



National Pg 3

Social infrastructure services



National Pg 4

Wildlife destroyed 740 acres of crops



National Pg 6

RC orders 14-day voluntary quarantine



National Pg 7

Court suspends 56th ordinary session



Test kits arrive as China spreads support globally

By Henry Mwangonde

TEST kits donated by Chinese billionaire Jack Ma have arrived in Tanzania as messages of gratitude from around the world pour in for China at a time when Europe and America are devastated by the coronavirus.

A consignment of masks, testing kits and protective suits arrived at the Julius Nyerere International Airport (JNIA) late Tuesday from China in support of efforts to combat the disease, thanks to the chairman of the Alibaba Group.

The Chinese embassy said in a statement posted on twitter that an Ethiopian Airlines plane carrying 100,000 masks, 20,000 testing kits and 1,000 protective suits donated by @ Jackma arrived at Dar es Salaam.

"The supplies represent the Chinese traditional spirit of benevolence. China will provide more in support TZ fight the coronavirus," it said.

Other African countries that have received similar support from the Chinese philanthropist include Ethiopia, Somalia, Kenya and Uganda. Apart from these direct deliveries, another consignment has been handed at the headquarters of the African Union for distribution to other AU member states, it said.

But Africa is not the only beneficiary of support from China or Chinese nationals. After managing to slow down the spread of



The supplies represent the Chinese traditional spirit of benevolence. China will provide more in support to fight the coronavirus

the virus, the former epicenter has embarked on supporting other countries and regions including Europe which is now the new epicenter.

Last week, China sent 2.2 million masks and 50,000 testing kits to the European Union to cope with the spread of coronavirus, reciprocating similar assistance Europe provided Beijing when it was at the centre of the pandemic.

"China has not forgotten that in January when China was the centre of the virus outbreak the European Union helped," European Commission President Ursula von der Leyen said in a video message on Twitter, when she received the support.

China has also helped hard-hit Spain with medical equipment, and assistance is also expected soon to arrive in France.

A planeload of medical supplies, including masks and respirators, arrived in Italy from China last week to help it deal with its growing coronavirus crisis.

The coronavirus outbreak began in China late last year but has since swept the globe. Italy is now the worst-affected nation followed

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Highway Botek Co. employees levelling concrete as a section of Kilwa Road is resurfaced in Dar es Salaam yesterday. The Dar es Salaam Rapid Transport (DART) phase two plying the Kariakoo to Mbagala Rangi Tatu route will be using the road. Photo: Correspondent Jumanne Juma

ICT: How pupils learn amid school closures

By Correspondent James Kandoya

AS most pupils attending public schools relax at home for 30 days as the government monitors the Covid-19 situation, some of their colleagues in private schools continue with e-learning, highlighting gaps in access to education tied to financial ability.

Public learning institutions are shut down since last week after close kindergarten, primary and secondary schools were ordered to stop activities, then followed colleges and universities who were

in recess at the time.

Some private schools issued notices to parents on how to continue with programmes through virtual classrooms via information and communication technology (ICT) facilities.

The International School of Tanganyika (IST) is one among schools that have closed campuses for staff and students but not learning itself.

A public notice posted on its website just after the closure of the school affirmed that the school will be moving learning activities to online platforms. "Teachers and staff will be working remotely," it stated.

"To ensure the safety of the IST community through this difficult time, we have closed both campuses to students, parents, staff and

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Police contradict TRC on fatal train accident

By Guardian Correspondent, Tanga

FIVE empty cargo train wagons slid on the railroad without engine driver before plunging into a trolley car with six people, killing five on Sunday, a police probe report shows.

This differs with a statement released by the Tanzania Railways Corporation (TRC) on Monday which stated that its senior employees died after a rescue train - not wagons on their own - collided with a trolley.



Acting Tanga Regional Police Commander Leons Rwegasira (pictured) told reporters here yesterday that there were actually two accidents, one involving freight wagons and the second one involving wagons and the motor trolley.

The first accident involved derailling of wagons transporting cement from Tanga to Ruvu area in Coast Region, which derailed at the same spot as the second accident spot.

Workers TRC responded to the derailling by bringing a rescue train with other wagons to continue with the transportation of the cement cargo, he explained.

They removed the cement from the ill-fated five wagons ready for reloading onto the newly-brought ones as the five derailed ones lied on the ground. They later managed to lift

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UK royal family in isolation as Prince Charles tests positive

LONDON

MEMBERS of the UK royal family started observing social distancing and isolation yesterday after Prince Charles tested positive for coronavirus.

Clarence House announced that the 71-year-old heir to the throne was displaying mild symptoms "but otherwise remains in good health," a spokesman said, noting that the Duchess of Cornwall, 72, had been tested but did not have the virus.

Charles and Camilla are now self-isolating at Balmoral.

Buckingham Palace said the Queen last saw her son, the heir to the throne, on 12 March, and he was in good health.

The palace affirmed that the Duke of Edinburgh was not present at that meeting, and that the Queen was now "following all appropriate advice with regard to her welfare."

Clarence House said that in accordance with government and medical advice, the prince and the duchess are now self-isolating at home in Scotland.

"The tests were carried out by the National Health Service (NHS) in Aberdeenshire, where they met the criteria required for testing.

"It is not possible to ascertain from whom the prince caught the virus owing to the high number of engagements he carried out in his public role during recent weeks."



Buckingham Palace said the Queen last saw her son, the heir to the throne, on 12 March, and he was in good health

Meanwhile, a quarter of the world's population began living under some form of lockdown yesterday, including restrictions on gatherings and travel outside the home. How strongly this was enforced and policed varies across countries.

This came after India, a country of some 1.3 billion people, spent its first day in lockdown.

Spain recorded its biggest daily increase in fatalities, bringing its total death toll to 3,434 - surpassing China and putting it second only to Italy. Global cases exceed 400,000 with deaths approaching 20,000 and more than 100,000 recovered.

In Latin America, Colombia began a period of "mandatory preventive isolation" yesterday, meaning people all over the country will have to stay in their homes. Exceptions include medical appointments, shopping for essential goods like food, medicine and cleaning products, and going to the bank.

Paraguay became the latest Latin American country to close its borders. The government announced on Tuesday that they would remain sealed until Sunday following a second death in the country

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Royal embassy of Saudi Arabia to Tanzania deputy head of Mission Abdulaziz Hamad Alasim hands over part of 120 computers and seven photocopier machines to Dodoma region Special Seats MP Fatma Toufiq in Dar es Salaam yesterday donated by the Arab's based King Salman Humanitarian Aid and Relief Centre aimed at supporting primary, secondary schools and UWT districts offices in Dodoma region. Photo: John Badi

ICT: How pupils learn amid school closures

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the public," it stated, elaborating what should be done during the closure period.

Online learning requires regular access to a computer with an internet connection facilitated by high speed broadband access. It is highly recommended for optimal learning experience while some courses require advanced ICT facilities.

While these requirements are basic needs for some parents and schools, they are a pipe dream for the majority of parents especially those banking their children's education in public schools.

Apart from e-learning, some private schools have designed a month-long homework package for pupils to keep them busy during the period.

Interviews conducted by The Guardian yesterday found mixed feelings, with some observing the need for "serious measures to be taken to ensure that when learning resumes, all pupils become the same level."

One of the parents, Joseph Thomas, whose son is in standard six at an English medium private located at Segerea in Ilala municipality, commended the creativity made by private schools saying that pupils will continue learning at home instead of staying idle.

"I have today received a message from my son's teacher instructing me to go and take a holiday package for their monthly homework. Why can't public schools do this?," he demanded.

He challenged teachers in public schools to adopt such creativity, arguing that the majority of parents these days can access learning materials from teachers via mobile applications such as WhatsApp.

But Salum Rajabu, whose two children study at Maendeleo primary school – a public school located at Mbagala Kuu in Temeke municipality, said since the closure of the schools last week there has been no communication with teachers on how to continue with learning.

"What I see is that some parents who bought text books encourage their children at home but for the rest, learning will resume once schools open," he said.

He expressed fears that there could be a wide gap of knowledge between pupils who continue with learning during the 30-days and those who stay at home without any learning to do.

But for Anna Muga, a parent with pupils at a private preschool and primary school located at Salasala within Kinondoni municipality, parents have a responsibility to cultivate friendship with teachers as that can lead to continuity of learning in unprecedented times such as these brought about by COVID-19.

"My sons continue with assignments as usual as if they are in school thanks to good cooperation with the school administration. Our children will not be affected by the closure compared to their counterparts in public schools," she said with some relief.

Joyce Makassy, resident of airport zone said she had received a message from the head teacher of Iringa-based public secondary schools urging parents to ensure that their children continue with studies at home as per the syllabus.

"I encourage my son to revise on the materials they were taught before the closure so that when they start he will not have to go back," she added.

UK royal family in isolation as Prince Charles tests positive

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from coronavirus.

Mexico called on businesses to stop employment that involves the movement of people from their homes

to their workplaces. The country has entered the second stage of coronavirus transmission, meaning it has detected a case that has been passed from person to person locally, rather than coming from abroad.

Brazil's president Jair Bolsonaro criticised the media for "fear-mongering" and has called on mayors and governors to roll back restrictions they have introduced to curb the spread. Bolsonaro stated that people

aged over 60 were at risk, but most people - including himself - had nothing to fear. Over 2,200 cases of the virus have been reported in the country. The president has been accused of having a cavalier attitude to the pandemic.

Test kits arrive as China spreads support globally

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by Spain, with more than 5000 dead and with thousands of confirmed new cases in Europe since the contagion came to light in the third week of February.

"In this moment of great stress, of great difficulty, we are relieved to have this arrival of supplies. It is true that it will help only temporarily but it is still important," said the head of the Italian Red Cross, Francesco Rocca.

Police contradict TRC on fatal train accident

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up the wagons and return them on the railroad, though not continuing with the initial journey, the RPC elaborated.

"It was after the five wagons were returned on rail track that they started sliding on their own without the engine or driver and soon collided with the trolley," he stated.

Of the five freewheeling wagons, three plunged into the trolley, killing five on the spot and another victim later succumbed to injuries while receiving treatment at Magunga Hospital, the Korogwe district hospital.

However, the acting RPC did not say whether law enforcers were pursuing criminal negligence leads following the accident and the deaths it caused.

The tragic accident occurred between Mwakinyumbi and Gendagenda stations in Coast region.

A statement issued by the TRC Information and Public Relations officer, Jamila Mbarouk named those who lost their lives in the accident as

Ramadhani Gumbo, who is transport manager for Tanga Region, Eng Fabiola Moshi who is the repair manager of passenger coaches for Dar es Salaam Zone, Joseph Komba, assistant transport manager for Dar es Salaam Zone, Philibert Kajuna - an expert on rail safety and George Urio, the driver of the motor trolley.

The worst train accident in TRC history occurred in the early morning of June 24, 2002 at Igandu hill in Dodoma region when a passenger train with over 1,200 people on board rolled backwards downhill into a slow moving goods train, killing 281 people.

It was reported that the driver stopped the train near the summit of the hill, inspected and adjusted the braking system and climbed back into the cab. When the train began moving again it started to roll backwards, accelerating to very high speeds as it rolled straight backwards down the hill, then crashed into a slow moving goods train travelling to Dar es Salaam.



