond."

By scanning their facial features using their smartphone or tablet, individuals can verify their identity.

However, as this space grows, so do the threats to its safety. "Cybercriminals continue to find new, sophisticated ways to intercept this technology. With this in mind, organisations need to remember that not all face verification technologies can keep up with the rapidly changing threat landscape or have the same level of security, resilience and ability to adapt to novel threats."

Biometric security threats currently fall into two categories: presentation attacks and digital injection attacks. Presentation attacks refer to photos, videos or even masks being held up to a screen to fool the technology into mapping the features of the identity being defrauded. In the case of digital injection attacks, imagery is injected directly into the video stream, either through emulators, hacking tools, or virtual cameras. Geva explains, "In 2022, we witnessed injection

attacks occur five times more frequently than persistent presentation attacks across the web. This is because injection attacks are far more scalable than presentation attacks, as they do not require the manual creation of a physical artefact or any physical presentation, but rather the creation of a highly automated attack machine."

2022 saw dramatic changes in digital injection attacks. Criminals are now advancing across platforms, targeting mobile web, native Android, and native iOS via emulators. With the emergence and growth of sophisticated face swaps, low-skilled criminals now have the means to launch advanced attacks. Threat actors launched motion-based attacks simultaneously and at scale against hundreds of systems globally.

Three types of synthetic injection attacks dominated the threat landscape in 2022: two-dimensional image face swaps, image-to-video deepfakes and video face swaps. The iProov report defines face swaps as "a form of synthetic imagery created using two inputs where a criminal combines traits from one face, such as motion.

The Central Bank of Liberia (CBL) has reiterated its warning to delinquent borrowers of commercial banks that failure to regularize their indebtedness by the end of March 2023 will

delinquent borrowers is not only a breach of their contractual agreement with the commercial banks but also a violation of CBL's prudential regulation and detrimental to the health and viability of the system.

The CBL emphasizes that non-compliant delinquent borrowers failing to regularize their indebtedness within the stated timeframe will be subjected to appropriate supervisory actions in keeping with CBL's



lead to grave consequences as provided by the regulation governing the country's banking sector.

It can be recalled that on December 12, 2022, CBI issued a press release regarding the situation of non-performing loans (NPLs) in the banking system due to the non-compliance of delinquent borrowers to repay and/or restructure their indebtedness to the commercial banks.

The action of these

While the CBL wishes to commend non-compliant delinquent borrowers who have taken steps to regularize their obligation, the Bank would like to remind all non-compliant delinquent borrowers about the mandate of its press release dated December 12, 2022 and hereby urge all non-compliant borrowers to ensure that they regularize their indebtedness to the banking system by the end of the first quarter of this year, which is end of March 2023.

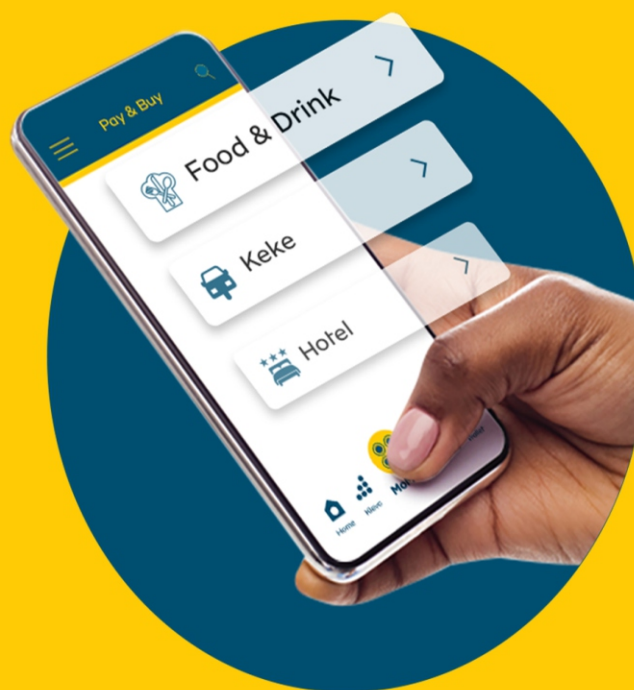
Regulation.

As mentioned in the press release, these actions may include but not limited to restriction from accessing banking services within Liberia.

Meanwhile, all commercial banks have been mandated by the CBL through the Liberia Bankers Association (LBA) to compile and submit the list of non-compliant delinquent borrowers to the CBL before the end of March 2023.

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The logo for 'The New Dawn Truly Independent Press' features the title in a large, blue, serif font. A stylized map of Australia is integrated behind the word 'New'. Below the title, the words 'TRULY INDEPENDENT' are written in a smaller, white, sans-serif font. At the bottom, the word 'PRESS' is displayed in a large, bold, red, sans-serif font with a white outline. The background consists of a blue sky with a rising sun over a pink and purple horizon.

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