Minister of State in the Prime Minister's Office (Investments) Angella Kairuki responds to questions from Parliamentary committee members for Constitution and Legal Affairs during the presentation of the Prime Minister's budget 2019/2020. Photo: Parliament

Prospective Form V selectees given opportunity to make course changes

By Guardian Reporter, Dodoma

THE government has said the selection of Form V students and technical colleges will be done after they make changes of subject combination and courses they had earlier selected to give them opportunity for study fields of their choices.

The selection will be done for 135,301 students who obtained Divisions I to IV in their 2019 national Form IV examinations.

Minister of State in the President's Office (Regional Administration and Local Government -RALG) Selemu Jafo told newsmen here on Tuesday, saying the changes for the courses and subjects combination they had earlier selected will be done electronically from March 25 to April 19 this year.

He said the opportunity to make changes to combinations and courses of preference was necessary following many students not being

certain of how they will perform in their exams.

He said in the past students after selecting the fields and courses of their preference many found themselves with different results in exams hence they were forced to pursue fields not of their preference.

He said the opportunity will enable a student to study the field that will prepare him to acquire professionalism or with consultation from parents or guardians.

"These changes are being done via website - selform.tamisemi.go.tz and by April 19 this year a student will not have changed his field of preference, his/her earlier selection will be taken into consideration and we will not entertain any further complaints," Jafo said.

He added: "This is the second year to apply the system and our team is well prepared for any snags that may arise as the ICT department is well organised and equipped."





Arusha region administrative secretary Richard Kwitega (L) receives hand sanitizers donated by Planet Pharmaceutical Ltd in Arusha yesterday to fight COVID-19 spread. Photo: Correspondent Asraji Mvungi

COVID-19: UN calls for an immediate global ceasefire

By Guardian Reporter

THE United Nations (UN) Secretary-General António Guterres has urged military parties across the world to lay down their weapons in support of the bigger battle against COVID-19; the common enemy that is now threatening all of humankind.

In an appeal issued on Monday, Guterres noted that the virus does not care about nationality or ethnicity, faction or faith. It attacks all, relentlessly. Meanwhile, armed conflict rages on around the world.

"The fury of the virus illustrates the folly of war", he said. "That is why today, I am calling for an immediate global ceasefire in all corners of the world. It is time to put armed conflict on lockdown and focus together on the true fight of our lives."

The ceasefire would allow humanitarians to reach populations that are most vulnerable to the spread of COVID-19, which first emerged in Wuhan, China, last December, and has now been reported in more than 180 countries.

So far, there are nearly 300,000 cases worldwide, and more than 12,700 deaths, according to the World Health Organization (WHO).

Guterres further called attention to the fact that "the most vulnerable – women and children, people with disabilities, the marginalised and the displaced – pay the highest price" in times of armed conflict, combined with a global health crisis.

Furthermore, health systems in war-ravaged countries have often reached the point of total collapse, while the few health workers who remain are also seen as targets.

The UN chief called on warring parties to pull back from hostilities, put aside mistrust and animosity, and "silence the guns; stop the artillery; end the airstrikes".

This is crucial, he said, "to help create corridors for life-saving aid. To open precious windows for diplomacy. To bring hope to places among the most vulnerable to COVID-19."

"The UN must fully assume its responsibilities first doing what we have to do our peacekeeping operations, our humanitarian agencies, our support to the different bodies of the international community, the Security Council, the General Assembly but, at the same time, it's a moment in which the UN must be able to address the peoples of the world and appeal for a massive mobilisation and for a massive pressure on governments to make sure that we are able to respond to this crisis, not to mitigate it but to suppress it, to suppress the disease and to address the dramatic economic and social impacts of the disease", he said.

He added: "And we can only do it if we do it together; if we do in a coordinated way, if we do it with intense solidarity and cooperation".

Meanwhile, in his message to mark the International Day of Remembrance of the Victims of Slavery and the Transatlantic Slave Trade, Guterres called on the World to raise voices against all expressions of racism and instances of racist behaviour.

Commemorated in every year on 25 March, the International Day offers the opportunity to honour and remember those who suffered and died at the hands of the brutal slavery system.

"We urgently need to dismantle racist structures and reform racist institutions," he said. The theme for this year's International Day of Remembrance is: "Confronting Slavery's Legacy of Racism Together."

The UN chief said that racism is the reason why, outside Africa, people of African descent are often among the last in line for health care, education, justice and opportunities of all kinds.

Two people die as bus, bajaj collide

By Guardian Correspondent, Mbeya

TWO people have died following a horrific head-on collision involving a passenger bus and a tricycle (bajaj) at Ilomba area in Mbeya city.

Mbeya Regional Police Commander (RPC) Ulrich Matei told reporters yesterday here that the accident which occurred early on Tuesday involved a bus with registration number T413 AVU and a tricycle with number T230 BGT.

According to him, the bus driver was attempting to overtake at a prohibited

area. "So the accident occurred due to recklessness of the bus's driver which plies between Mbeya and Ifakara in Morogoro region. The bus's driver wasn't careful on the road."

He named the deceased as the tricycle's driver whose identity is yet to be known and a passenger Ester Mbonje (35), a resident of Ilemi in the city.

Commander Matei said that the bus's driver - Ayoub Mwandwanga (36) was arrested shortly after the accident and is expected to appear in

court moments after investigation is complete.

He said that the deceased bodies are at Mbeya zonal referral hospital where he urged relatives to go to the hospital to identify the bodies.

He wanted motor vehicles and road users to adhere to road safety rules and regulations so as to avoid causing unnecessary road accidents.

Matei vowed that the police will not hesitate to take stern measures against reckless drivers who are causing avoidable accidents.

Reports show that 80 per cent of

accidents are caused by reckless drivers, 12 per cent caused by the mechanical problems of the vehicles, 6 percent by climate change, while only 2 per cent of the road accidents are caused by poor infrastructures.

The Global figures as provided by WHO in 2018, indicates that, each year 1.35 million people die as a result of road traffic crashes, and millions more are injured or disabled while head injuries remain the leading cause of death and disability among motorcycle riders.

Former CCM district official faces forgery charges in Dodoma

By Guardian Correspondent, Dodoma

FORMER Chama cha Mapinduzi (CCM) chairman for Dodoma district Robert Mwinje (39) yesterday appeared at Dodoma Resident Magistrates Court facing charges of conspiracy, forgery and tendering false documents for members seeking positions in the party.

Mwinje was removed from his post on December 18 2019 due to abuse of office.

Speaking here to reporters, Commander of Prevention and Combating of Corruption Bureau (PCCB) for Dodoma region, Sosthenes Kibwengo, said in collaboration with the office of the Director of Public Prosecutions they had taken to court Mwinje and co-suspect Nyemo Malenda (20) for the offences.

Kibwengo said Mwinje and co-suspect Malenda committed the offence contrary to the Penal Code, Cap 16 of the laws and its 2018 amendments.

"On diverse dates between 18 and 20 October 2019 Mwinje and Malenda, an office attendant, forged letters for the applicants of leadership posts purported to show they originated from CCM's office in Dodoma Urban District and gave them to members while reasonably knew it was false," he said.

In another development the PCCB has arraigned to court the head teacher of Msisi primary school in Dodoma district, David Mdeka (44) for fraudulent use of documents to mislead his employer by forging the summary of a meeting for the payment from a bank amounting to more than one million shillings.

Kibwengo said he received the money from the bank and embezzled it instead of using the money to purchase school supplies.

Kibwengo further said they also intend to take to court the Thawi Ward executive officer from Kondoa district Hashim Ally (42) allegedly for soliciting 155,000/- bribe out of which he received 60,000/- from one mwananchi as an inducement not to take steps against him for not taking his grandson to school for 31 days.

However he said after investigations it emerged that the student followed proper transfer procedures and shifted to another school.

Meanwhile, the acting secretary for Teachers Service Commission for Bahi district, Adam Richard (49) appeared in court facing four counts for soliciting a total of 3.5m/- bribe out of which he received 1,050,000/- from four teachers as inducement for his assistance in the promotion procedures.

"On diverse dates between 18 and 20 October 2019 Mwinje and Malenda, an office attendant, forged letters for the applicants of leadership posts purported to show they originated from CCM's office in Dodoma Urban District and gave them to members while reasonably knew it was false"

Committee advised to work on social infrastructure services

By Guardian Correspondent

THE disaster management committee in Rufiji district has been advised to immediately work on restoring the various social infrastructure services which had been destroyed by floods that recently hit the district and claimed lives.

The call was made by the Col. Jimmy Matamwe from the Prime Minister's Office (Disaster Management Unit), after handing over aid to the flood victims in the district.

Muhoro and Chumbi wards are among the wards which had been mostly hit by floods which also swept away three bridges which link the wards to the main office.

Matamwe said that management

committees from village to district level are responsible for carrying out emergency operations, in accordance with Disaster Management Act No. 7 of 2015.

He directed that "the disaster management committees in the district should have short-term plans to ensure that road services are available for everyone, as they link southern regions to assist people to access public social services".

Speaking shortly after receiving aid from the Prime Minister's Office, Rufiji district commissioner Juma Njwaye explained that the aid provided would be a great relief to the victims.

The DC said that more than 20,000 people had been affected by the disaster as more

than 100 houses are surrounded by water.

"We thank the Prime Minister's Office for bringing us the useful aid, including mattresses, mats, cans, buckets and soaps; I believe the disaster committees will be responsible for allocating the materials in accordance with disaster management procedures", he said.

For his part, the Member of Parliament for Rufiji constituency, Mohamed Mchengerwa, said that since the occurrence of the floods in the area, they have been receiving enough cooperation from the Prime Minister's Office where a number of experts had been arriving on time to assist disaster management committees.

The MP said, residents of Rufiji are very

happy with how their government cares for them.

"we understand that the floods had greatly affected the wananchi, including the destruction of their foods, houses and other properties but we do not need foods aid but we ask for quality seeds", he said.

According to Tanzania Meteorological Authority (TMA) there would be heavy rainfall in a large parts of the country between March to May this year, where the rain were expected to start in the first or second week of March and is expected to end in the first or second week of May.

The authority advised the public to take necessary precautions in order to avoid disasters.



REQUEST FOR QUOTATION: RFQ N° UNFPA/PROC/RFQ/2020/004

RE-ADVERTISED

TERMS OF REFERENCE

EVALUATION OF UNFPA's FAMILY PLANNING INTERVENTIONS IN TANZANIA

Introduction

Evaluation Objectives
The specific objectives of the evaluation are two-fold:

1. Assess the relevance, effectiveness, efficiency and suitability of UNFPA's voluntary family planning interventions towards realizing Tanzania Mainland and Zanzibar national development goals; and UNFPA's Corporate Strategy 2018-21.
2. Propose and outline effective voluntary family planning interventions that UNFPA should take forward in Tanzania Mainland and Zanzibar, grounded in UNFPA's comparative advantage and its ability to deliver results.

Qualifications
The evaluation will be conducted by an institution. The institution must have a good track record and extensive experience in planning and conducting evaluations, particularly in the field of health.

Duration of the consultancy
The duration of the consultancy is expected to last no more than 24 working days with scheduled payments over a period of two months. The study is expected to commence in May 2020.

How to apply:
The Request for Quotation (RFQ) template and Terms of Reference (TOR) in reference to this Consultancy are posted on UNFPA Tanzania Country Office website accessible at <http://tanzania.unfpa.org>. Within the site the **RFQ N° UNFPA/PROC/RFQ/2020/004** and TOR can be found at <https://tanzania.unfpa.org/en/vacancies/request-quotation-rfq-n%C2%BA-unfpaprocfrq2020004>.

Interested firms or institutions can send their application documents i.e. technical and financial proposals to tanzania.office@unfpa.org. Firms/institutions that have previously applied are invited to reapply.

The deadline to submit application documents is 09 April 2020 (5 pm Tanzanian Time).

UNFPA is an equal opportunity employer.



INVITATION TO BID (ITB)

ESTABLISHMENT OF LOCAL FRAME AGREEMENTS FOR SUPPLY AND DELIVERY OF ASSORTED NON-FOOD ITEMS

1. Background:
The Office of the United Nations High Commissioner for Refugees (UNHCR), Representation Office in Dar es Salaam invites reputable and qualified suppliers and manufacturers to submit firm offers for Establishment of multiple Frame Agreements for the supply and delivery of any or all of the below listed Non-Food Items.

2. Requirement:

TENDER REFERENCE NUMBER	TENDER ITEM DESCRIPTION
ITB/2020/SUP/013	Fleece Blankets
ITB/2020/SUP/014	Wrappers (Khanga)
ITB/2020/SUP/018	Multi-purpose Soap Bars

3. Eligibility:
Manufacturers, authorized resellers, wholesalers, or traders duly registered with relevant government authorities, with sound financial basis, relevant experience, reputed clientele and with knowledge of how to meet UNHCR's needs are invited to participate in the bidding process.

The tender documents can be collected from the following UNHCR Offices:

UNHCR Representation Office Tanzania Plot 1658 Masaki, Rufiji Street P.O. Box 2666 - Dar es Salaam	UNHCR Field Office Kasulu Kimobwa (Mlimani Area) P.O. Box 332 - Kasulu, Kigoma
UNHCR Sub- Office Kibondo Kabigwa (Near TANESCO) P.O. Box 49, Kibondo	UNHCR Field Unit Mwanza Mwanza Airport P.O. Box 2273 - Mwanza

CRUCIAL DATES FOR THIS REQUEST FOR PROPOSAL

Deadline for receiving requests for clarification	Tuesday 31 st March 2020 at 16.00 hours EAT
Deadline for submission of offers	Tuesday 28 th April 2020 16.00 hours EAT

UNHCR tenders are free of charge, no fees are charged to collect the tenders.



Call for Proposals for the Protection of Socio-Economic Rights of Women, Youth and the General Public (urbanites) through legal Empowerment Strategies Mwanza March 2020. Re- Advertised

1. Introduction

The Legal Services Facility (LSF) is a Non-Government Organization (NGO) registered Under the NGO Act 2002 as amended in 2019 with registration No:00NGO/R2/00011. Among other mandate of the LSF, it provide grants to Civil Societies Organizations (CSOs) and other partners to support Initiatives that contributes to an Increased Access to Justice for All in particular Women, Girls, boys, Children, men and the vulnerable, including people living with HIV/AIDS in Tanzania. LSF works closely with the government at all levels, development partners, organizations involved in the provision of legal aid, including paralegal services, and other stakeholders.

LSF uses human rights and legal empowerment approach to increase access to justice in the country through paralegals works, engagement with registered Legal Aid Providers (LAPs), other CSOs and Government at all levels. Since the inception of the program, LSF has contributed immensely to the increase of legal aid services throughout the country. LSF has strengthened the capacity of its partners so that they become more effective in providing good quality services to the Tanzanians hence becoming driver of development. Through these initiatives, paralegals have become a key driving force of change of the community.

2. What needs to be addressed?

This call invites proposals for the interventions designed to respond to the Protection of Social-Economic Rights of Women, Girls and the General Public (urbanites) through legal Empowerment Strategies

Under this call, Non-Government organizations (NGO's) are invited to submit funding application to implement interventions in Mwanza region. The intervention designed should be result oriented, efficient and cost effective and should have a direct contribution in addressing a specific need of the people in the Region through Legal Empowerment approach.

Urban legal empowerment programme approach was designed in line with the understanding that there is solid and complex connection between rapid growth of urbanization and inequality, socio-economical injustices and increased need for access to justice in the community in particular for women.

The urban poor are usually unable to access entitlements and exercise their basic legal rights such as accessing courts and social services, rampant unemployment and exercising their property rights. This can be attributed to lack of proper education. As a result, the urban poor are excluded from the legal discourse, denying them the opportunity to improve their lives and thereby hampering the country's development.

3. Applicants' Eligibility

This call for proposal is open the following organizations

1. Non-Government Organizations (NGOs) with its headquarters in Mwanza city
2. The organizations which are not for profit and which have been and are involved in promotion and protection of human rights and women rights, provision of legal aid, (public) legal education, including paralegal services and community mobilisation, engaged in other social and economic empowerment interventions
3. The organization should have a good track record in working with Local Government Authorities, other formal and informal leaders and have functional linkages with other CSOs and stakeholders beyond legal aid providers. In addition, all applicants for this call for proposal must demonstrate that they;
 - Are legally established and are compliant to the rules and regulations through which they have registered specifically in Mainland
 - Have a solid, transparent and functional governance structure that can be demonstrated during a due diligence process
 - Have well established (financial, M&E) management systems, documentation and demonstrable result-based report writing skills
 - Have worked as legal aid provider or in any human right filed for at least 3 years or for the same period with social and economic empowerment of women and adolescent girls, whole for both categories' extensive knowledge of legal empowerment approaches is considered essential and or Advocacy related work on the issues identified
 - Have experience with productive relations with local government authorities, other formal and informal leaders, other CSOs, the criminal justice sector and beyond legal aid providers
 - Have experience with community mobilisation towards access to justice with the relevant Socio-economic and cultural sensitivity.

4. What will not be considered

The following will not be considered for funding under this call;

Credit or loan schemes, Debts and provisions for losses or debts, Purchases of land and buildings, Scholarships, sponsorships and school fees, Cash donations, Political and religious activities and Organisations with LSF grant.

5. How to apply

To assist in the preparation of the proposal,

- LSF have developed an application Dossier for the Proposal preparation which is part of this call for Proposal which is available on our website; www.lsftz.org
- Application must be submitted in English both in hard copy (one original and two copies) and electronic versions through a flash disk well marked with the name of the applicant organization. Applications via email or other electronic media will not be considered.

6. Deadline and Delivery of the Application

- The deadline for receipt of the proposal is thirty days after the date of the Call (27th April 2020 at 14:00 Hrs.)
- Delivery after the deadline, regardless of the reason, will lead to immediate disqualification.
- Proposals received before the deadline and deemed by LSF to be compliant with the requirements set out in this call will be evaluated.
- All proposals have to be submitted in a sealed envelope by registered mail, courier delivery or hand delivered (a signed and dated letter of receipt will be given to the deliverer) to the address below:
- Completed Applications package submitted in hard copies should be directed to;

**Chief Executive Officer,
Legal Services Facility,
Bima Street, Nyati Rd., Mikocheni B,
P. O. Box 31480,
Dar es Salaam, Tanzania.**

**Physical address for hand delivery, or delivery by private courier service
Chief Executive Officer,
Legal Services Facility,
Bima Street, Nyati Rd., Mikocheni B,
P. O. Box 31480,
Dar es Salaam, Tanzania.**

156812

740 acres of crops damaged by wildlife in Iringa region - official

By Aisia Rweyemamu

MORE than 740 acres of crops in Iringa region have been destroyed by the wild animals during the 2018/2019 farming season.

However, during the same period, nine people from various villages in the region were attacked and injured by the same wild animals, among them, five died.

Iringa district wildlife officer, Fatma Juma said the villagers in the area had been witnessing increased number of wild animal attacking them and destroying their crops.

She said the affected villages are those bordering Ruaha National Park.

"We are recording incidences of lions and elephants attacks", said Juma as she briefed journalists who were on a field visit in the region.

The tour was organised by the Journalist on Environment Tanzania (JET) via the project for promoting Tanzania's Environment, Conservation and Tourism (PROTECT) funded by

USAID.

The project seeks to promote effective and consistent oversight by the media on reporting wildlife conservation, trafficking and poaching.

The officer said, following the destruction, a total number of 470 villagers in the region will be compensated for the loss.

According to her the most affected villages are Malizengo, Mafuruto, Kisanga, Kinyika, Kisele, Mkunguns, Isele, Idodi, Kizazi, Makuka, Mnadani, Bweri and Kinyali.

She however elaborated that not everyone whose farms have been invaded by the big animals will be compensated.

She explained that, villagers with less than one acre will not be compensated; therefore those with one acre and above are the ones who are entitled to be paid. She said compensation will be paid to owners of farms located five miles from the park's border.

The payments are 100,000/- per acre, she said.

"Four villagers were injured by hyenas and the five others from Migori and Mnadani villages were killed by elephants", she said.

Juma explained that payments for those injured and left with permanent scars will be paid 500,000/-. Those with temporary injuries will receive 200,000/- while 1m/- will be paid to relatives of people who had been killed. She said the council has allocated 77m/- for compensation.

The officer noted that in 2018/2019 season, a total of 31 livestock including cows were killed by lions.

She said in 2019/2020 a total of 581 acres of crops had been destroyed including two deaths which had been reported in recent months. During the period, 78 domestic animals were killed by lions.

"We have been working with wildlife conservation communities in the affected villages to see how we can enhance patrols and security to ensure safety of the villagers and their properties", she explained.



Illegal immigrants nabbed in Loliondo district Arusha region, wait at the immigration office expected to appear in court today. Photo: Correspondent Asraji Mvungi

Milindikwa secondary school teacher accused of raping student, police say

By Guardian Correspondent, Nkasi

A teacher from Milindikwa secondary school in Nkasi district, Rukwa region is being held by police allegedly for raping a Form II student.

Rukwa Regional Police Commander Justine Masejo said the incident occurred on March 15th this year during the night whereas the said teacher (37) is alleged to have raped the student in the house she rented.

Before his arrest the village chairman Benazir Kalamba said his office received information that the said student had been raped by her teacher at around 12:00 midnight after which he informed the district's education officer for further steps.

Thereafter, the district education officer informed the police who arrested him and is still in custody for completing ongoing investigations.

On his part, the school headmaster

Charles Mwamengo said the teacher committed the crime a few days after the school leadership sat and warned teachers against love affairs with students.

He said for a long time there have been reports that some teachers had the habit of having affairs with students and added that if the allegations against the teacher are proven to be true stern measures should be taken against him to be a stern warning to others.

'Online tools provide opportunities for citizens to fight coronavirus'

By Guardian Correspondent, Mbeya

AS the world struggles to contain the spread of Covid-19 infections, stakeholders recommend that social media platforms should be intensively used to educate the public.

Kenneth Simbaya, director of a non-government organisation-youth education through sports Tanzania (YES TZ), told this paper that more concerted efforts are required to win the battle.

He said that it is high time for stakeholders, government and private sector to strengthen unity and use social media and groups to continuously inform the public on essential preventive measures, updates and their rights.

"Majority of people have access to social media such as facebook and instagram, we can use them to deliver important messages on the Covid-19 situation...this task should not be left to the government, we are all

responsible," he said.

Simbaya said that the organisation is planning to reach all youth in Mbeya region to educate them on various issues including the fight against Coronavirus spread.

For her part, Yes-Tz coordinator said that the institution also uses mobile direct calls to inform health experts to ensure that the population is fed with right information.

Some of the residents in Mbeya hailed the efforts conducted by the organisation in educating the public on the pandemic disease which has taken lives of thousands of people globally.

"There is a lot to gain when someone visits a social media platform, I have been using facebook for years and I have seen that it is one of the platforms where education about Covid-19 should be highly posted," said Jesca Mwaipaja one of the city's residents.

Meanwhile, Mbeya regional medical officer Dr Salum Manyatta urged the public to adhere to experts' advices,

take precautions on Covid-19 for them to stay safe during this period.

In a statement availed to the media yesterday, Dr Manyatta said that despite the fact that the regional had not registered any cases of the disease, the public have to ensure that all preventive measures are well adhered to.

He noted that COVID-19 is characterised by mild symptoms including a runny nose, sore throat, cough, and fever. Illness can be more severe for some people and can lead to pneumonia or breathing difficulties.

"The precautions involve personal hygiene, washing hands with soap, avoiding physical contact with others and covering the mouth when coughing," Dr Manyatta noted.

He also urged the residents to cancel unnecessary travels. "Whenever you see someone with Covid-19 symptoms, report him/her to responsible authorities for immediate measures," Dr Manyatta added.



Graders are commonly used in the construction and maintenance of dirt roads and gravel roads. In the construction of paved roads, they are used to prepare the base course to create a wide flat surface upon which to place the road surface. A Grader at the rehabilitation of Lupa river bridge linking Chunya-Makongorosi in Mbeya which was swept away by floods recently. Photo: Correspondent Nebart Msokwa

Businesspersons in Ruvuma Region express concern over poor roads connecting Tanzania and Mozambique

By Guardian Correspondent, Songea

THE business community in Songea District, Ruvuma Region has raised concerns over poor road infrastructures connecting the district with neighbouring Mozambique, saying the situation hampers cross-border trade and other socio-economic activities.

Geographically, Ruvuma which borders two countries - Mozambique and Malawi via Mkenda and Mbaba Bay borders is the leading producer of cereal crops and maize.

"The 124 kilometers road network that connects Songea and Tanzania's border with Mozambique becomes impassable especially during rains thus affecting trade", Samson Swedi, a maize trader at Songea said during a meeting with Tanzania Chamber of Commerce, Industries and Agriculture (TCCIA) delegation early this week.

The businessman revealed that the 240 kilometers road that connects Congress and Lichinga towns on Mozambique side was also inaccessible.

"Authorities in Tanzania should consult their counterparts in Mozambique so that damaged roads are repaired immediately. These roads are economically viable as they facilitate transport of people and goods," said Swedi insisting almost all the traders from Southern Highland regions depend on that particular road.

Government data shows that Ruvuma has a total of 4,007,746 hectares of land suitable for cereal crops cultivation.

The statistics indicates that during the 2018/2019 agricultural season, the region produced a total of 1,255,134 tonnes of crops. At least 644,934 tonnes of the produced crops were maize.

Speaking at the meeting, TCCIA President, Paul Koyi called upon the Tanzania National Roads Agency (TANROADS) and other relevant authorities to make immediate efforts to rehabilitate the road since it accelerates business activities between Tanzania and Mozambique.

"We will take this matter for further consideration by consulting top government leaders in the Ministry of Works, Transport and Communication and make sure they act accordingly," said Koyi.

Commenting on business environment in Ruvuma, Assistant Regional Administrative Secretary (economics and production department) Deogratius Sibula acknowledged that the poor condition of the road connecting the region with neighbouring countries affects business activities.

"We are aware of the complaints from business community in the region. I would like to assure traders that the government is working on the matter so as to ensure smooth transportation services," said Sibula informing that authorities in Mozambique are also aware of the situation.

He noted that Tanzanian business community is enjoying business with Malawi and Mozambique as the government has constructed three passenger and cargo vessels plying between Tanzania and Malawi via Lake Nyasa.

TANROADS Regional Manager for Ruvuma Lazeki Alinasuwe assured the business community that the damaged road will soon be rehabilitated. He said the agency has already started repairing some parts of the road in an effort to make it accessible.

"We are also rehabilitating a broken Bridge at Nakwale village," stated the TANROADS Manager.

High govt levy on sardines chased away foreign buyers, say Mwanza fish sellers

By Guardian Correspondent, Mwanza

ASSOCIATION of sardines' sellers at Mwanza international fish market has appealed to the government to reduce levy imposed on fish after foreign dealers stopped buying the commodity due to high prices.

The market's chairman, Fikiri Magafu said yesterday that since July last year

the government hiked the levy on the sardines from USD 0.16 equivalent to 368/- per kg to USD 0.2, equivalent to 460/- per kg.

"The levy hike chased away foreign buyers, hence we ask the government to lower the rate to reclaim our foreign buyers," he said.

He said the foreign traders from Burundi, Uganda, Rwanda, Malawi,

Zambia and Democratic Republic of Congo (DRC) now go to buy the fish from other countries in the region such as Ethiopia, Mozambique, Kenya and Zanzibar.

He said despite government's long time promise to lower the levy, it has not done so and that as of now the sardines price have gone down - from 110,000/- per bag to 90,000/- whereas

in the past the bag used to sell between 160,000/- and 180,000/-.

"Fish trade has no indicative price, it is a free market business that depends on the commodity's demand and supply as at times the prices go up due to its scarcity," he said. He said at present the sardines are mainly consumed locally with main buyers from Arusha, Mbeya and Dar es Salaam.

KILOMBERO SUGAR COMPANY
AN ILOVO SUGAR AFRICA COMPANY

EMPLOYMENT OPPORTUNITY

Kilombero Sugar Company Limited (KSC), the largest producer of sugar in the country operating cohesively with Extra Neutral Alcohol Distillery (IDTL) is seeking to recruit a dynamic and result oriented person to fill a vacancy of **IT Manager** at Finance Department, reporting to the **Finance Head**. The successful candidate will be responsible to develop and implement IT strategy and plans in line with company strategic goals.

Job Purpose:
The key objective of the **IT Manager** is to develop and implement IT strategy and plans in line with company strategic goals. Also to provide Mid and High-level Server and Networking support to customers on various IT issues as quickly, competently and efficiently as possible.

Duties and Responsibilities:

- Develop and implement IT strategy and plans in line with the departmental and organizational strategies to deliver value adding IT solutions to the company.
- Liaise with the relevant business unit heads to analyse the IT needs for the company and its business units, from an operational and strategic perspective.
- Manage the preparation of the IT budget and ensure there is an adequate provision for monitoring, controlling, and reconciling of expenditure against the approved budgets.
- Direct the IT projects to ensure all project objectives are accomplished in a timely and cost effective manner. Define and agree upon internal and external project milestones and Service Level Agreements (SLAs) to track project progress, and manage escalations as per deadlines.
- Identify areas of process automation which will increase productivity and efficiency of resources.
- Identify opportunities for continuous improvement of the IT software systems, infrastructure and network processes, in line with industry best practices.
- Develop business continuity plans including the provision of disaster recovery plans and oversee the implementation and testing of the disaster recovery procedures.
- Accountable for the availability and optimal overall performance of IT infrastructure and applications.
- Identify the key risks posed to business continuity from an IT perspective and develop and implement mitigation strategies. Provide secure IT infrastructure at minimum cost, and ensure privacy of data and security from external threats.
- Liaise with the business group IT team to ensure implementation of provided guidelines, policies and controls
- Develop, recommend and implement effective IT policies, processes, and procedures that enable the company to establish systems of governance. Ensure compliance of IT systems with relevant company policies and procedures, local laws and regulations in Tanzania, especially with respect to information security and data privacy.
- Team Development by liaising with the HR department to plan and execute training programs to ensure that the team is well equipped with necessary IT knowledge and skills.
- Manage the relationship with third party service providers for all applications and infrastructure
- Perform any other duties relevant to the role as assigned by the company's Management as per the business requirements.

Qualifications / Knowledge

- Bachelor's degree in Information Technology, Computer Science, Information Systems, or a related field or equivalent experience
- IT related certification (an added advantage)
- Sound knowledge of up to date digital mobile platforms
- A minimum of 8 years of experience working in IT operations for a multinational company of which a minimum of 2 years is in a managerial position
- Strong IT background (technical & future trends)
- Experience leading and managing large IT projects and rolling out IT infrastructures across various technologies
- Excellent working knowledge of computer systems, security, network and systems administration, databases and data storage systems
- Strong critical thinking and decision-making skills
- Excellent project management skills and strong ability to prioritize
- Firm grasp on IT infrastructure and operations best practices

TERMS OF SERVICE: The successful candidate will be engaged on a permanent contract. All those who meet the above requirements and would like to apply for the position, should send their applications together with detailed curriculum vitae and three referees with their contacts to the under mentioned addressee not later than two weeks after appearance of this advert.
Email ksc@ilovo.co.za

The position is open for internal and external candidates to apply.

Only shortlisted candidate will be contacted.

[Signature]
BEDA MARWA CHACHA
HUMAN RESOURCES HEAD

Kilombero Sugar Company Limited
Msolwa Office, Kidatu, Morogoro, Tanzania
PO Box 50, Kidatu, Morogoro, Tanzania,
T: +255 23 2617061 | F: +255 23 2617018
www.ilovosugarfrica.com
@ilovosugargrp
Reg No: 2539



C/o Ngodano House
Plot 149 & 151,
Block S, Kasulu
www.medicalteams.org

Procurement Opportunities

Pre-qualification

Medical Teams International (MTI) is an International Non-Government Organization (NGO) which was founded in 1979 in Oregon, Portland USA. MTI is currently operating in Kigoma Region, Tanzania providing life-saving medical services for people in crisis, such as survivors of natural disasters and refugees.

MTI is inviting eligible suppliers to express their interest in provision of Health Insurance Services for the year 2020-2021. All interested and eligible parties are requested to participate.

Procuring Entity:	Medical Teams International
Tender No:	PRM19/HEALTH INSURANCE-002
Tender Name	Invitation for Pre-qualification of Health Insurance Services
Source of Fund	Bureau for Population, Refugees and Migration
Eligible Firms	National (Registered in Tanzania)
Method of Procurement	National Competitive Bidding
Mode Application	Via Email; procurementtz@medicalteams.org (You can also send email for any inquiry including document inquiry)
Deadline	8th April 2020 12:00PM
Bids Submission	Effective 26th March 2020; 8AM via Email: procurementtz@medicalteams.org

P.O BOX 1, KIBONDO, KIGOMA REGION-TANZANIA|WWW.MEDICALTEAMS.ORG

RC orders 14-day voluntary quarantine for 15 visitors arrived in country via KIA

By Guardian Reporter, Kilimanjaro

KILIMANJARO Regional Commissioner Dr Anna Mghwira has directed that 15 foreigners who entered the region through Kilimanjaro International Airport (KIA) must be placed under voluntary quarantine for 14 days.

The visitors had come from Europe for various business purposes.

The RC issued the directive yesterday during her visit to the Airport saying: "I have already given directives to relevant authorities - the health department and the Red Cross to work together to educate those at hotels where the visitors go for the quarantine procedures on how to treat them."

She added: "There are visitors who will disembark here; probably they will go to families that will be educated on how to live with them until it will be established after 14 days that they do not have Covid-19 infection. But you will be placed under voluntary

quarantine at places that are nice to live in."

On Tuesday, Health Minister Ummy Mwalimu instructed all Regional Commissioners, Regional Administrative Secretaries and District Commissioners to identify low cost hotels for the people coming from countries with Covid-19 infections to afford to stay under quarantine for 14 days.

Mwalimu gave the directives after complaints emerged that some visitors were being sent to hotels with high accommodation cost which they have been unable to afford.

On March 24 through her Twitter account Mwalimu said: "We have this challenge on places allocated for the 14 days quarantine for those coming from Covid-19 affected countries to stay. I direct the regional commissioners, regional administrative secretaries and district commissioners to allocate hotels whose accommodation cost will be affordable to many."

Triangle of community awareness, testing accessibility lowers TB cases in Tanzania

By Guardian Correspondent

AS the world marks World TB Day in a cloud of COVID-19 there is hope that the goal of ending TB is within reach.

The number of identified cases in Tanzania is steadily increasing from 62,180 in 2015 to 75,606 in 2018. In 2019 the number of identified cases in Tanzania has reached more than 82,000.

The steady climb brings the hope of ending TB in Tanzania from a realm of dreams into the platform of realities. Ending TB in Tanzania is no longer a wild guess, but a reachable possibility.

A story from Geita, one of the regions in Tanzania whose annual identification of TB cases climbed by 75 percent from 2015 to 2019 brings to life a triangle of actors that exemplify the quality improvement initiatives in the TB programme in Tanzania since 2015.

One sunny morning in the outskirts of Geita town, an evangelical pastor notices a man goes about his morning routine of conducting counseling and prayers to individuals at his home.

People are queuing. The pastor notices one person coughing painfully, repeatedly. He is one of the clients waiting for their turn for counseling and prayers from the popular pastor.

Thanks to an orientation about symptoms of TB the pastor decides to categorize this client as a TB suspect and call the Geita region TB focal person. He continues to pray for his clients.

The TB programme in Tanzania, working with different implementing partners had trained key community persons to 'suspect' TB cases in the communities. Traditional healers, pastors, and community health care workers are among them.

Within an hour arrives Juma Babu TB Community volunteer that has also been trained in taking samples from TB suspects. After a hushed conversation with the pastor, the coughing clients are summoned in another hushed conversation. From outside the other faithful hears prayers. When the door opens Babu walks out with his solid box, climbs on his bike and off he goes.

Some of pastor Daudi Masau's clients have often visited traditional healers to try their luck with their health and psychological issues.

"I am serving God by preaching about God's will. It is God who brings doctors and other medical professionals for us, even in the Bible you see the Apostle Paul was with Doctor Luke, moving together and healing people," says pastor Masau with pride in his voice.

This chain works as a triangle stand where each part is critical and removal of one disables the whole arrangement. In Geita region, this collaborative triangle is evident where health professionals, community members, religious leaders (and other people in the community) and former TB patients (working as community volunteers) work closely to bring new TB patients to care.

In 2015 Geita recorded 2,000 TB patients. That number increased to 3,300 in 2017. Compared with previous years, the number of notified TB patients has climbed, partly because of increased awareness in the community and the contribution of health stakeholders in fighting TB.

Twenty-one regions out of 26 in Tanzania have increased case notifications in 2019 from 2015. Five regions have increased case notification by 50 percent including Geita that increased case notification by 75 percent from 2015 rates.

According to TB programme data between 2015 and 2019 identification of TB cases nationally increased by 32 percent. In the interval TB cases that were confirmed in laboratory increased by 13 percent.

Available case-based childhood TB data show that in 2017 to 2019 majority of pediatric cases were self-referral at 63 percent, followed by community referral at 17 percent. The increase in the number of GeneXpert machine for clinical confirmation of TB cases has facilitated access to testing services. Based on the WHO policy recommendation, the ministry of health has increased hospital with GeneXpert machines from four in 2012 to 238 by the end of 2019.

The country has maintained a high treatment rate at 90 percent and in 2019, the treatment success rate has reached 91 percent. The death rate among new and relapse cases has decreased from 6 percent to four percent in 2018.

Geita is one of the regions with GeneXpert machines, therefore when the coughing patient showed up at the TB clinic at Geita regional hospital his samples had already been tested. Babu, TB community volunteer brought his specimen the day before.

Tanzania has implemented several initiatives that have contributed to an increasing number of TB patients that are timely identified and linked to treatment. Apart from the community initiative, there are more health facilities equipped with testing equipment and skilled health care workers for laboratory testing.

These initiatives reflect Tanzania's adoption of the World Health Organisation policy on collaborative TB/HIV activities and community TB activities. According to WHO, Africa is progressing in ending TB. WHO data shows that in 2018, four out of five (80.2%) people with multidrug-resistant or extremely drug-resistant TB started treatment.

However, there continues to be more new TB cases in the African Region, than in any other WHO region. Only one in two people with TB (56%) across the continent is on treatment. Fewer than one in three children (29%) living with someone with confirmed active TB is on preventive therapy. TB control budgets are chronically underfunded, and most countries do not have information on families facing catastrophic costs due to TB.

According to WHO regional director for Africa, Dr Matshidiso Moeti it is time for governments to increase domestic investments in TB, and to strengthen regulatory environments to facilitate importation, monitoring, and use of quality products. "We must engage other ministries, parliamentarians, community leaders, researchers, academic institutions, patient advocacy groups and people affected by TB. Multisectoral action is needed to ensure universal access to services," said Dr Moeti.



Tuberculosis project manager Mwinuka Ereneus (R) and Shdhepa+ valuation and review coordinator Rabia Abeid hold placard with a message saying 'protect your lungs against Tuberculosis during TB International World Day held in Kahama, Shinyanga region on Monday. Photo: Correspondent Shaban Njira



BANK OF BARODA (TANZANIA) LTD.

Report of Condition of bank published pursuant to section 32(3) of the Banking and Financial Institution Act, 2006

AUDITED STATEMENT OF FINANCIAL POSITION AS AT 31ST DECEMBER 2019

(Amount in Million Tshs)

	AS AT 31.12.2019	AS AT 31.12.2018
A. ASSETS		
1 Cash	2 955	3 744
2 Balances with Bank of Tanzania	21 842	17 681
3 Investment in Government Securities	21 172	23 368
4 Balances with Other Banks and financial Institution	32 749	27 511
5 Cheques and Items for Clearing	-	11
6 Interbranch Float items	-	-
7 Bills Negotiated	-	-
8 Customers' Liabilities on Acceptances	-	-
9 Interbank Loan Receivables	-	-
10 Investments In other Securities	-	-
11 Loans, Advances and Overdrafts (Net of Allowances)	113 652	98 573
12 Other Assets	3 378	1 412
13 Equity Investments	-	-
14 Underwritings accounts	-	-
15 Property, Plant and Equipment	1 349	1 279
16 TOTAL ASSETS	197 097	173 579
B. LIABILITIES		
17 Deposits from Other Banks and Financial Institution	5 847	1 272
18 Customers Deposits	149 691	132 158
19 Cash Letters of Credit	-	-
20 Special Deposits	-	-
21 Payment orders/Transfer payables	-	-
22 Bankers Cheques and Drafts Issued	183	137
23 Accrued Taxes and Expenses payable	38	41
24 Acceptances Outstanding	-	-
25 Interbranch Float items	-	-
26 Unearned income and other deferred charges	36	20
27 Other Liabilities	1 898	896
28 Borrowings	-	-
29 TOTAL LIABILITIES	157 693	134 524
30 NET ASSETS/(LIABILITIES) (15 MINUS 29)	39 404	39 055
C. SHAREHOLDERS' FUNDS		
31 Paid up Share Capital	10 000	10 000
32 Capital Reserves	-	937
33 Retained Earnings	27 277	21 987
34 Profit (Loss) Account	1 103	2 147
35 Other Capital account	1 024	3 984
36 Minority Interest	-	-
33 TOTAL SHAREHOLDERS' FUNDS	39 404	39 055
34 Contingent Liabilities	12 413	7 209
35 Non-Performing Loans and Advances	2 495	6 567
36 Allowances for Probable Losses	893	2 151
37 Other Non-Performing assets	-	-
D. FINANCIAL CONDITION INDICATORS		
(i) Shareholders Funds to total assets (%)	20%	22%
(ii) Non Performing loans to Total gross Loans (%)	2%	7%
(iii) Gross Loans and Advances to Total Deposits (%)	74%	76%
(iv) Loans and Advances to Total Assets (%)	58%	57%
(v) Earning Assets to Total Assets	85%	86%
(vi) Deposits Growth	17%	3%
(vii) Assets Growth	14%	3%

AUDITED STATEMENT OF PROFIT OR LOSS AND OTHER COMPREHENSIVE INCOME FOR THE YEAR ENDED 31ST DECEMBER, 2019

(Amount in million shillings)

	CURRENT YEAR CUMULATIVE FROM 01.01.2019 TO 31ST DEC, 2019	COMPARATIVE YEAR (Prev. Year) FROM 01.01.2018 TO 31ST DEC, 2018
1 Interest Income	14 811	13 582
2 Interest Expenses	4 843	4 676
3 Net Interest Income (1 minus 2)	9 968	8 906
4 Bad debts written off	4 036	1 259
5 Impairment Losses on Loans and Advances	464	1 018
6 Non - Interest Income	1 906	1 932
6.1 Foreign Currency Dealings and Translation Gains/Loss	618	349
6.2 Fees and Commissions	1 278	1 519
6.3 Dividend Income	-	-
6.4 Other Operating Income	10	64
7 Non - Interest Expenses:	5 639	5 063
7.1 Salaries and Benefits	2 427	1 869
7.2 Fees and Commissions	625	441
7.3 Other Operating Expenses	2 587	2 753
7.4 Other Provision	-	-
8 Operating Income/(Loss)	1 736	3 498
9 Income Tax Provision	634	1 351
10 Net income (loss) after Income Tax	1 103	2 147
11 Other Comprehensive Income	-	-
12 Total Comprehensive Income/(loss) for the year	1 103	2 147
13 Number of Employees	49	48
14 Basic Earnings Per Share	110	215
15 Number of Branches	4	4
PERFORMANCE INDICATORS		
(i) Return on Average Total Assets	1%	2%
(ii) Return on Average Shareholders' Funds	6%	7%
(iii) Non Interest Expenses to Gross Income	47%	47%
(iv) Net Interest Income to Average Earning Assets	7%	5%

AUDITED STATEMENT OF CASHFLOW STATEMENT FOR THE YEAR ENDED 31ST DECEMBER 2019

(Amount in Million Tshs)

	CURRENT YEAR CUMULATIVE 31.12.2019	COMPARATIVE YEAR CUMULATIVE 31.12.2018
I Cash flow from operating activities		
Net Income (Loss)	1 736	3 498
Adjustment for:		
-Impairment/Armortization	685	1 246
-Prior Period Adjustment	(1 002)	(211)
-Net change in Loans and advances	(15 543)	(13 583)
-Gain/Loss on Sale of Assets	-	(4)
-Net change in Deposits	17 533	6 566
-Net change in Short term negotiable securities	-	-
-Net Change in Other Liabilities	5 637	(3 157)
-Net change in Other Assets	3 915	7 451
-Tax paid	(634)	(1 351)
-Others (Increase/decrease in SMR)	110	(400)
Net cash provided (used) by operating activities	12 438	55
II Cash flow from Investment activities		
Dividend Received	-	-
Purchase of fixed assets	(42)	(45)
Proceeds from Sale of Fixed Assets	-	5
Purchase of non-dealing securities	2 196	(6 035)
Proceeds from sale of non-dealing securities	-	-
Others(Specify)	-	-
Net cash provided (used) by investing activities	2 154	(6 075)
III Cash flow from financing activities		
Repayment of long-term debt	-	-
Proceeds from issuance of long term debt	-	-
Proceeds from issuance of share capital	-	-
Payment of cash dividends	-	-
Net change in other borrowings	-	-
Others (specify) Long term financing	-	-
Net cash provided (used) by financing activities	-	-
IV Cash and Cash Equivalents:		
Net increase/(decrease) in cash and cash equivalent	14 591	(6 021)
Cash and Cash Equivalents at the beginning of the period	31 307	37 328
Cash and Cash Equivalents at the end of the period	45 898	31 307

AUDITED STATEMENT OF CHANGES OF EQUITY AS AT 31ST DECEMBER 2019

(Amount in Tshs in million)

	Share Capital	Share Premium	Retained Earnings	Regulatory Reserve	General Provision reserve	Others	Total
CURRENT YEAR							
Balance as at the beginning of the year	10 000	-	24 134	3 984	937	-	39 055
Profit for the year	-	-	1 103	-	-	-	1 103
Other comprehensive Income	-	-	-	-	-	-	-
Transaction with Owners	-	-	-	-	-	-	-
Dividend Paid	-	-	-	-	-	-	-
Regulatory Reserve	-	-	3 209	(3 209)	-	-	-
General Provision Reserve	-	-	937	-	(937)	-	-
Others/Prior period adjustments	-	-	(1 002)	-	-	-	(1 002)
Revaluation Reserves	-	-	-	-	-	249	249
Balance as at the end of the current Period	10 000	-	28 381	775	-	249	39 404
PREVIOUS YEAR (As restated)							
Balance as at the beginning of the year	10 000	-	22 271	4 068	781	-	37 120
Profit for the year	-	-	2 147	-	-	-	2 147
Other comprehensive Income	-	-	-	-	-	-	-
Transaction with Owners	-	-	-	-	-	-	-
Dividend Paid	-	-	-	-	-	-	-
Regulatory Reserve	-	-	84	(84)	-	-	-
General Provision Reserve	-	-	(156)	-	156	-	-
Others	-	-	(212)	-	-	-	(212)
Balance as at the end of the Previous Period	10 000	-	24 134	3 984	937	-	39 055

SELECTED EXPLANATORY NOTES FOR THE YEAR ENDED 31ST DECEMBER, 2019
In preparation of the Financial statements, consistent Accounting Policies have been used as those applicable to the previous year audited financial statements. (Any changes during the period shall be explained as per the IAS 34 & IAS 8)

Name and Title	Signature	Date
Rajendra Sadashiv Mohir (Managing Director)		13th March, 2020
Deogratias Edward Ndushii (Head of Finance)		13th March, 2020
Mwita Mohamed Mwita (Internal Auditor)		13th March, 2020

We, the undersigned directors, attest to the faithful representation of the above statements. We declare that the Statements have been examined by us and, to the best of our knowledge and belief, have been prepared in conformance with International Financial Reporting Standards and the requirements of the Banking and Financial Institutions act, 2006 and they present a true and fair view.

Name and Title	Signature	Date
Dr. Proches Meshili Kivango Ngaturoni		13th March, 2020
Dr. Imanuel Daniel Mrnzava		13th March, 2020



Zanzibar deputy minister for Education and Vocational Training Simai Mohamed Said talks with the ministry's employees on COVID-19 yesterday. Photo: Correspondent Rahma Suleiman

Nearly 300m/- donated to fight early marriages, GBV in Mara

By Correspondent Sabato Kasika

THE international women's organisation –FAWCO which is made up of members from Europe will donate approximately 300m/- to fight and eliminate early marriages, gender based violence against girls and women in Mara Region.

FAWCO foundation works to help organisations that deal with community projects worldwide. The donated fund in Tanzania's Mara region will be used to implement the mentioned projects for two years from June 2020 to June 2022.

The funds will be channeled through a non-governmental organisation –Hope for Girls and Women Tanzania after it emerged the winner by getting more than 85 votes from FAWCO delegates.

The organisation defeated 15 other organisations from different nations after it presented a report on the efforts it was doing in the fight against female genital mutilation, early marriages as well as fighting for women rights in collaboration with stakeholders and the government in Serengeti District.

Executive Director of Hope for Girls and Women Tanzania, Rhoi Samwelly, told this newspaper that the monies will accelerate the fight against all kinds of gender based violence in Serengeti district and Mara region in general.

Rhoi said her organisation has all the qualities for fighting for a good cause concerning the girl's health and women similarly to FAWCO which is also fighting to see women are in good health and safe. "FAWCO is aware of the bad effects of FGM and contributes to the fight against various diseases such as HIV/Aids and fistula that have been affecting women physiologically," she noted.

She commended the support they receive from authorities in Mara region including the Regional Commissioner Adam Malima. She was optimistic that with combined efforts gender based violence will come to an end in the region.

The executive director said that they want to ensure that acts of violence come to an end by providing education to girls and women on the adverse effects of FGM as well as early marriages.

African Court suspends its 56th ordinary session due to covid-19 crisis

By Guardian Correspondent, Arusha

THE African Court on Human and Peoples' Rights (AfCHPR), which began its 56th Ordinary Session on 2 March 2020, this year at its Seat in Arusha has cut-short its proceedings on Friday, because of the outbreak of the coronavirus (COVID-19). The Session was due to end on 27 March 2020.

The President of the African Court, Justice Sylvain Oré, said that the measure was absolutely necessary to prevent any risk of contracting COVID-19 by the Judges and the staff.

"The court has decided to act decisively in the interest of health and safety of all Judges, Staff and residents of Arusha and beyond," he stressed.

Among other emergency measures adopted by the court, he said, was to decongest the court by ordering all non-essential staff to work from home and key departments with limited staff to carry out their duties on shift-basis until further notice.

The president of the court has urged the staff to take maximum precaution during this difficult period by ensuring that they adhere to all hygienic conditions, including use of sterilisers, frequently wash their hands and abstain from crowded places, among others.

The court is composed of eleven Judges, nationals of the Member States of the African Union elected in their individual capacity. The court meets four times a year in Ordinary Sessions and may hold Extra-Ordinary Sessions.

Quality assurance certificates mandatory, TASAC tells maritime vessels owners

By George Sembony, Tanga

THE Tanzania Shipping Agency in Tanga Region has directed maritime vessels owners to ensure they register and have quality assurance certificates for them to operate.

Briefing journalists yesterday here, TASAC regional officer in charge Capt. Christopher Shalua said that the institution will bar operations to all owners who are not registered.

"Sea vessels that have not yet been inspected and obtained quality assurance certificates would not be allowed to venture into the sea during this long rain season. This measure is taken among others, to ensure safe journey and avoid unnecessary accidents," he said.

Shalua further said that all seagoing vessels that have received quality certificates should take precautions to ensure that all essential equipment including pumps are in operation during travel.

He also said that it would be an offence to allow vessels that do not have the necessary equipment to venture into the sea, promising to take strong action against culprits.

"We appeal to owners of maritime vessels to adhere to guidelines because long rain

season is associated with bad weather and waves that could cause accidents," he emphasised.

He further said; "if the capacity to pump water that enters the vessel is low, it would be easy to sink and so he called on all vessels, especially fishing vessels, to adhere to such directions."

He called on Village Executive Officers (VEOs) in areas where there are fishing vessels to supervise directives and make sure that the vessels are inspected and get quality assurance certificates apart from ensuring that these vessels have the necessary rescue equipment based on the number of personnel on the vessel.

Regular inspection has been cited as a critical factor in ensuring the safety of vessels and users.

According to a report issued by the Controller and Auditor General in 2017 lack of inspection is a major reason behind marine accidents.

TASAC was established by the government in 2017 to regulate the maritime transport industry in Tanzania mainland, assuming some of the responsibilities of the Surface and Marine Transport Regulatory Authority (SUMATRA).

BANK OF BARODA (TANZANIA) LIMITED

BANKING WITH PASSION

DISCLOSURE UNDER REGULATION 12 OF BANKING & FINANCIAL INSTITUTIONS(DISCLOSURES) REGULATIONS 2014

CUSTOMER COMPLAINT REDRESSAL MECHANISM

To, The Esteemed Customers Bank of Baroda (Tanzania) Ltd Tanzania

- INTRODUCTION (UTANGULIZI)**
The Complaints Resolution Desk (the Desk) has been established by the Bank of Tanzania (BOT) as a cost effective and efficient mechanism to resolve complaints between banking institutions and their customers. The Desk, which is fully funded by the Bank, is intended to resolve complaints (small claims) whose monetary value in respect of both the claim amount and remedy awarded does not exceed fifteen million Tanzania Shillings (15,000,000) Mn.
- HOW TO LODGE A COMPLAINT WITH OUR BANK(JINSI YA KUWASILISHA MALALAMIKO KWA DAWATI)**
When you are dissatisfied with our services or you have any complaint pertaining to our staff or bank or otherwise, you may lodge complaint to us in writing by post or fax or through your registered email address on the following contact addresses.

The Chief Manager Dar es Salaam Branch Post Box 5356 Dar es Salaam Phone : +255 (22) 2124461; Fax: +255 (22)2124456 E Mail : bobdar@bankofbaroda.com	The Sr. Branch Manager Arusha Branch Plot No. 12 Block-E, Galiandani Road Post Box 3152 Arusha Tanzania Phone : +255 (27) 2544986; Fax: +255 (27)2544955 E Mail : bobarua@bankofbaroda.com
The Branch Manager Kariakoo Branch Crossing of Msimbozi and Mafia Street Plot No.08 Block-13, Post Box 5610 Dar es Salaam, Tanzania Phone : +255 (22) 2185721;+255 (22) 2125390 Fax: +255 (22) 2185403 E Mail : bobkar@bankofbaroda.com	The Branch Manager Mwanza Branch Plot No. 1914 Mwanza Kenyatta Road Post Box 1914 Mwanza Phone : +255 (28) 2501421; +255 (28) 2501423Fax: +255 (28)2501422 E Mail : bobmwa@bankofbaroda.com

The Nodal Officer, Grievance Redressal Cell, Bank of Baroda (Tanzania) Ltd
Post Box 5356 Dar es Salaam, Phone : +255 (22) 2124456; Fax: +255 (22)2124457; E Mail :Risk.tanzania@bankofbaroda.com

- INTERNAL COMPLAINT RESOLUTION MECHANISM (MCHAKATO WA KUTAFUTA UFUMBUZI WA MALALAMIKO)**
We through our internal complaint handling mechanism shall resolve your complaints within 21 working days from the date of lodging the complaint. The Internal Complaint handling mechanism in our Bank is as under:
 - Receiving and timely processing consumers' complaints.
 - Keeping complainants updated throughout the process.
 - Keeping a record of all complaints and submit it to the Bank of Tanzania on quarterly basis.
 - Resolving all consumer complaints within 21 working days from the date of lodging the
- ELIGIBLE COMPLAINTS (MALALAMIKO YA HAKI)**
Only the following categories of complaints are eligible for submission to the Desk:
 - A complaint against a banking institution which is either a member of the Tanzania Bankers Association or regulated by the Bank.
 - A complaint which is lodged within 14 days after a banking institution has delivered its decision or has failed to respond.
 - A complaint in respect of an incident which occurred less than two (2) years ago.
- INELIGIBLE COMPLAINTS (MALALAMIKO YASIYO NA HAKI)**
In terms of the Guidelines issued, the Desk considers the following complaints as ineligible:
 - A complaint which has been the subject of legal proceedings before a Court or

- WHERE THE COMPLAINANT HAS NOT SUFFERED ANY FINANCIAL LOSS, MATERIAL INCONVENIENCE OR DISTRESS.**
A complaint which would be more suitably dealt with by a Court or under other dispute resolution arrangements.
- A COMPLAINT WHICH WOULD PREJUDICE THE RIGHTS OF OTHER PARTIES WHO HAVE NOT CONSENTED TO THE RESOLUTION BY THE DESK.**
A complaint which is vexatious or frivolous or not in good faith.
- A COMPLAINT WHICH WAS NOT FIRST REPORTED TO THE BANKING INSTITUTION CONCERNED.**
A complaint which is lodged more than 14 days after a banking institution has delivered its decision or failed to resolve the complaint.
- A COMPLAINT WHICH IS BEYOND THE PECUNIARY JURISDICTION OF THE DESK.**

- INFORMATION YOU MUST INCLUDE IN THE COMPLAINT(TAARIFA MUHMUZA ZA KUJUMUISHA KWENYE MALAMIKO)**
You name and address.
The name and address of the banking institution against which the complaint is made.
Details of what your complaint is about including exactly what the bank did that it shouldn't have done or what it didn't do that it should have done.
What you have lost in terms of personal injury, financial loss, hardship or inconvenience.
What you would like the Desk to do to put things right and details of what you have done so far to try to resolve the complaint.
Include documentary evidence, if any.

- WITHDRAWAL OF THE COMPLAINT (KUFUTA MALAMIKO)**
A complaint may, at any time before the Desk's determination, be withdrawn by the complainant in writing from the Desk, and the matter shall be closed by the Desk.
- FREE SERVICE (HUDUMA ZA BURE)**
Resolution of banking consumers' complaints is free of charge as the Desk does not charge any fee whatsoever.
- MEDIUM OF COMMUNICATION (NJIA YA MAWASILIANO)**
The medium of communication is both English and Kiswahili.
- REMEDIES AWARDED (SULUHISHA LILOPAITAKANA)**
The remedy awarded by the Desk is different from that performed by courts. The Desk is enjoined not to have regard to technicality and legal form but resolve complaints using criteria that would not usually be used by courts; for instance whether an explanation for the conduct was not given when it should have been given. A banking institution may be required to issue an apology, change its practices, effect payment or compensation as the case may be. The Desk is not bound by the legal principles of handling complaints such as rules of evidence but adheres to the general principles of natural justice.

When Aggrieved by Desk Decision
Either party may request the Desk to reconsider any of its decision. Each party also has a right to seek redress before a competent court when it is not satisfied with the decision given by the Desk.

DISCLOSURE UNDER REGULATION 11 OF BANKING & FINANCIAL INSTITUTIONS (DISCLOSURES) REGULATIONS 2014

MINIMUM DISCLOSURE OF CHARGES/FEEES/PRODUCTS AND SERVICES

DESCRIPTION	Revised Charges
Remittances (Outward)	TSHS USD/GBP/EUR
Outward Remittances (Rapid Fund to India)	BOB to BOB BOB to Other Bank
Upto USD 5000	12.00 18
USD 5001 to 10000	24.00 30.00
Above USD 10000	0.24% maximum USD 180 @ 0.30% maximum USD 200

DESCRIPTION	Once in a month no Charge (Regular)
Interim Acct. statement	6000
Account Closure	25.000
Account Opening	40.000
Account Closing	18.000
Payment Acct	25.000
Current Account	3000.00 H. Yearly
Epportunity Collection of cheques	0.6% of value Min Commission 18000 + Postage USD 18 + Postage USD 90

DESCRIPTION	Current Acct.	Saving Acct.
Cash Deposit	Upto 25 Mn (i.e. 20,000 upto 50 Mn 120,000 upto 150 Mn 240,000 upto 200 Mn 280,000 upto 250 Mn above 250 Mn 600,000.	0.30% above USD 10000 per day. 0.18% above USD 5000 per day
Cash withdrawal	Upto 25.000 Mn no charges Above 25.00 Mn 0.12% of withdrawal.	0.00% upto 10000 and 0.18% above 10000 USD Upto USD 2000 no charges upto 5000 @ 0.30% and above 5000 @ 0.60%.

DESCRIPTION	Current Acct.	Saving Acct.
ADVANCES	Upto 25.000 Mn no charges Above 25.00 Mn 0.12% of withdrawal.	0.00% upto 10000 and 0.18% above 10000 USD Upto USD 2000 no charges upto 5000 @ 0.30% and above 5000 @ 0.60%.
ADVANCES PROCESSING CHARGES	2% p.a.	1.5% p.a.
UFTO 10 Mn	20000	20000
UFTO 10 Mn to 200 Mn	0.30% (Minimum 0.60)	0.30% Min 30
Above 200 Mn	0.18% (Minimum 1.18 Mn)	0.18% Min 600

DESCRIPTION	Current Acct.	Saving Acct.
Reshedulement Charges	1.20% Max 1.00 Mn	1.20% Max USD 600.00
Inspection	Upto Tzs 200 Mn or USD 0.20 Mn	35000 USD 65
Loan Overdraft against deposit of our Bank Ltd (third Party) - Waiver of Processing and documentation charges.		

DESCRIPTION	Current Acct.	Saving Acct.
Prepayment	Upto 250 Mn or Charges Principle USD 2000000	2.40% p.a.
With in City Centre	Upto 250 Mn or Charges Principle USD 2000000	1.20% Subject to Min. 120000
Outside City Centre	Upto 250 Mn or Charges Principle USD 2000000	1.20% Subject to Min. USD 120 000.000

DESCRIPTION	Current Acct.	Saving Acct.
Bankers option /Confidential Report	30000	30
Registration of Loan Agreement with Bank of Tanzania	N.A.	UFTO 1 Mn USD-120 USD 1 Mn to 2 Mn -800 USD Above 2 Mn -600 USD
Commitment Charges	1.32 of above	0.6% of amount portion in case 50% average limit not utilized per quarter.
Modification Charges	0.12% Sanctioned Limit, Minimum 120000	0.12% sanctioned limit Minimum USD 60.
Interchangeability	Upto 100 Mn-40000 p.a. Above 100 Mn 120000 p.a.	Upto USD 500000 USD 60 p.a. Above USD 500000 USD 120 p.a.

DESCRIPTION	Current Acct.	Saving Acct.
BANK GUARANTEE	1.35% Minimum per quarter or part thereof Min Tzs 18000	1.35% minimum per quarter or part thereof Min USD 15
Extension of BG	Above commission for change in period ann.	Above commission for change in period ann.
BG against 100 Cash Margin	1.35% of BG amt for residual period of guarantee subject to min 18000 in case of any other parameter amended.	1.35% of BG amt for residual period of guarantee subject to min USD 15 in case of any other parameter amended.
Bank Guarantee Confirmation	75% applicable charges + USD 42 or equivalent applicable in addition to above charges.	
Documentary Credit	IN FCY ONLY	
Issuance of LC/Credit	1.35% per quarter or part there of. This period includes the usance period in case of Usance LC's. USD 42 or equivalent swift charges.	
LC against 100 Cash Margin	40% of above charges	
LC Amendment	For period and amount the above commission + USD 42 or equivalent swift charges.	
Advising LC	USD 150 and or equivalent + USD 42 or equivalent swift charges.	
LC Confirmation	1.00% per quarter or part there of This period includes the Usance period in case of Usance LC's. USD 42	

DESCRIPTION	Current Acct.	Saving Acct.
IMPOREX-EXPORTS BILL	0.35% + Swift Charges 42 subject to Minimum charges USD 120	
Inward Bill (Under-LC)	USD 65 in addition to above charges for Discrepancy.	
Inward Bill (Non-LC)	0.65% + USD 20.00 Handling Charge + 35 Swift Charges.	
Exports Bill (Under-LC)	USD 65 in addition to above charges for Discrepancy.	
Exports Bill (Non-LC)	0.65% + 42 Swift Charges + USD 65 courier Charges subject to Minimum USD 65 in addition to above charges for Discrepancy	

DESCRIPTION	Current Acct.	Saving Acct.
Security charges (T Bill and T Bonds)		
Holding	NIL	TZS 35000
Transfer	NIL	TZS 45000
Loan Creation	NIL	TZS 45000
Loan Release	NIL	TZS 45000
SALARY PROCESSING	TZS 1200	USD 1.20
Change of Operational Instruction	C.A.CCCT SB.ACCTT	TZS 3000 USD 30.00
S.I. Failure CHGS	C.A.CCCT SB.ACCTT	TZS 6000 USD 6.00

DESCRIPTION	Current Acct.	Saving Acct.
INTEREST RATES ON DEPOSITS		
Saving Deposit	Baroda Premium Current account	Weka hata Kiasi Kidogo Kinachopatikana
2.5% p.a.	-22% p.a. for maintaining min Tsh 250000 above Tshs 250000	Rate of interest is equivalent to FDR rates for the relevant periods
0.25% p.a.	-0.25% p.a. for maintaining minimum balance of Utd 100,000 above Utd 20,000	Period
		% per annum
		7-30 days
		31-90 days
		91-180 days
		181-360 days
		361-720 days
		721 & above 1 year
		2-3 years and above
		3 years and above

DESCRIPTION	Current Acct.	Saving Acct.
INT RATE ON LOANS ADVANCES.		
TANZANIAN SHILLING	PRIME LENDING RATE - 14% MAX SPREAD-6%	UNITED STATES DOLLARS 4.5% OVER 3 MONTHS LIBOR MAXIMUM 12%

We, the undersigned have examined the above information and hereby declare that the information is true and correct to the best of our knowledge and information.

DESCRIPTION	Current Acct.	Saving Acct.
PRODUCTS AND SERVICES		
Deposit Products	For Banks	Loan Products (Fund Based)
Current Deposits Account	For Ordinary - Others	Finance for Corporate
Savings Deposit	Premium Account	Loan for Small and Medium Enterprises
Time Deposits	Ordinary/Others Account	Home Loan (Purchase and Renovation)
Treasury Function	Baroda Shule Account	Personal Loan to Individual Salaried Employees
REMITTANCES (Fund Transfer)	No Frills Account	Loan to Retail Traders
	Short Deposits Scheme	Loan for Self-Employed persons
	Fixed Deposits Scheme	Education Loans for Specialized Courses and University Students
	Weka Hata Kiasi Kidogo Kinachopatikana Deposit Scheme	Education Loans for student going abroad
		Advancing Against Property
		Loan against shares listed in stock exchange for individuals/ Joint Borrowers.
		Loans for companies against shares listed in stock exchange.
		Personal / Car loan to staff
		Loan against future Rent Receivables
		Loan against Bank's own Deposit Insurance Premium Financing
		Loan Products (Non - Fund Based)
		Issuance of Letter of Credit and Bank Guarantee

Name	Designation	Date
Rajendra Sadashiv Mohri	MANAGING DIRECTOR	13th March, 2020
Deogratias Edward NUSHA	HEAD OF FINANCE	13th March, 2020

The Guardian

www.ippmedia.com

THURSDAY 26 MARCH 2020

Taking A New Look
At The News
ESTABLISHED IN 1995

The Guardian Limited Key Contacts

Managing Editor: WALLACE MAUGGO
Circulation Manager: EMMANUEL LYIMO

Newsdesk

News Editor: LUSEKELO PHILEMON
0757154767
General line: 0745700710
E-mail: guardian@guardian.co.tz

Advertising

Sales and Marketing: 0782253676
E-mails: advertise@guardian.co.tz
Website: www.ippmedia.com
epaper.ippmedia.com

Tourism firms should remain calm: All businesses will be affected

A STRIDENT call has been heard from tourist sector companies, or rather their collective representative body, for a series of bailout measures especially in terms of tax exemptions. The Tanzania Association of Tourism Operators (TATO) by the voice of a veteran operator in the industry and now their legal consultant talked of convening the legislature to table a 'Covid-19 Bailout Bill,' to save the sector as it is collapsing after travel cancellations with the onset of the pandemic. Is that right?

There are questions to be posed by economic observers on the tone and content of the appeal as it came from tourism companies, but it forms part of a tradition that with this appeal, the public may now appreciate its drawbacks.

It is true that tourism has been affected and tour companies would be facing plenty of difficulty but how far does that add up to a bailout bill - and for specific companies for that matter? Tourism has for some years replaced gold as the top foreign exchange earner, and if it is failing, where does the government get the needed bailout funds?

What is likely to be more relevant is a wider fiscal and monetary initiative that seeks to postpone debt payments, or as the tourism sector legal consultant pointed out, even rents and a number of liabilities they have with banks and statutory bodies including the Tanzania Revenue Authority (TRA). It is these liabilities that can be offset by postponement of payment of debts and fiscal arrangements for that situation not to grossly affect Treasury budget management, in particular. But there are parameters of risk which will

affect various companies differently, and these can't possibly be the object of a public financing exercise within a systemic crisis.

The background event to this appeal appears to be the cotton sector bailout plan of 2009 where a total of 1.7trillion/- was paid out by the Bank of Tanzania to creditors of cooperative unions and cotton purchasers, owing to diminished demand and lack of export outlets following the global financial meltdown.

The difference between that situation and the present is that it was a sector relating to global payments and thus impact on exports and imports. It wasn't an emergency that puts in peril the very foundations of productive activity, for instance when a lockdown comes up to stop the fast spreading of the coronavirus, as it is elsewhere.

Looking at the Covid-19 pandemic, it isn't just the tourism sector that is being affected, in the sense of hotel occupancy or conservation area revenues, etc. It is a whole stretch of sectors, where it is the health sector that comes up uppermost, though we aren't there yet as the pandemic is either just starting. Or as many of us hope, will never settle intensely in Tanzania or Africa, if by climatic conditions

While the financial sector meltdown was limited in its physical structure and just touched the health of investments or future projections of worth of shares, Covid-19 is different. It puts onerous burdens on public expenditure. In that case the tourism sector should not start talking in the past tense. They are saying the rest of us are well but they have been grossly affected. Yet it is far too early to make that assertion, and until the pandemic is declared as over, let's not count chickens yet.



GENEVA

AS the world battles the coronavirus pandemic, the global maritime transport industry is playing a critical role in the response.

A call by the industry to all governments to keep maritime trade moving by allowing commercial ships continued access to ports worldwide and by facilitating the rapid changeover of ships' crews should not go unheeded.

Around 80 per cent of global trade is transported by commercial shipping, which moves the world's food, energy and raw materials as well as manufactured goods and components, according to UNCTAD statistics.

This includes vital medical supplies, which are sorely needed at this time, and items that are necessary for the preservation of many jobs in manufacturing - without which modern society cannot function.

In this time of global crisis, it is more important than ever to keep supply chains open and to allow maritime trade and cross-border transport to continue.

This means keeping the world's ports open for ship calls and the movement of ships' crews with as few obstacles as possible.

Transit needs to be facilitated, too. Landlocked countries need access to food and medical supplies through neighbouring countries' seaports.

Shipping and ports hold the world economy together. They connect countries, markets, businesses and people, on a scale not otherwise possible.

A vast array of goods and

Coronavirus: We must keep ships moving, ports open and cross-border trade flowing



UNCTAD Secretary General Dr Mukhisa Kituyi

commodities are transported by sea to meet the demands of industrial and manufacturing sectors, energy needs, as well as business and consumer requirements.

These range from raw materials such as coal and iron ore, oil, gas carried as bulk, to manufactured goods of intermediate and finished products carried in containers.

Facing the current pandemic, cross-border movements of relief goods such as food and medical supplies will increase dramatically.

Restrictions on trade and cross-border transport may interrupt needed aid and technical support. It could disrupt businesses and have negative social and economic effects on the affected countries.

Governments should therefore continue to facilitate movement of not only relief goods, but goods in general, to minimise the negative impact of the COVID-19 outbreak.

To ensure that vital goods reach consumers and hospitals in destination

countries, responsible agencies should coordinate and cooperate within and among countries so that indispensable goods reach the populations in coastal and landlocked countries alike.

At the extraordinary G20 Leaders Summit on the COVID-19 pandemic, which meets virtually this week, world leaders should embrace the call made by the shipping industry to keep maritime trade moving by allowing continued access to ports worldwide and the rapid changeover of ships' crews.

Amidst the current outbreak, seafarers have come under increased checks and scrutiny in various ports. Many port states have imposed local regulations, travel and quarantine restrictions, precluding free access to seafarers. Some operators have suspended crew changes aboard ships to lessen their social interactions.

While observing necessary health protocols, ports should treat seafarers as key workers and afford them the same flexibilities currently given

to aircrew and health workers in boarding and leaving ships, as some 100,000 shipping crew members need to change shift every month.

Port operators also need to be ready given the potential risks to public health and the economy, if their key role in the transit of goods is affected by the spread of the virus.

Port workers are facing the danger of contracting COVID-19, and many ports are not ready if a critical mass of workers become sick.

In several ports - especially in hard-hit regions like Europe - goods in transit are already affected, and essential medicine and equipment are being held up.

Without functioning ports, cargoes including those with life-saving supplies cannot be transported to where they are needed.

As they meet virtually this week, G20 leaders have an important opportunity to protect the free movement of all goods by affirming the smooth functioning of their shipping, ports and transit industries.

All available technological trade and transport facilitation solutions should be used to reduce the burden posed by COVID-19 on maritime and cross-border trade. We cannot afford to compound the health and economic challenge facing us.

Statement issued yesterday by UNCTAD Secretary General Dr Mukhisa Kituyi.

Let us encourage more local investors to list with DSE

OVER the years the Tanzania Stock Exchange (DSE) has become an important scheme for improving income of individuals and firms. However, still only a few firms have listed shares with the DSE the majority of them being foreign investors.

But foreign investors dominated the market after injecting 99.1 per cent of all shares, whose value amounted to Sh522.59 billion, while locals bought shares worth Sh4.81 billion only.

The dismal number suggests for two propositions among others: firstly, that only few managements of firms do know the benefits for listing shares, and secondly, those individuals who have subscribed shares with the firms do not know the benefits articulated through listing shares with the DSE.

DSE Chief Executive Officer Moremi Marwa was recently quoted as saying apart from the reality that there are many benefits for listing securities with the Dar es Salaam Stock Exchange (DSE), some firms are hesitating to do it so and appealed to them to do so.

Generally there are three types of benefits. First, those related to the firms improving their financial status/capital, secondly the benefits resulting from waver of various taxes imposed by laws, and lastly the benefits of financial liquidity and improved market for goods and services produced by the listed firms.

It is understood the company can

raise capital relatively cheaply from the public, while the normal practice for financial increases of the firms are raising capital through loan acquisitions from banks and other financial institutions, which culminate in the interest of about 16% to 23% in favour of banks and other financial institutions.

However the Stock Exchange does the same role of raising capital of the firm without subjecting the entire firm in interest charged against it. Thus the firm listing the securities with the DSE does so with minimum risk of losing its capital.

In addition the performance of the company is monitored by the market hence a listed company is likely to perform better to meet the expectations of the public.

Hence it is of paramount importance for the company to list its shares with the Stock Exchange, since it further helps the company to assess itself on whether it has a favourable future survival.

It is always held that listing of securities is a marketing tool for a company as it would be referred to frequently during the release of the market information to the public.

Currently the DSE is conducting about five tradings per week, hence a company listed, would be enjoying marketing benefits whenever trading results of listed companies are announced in either electronic or print media.

Covid-19: Free money's great, but we need universal healthcare

By Sameer Dossani

A good place to start, given the nature of the current Covid-19 crisis, is with the healthcare system. Countries that had a strong response to the crisis - South Korea, Japan, and China, for example - all had strong public health infrastructure.

As the number of people infected with the Covid-19 virus continues to climb, governments are turning to measures that would have been unthinkable even a few weeks ago. One of the key measures being considered and, in some cases already implemented, is a policy that some social democrats have long been calling for - a Universal Basic Income (UBI). More colloquially it's known as "free money".

On 17 March, the United States joined a list of countries that includes Ireland, Hong Kong, Australia, Denmark, Sweden and Norway in moving forward policies that would transfer public funds directly to people. The rationale for these measures seems pretty obvious - most of us are impacted on in some way

financially by the situation.

Hourly workers being told to stay home are often not being compensated by their employers; small businesses are still paying rent on stores in empty malls or office parks. Putting money directly in people's hands also means that they're likely to spend it, which would give a significant boost to flagging economies. There's no doubt that the government should find a way to provide additional cash to workers affected by the anti-Covid-19 measures, either through the existing social grants scheme or something else.

But will these measures be enough? The short answer is "no". The lesson of the past few weeks is that the institutions we have - at a global level, not just in South Africa - are woefully insufficient to meet the needs of a world in crisis. If we are going to build resilience in a world where scientists predict that more crises are inevitable, we need more than a few rands in our pockets.

A good place to start given the nature of the current crisis is with the healthcare system. Countries that had a strong response to the crisis - South Korea,

Japan, and China, for example - all had strong public health infrastructure. These countries were able to invest at short notice in much-needed medical equipment and, in the case of China, to build massive new treatment facilities. We're still hopeful that those sorts of things won't be needed in South Africa, but if they are, does anyone believe that we are adequately prepared?

If we aren't prepared, who is to blame? There is a tendency to blame the post-apartheid regime for South Africa's failing public services, but the shift towards privatisation of healthcare began in 1977. In the 1980s - perhaps as it became clearer that apartheid's days were numbered - the regime defunded public health services as membership in medical aid schemes became the norm for white South Africans.

When apartheid ended in the 1990s, the ANC government did not undo the bias towards private provision of healthcare and the standard of care in the public sector continued to drop. The HIV/AIDS epidemic, which could have been a wake-up call, was also managed through the private sector - NGOs,

most of which were tied to international donors.

Theoretically, it doesn't matter who provides healthcare as long as everyone has access to it. But in practice, we know that in order to ensure universal coverage, a country needs to have a strong public system that is free at the point of entry. To give the example of the US, we know that people are unlikely to see their doctor even when they are sick if they think they'll have to pay to receive care.

Private services may provide good care for those who can afford it. But disease doesn't care about the race, class, gender or sexual orientation of the person it infects.

When it comes to contagious disease, we are all as vulnerable as the most vulnerable among us. Given the HIV/AIDS pandemic, South Africa should have learnt that lesson long ago. But it's not too late. In addition to distributing money to help working people survive what might be weeks without a paycheck, we must find a way to revamp our public healthcare system.

Unleashing the artist inside

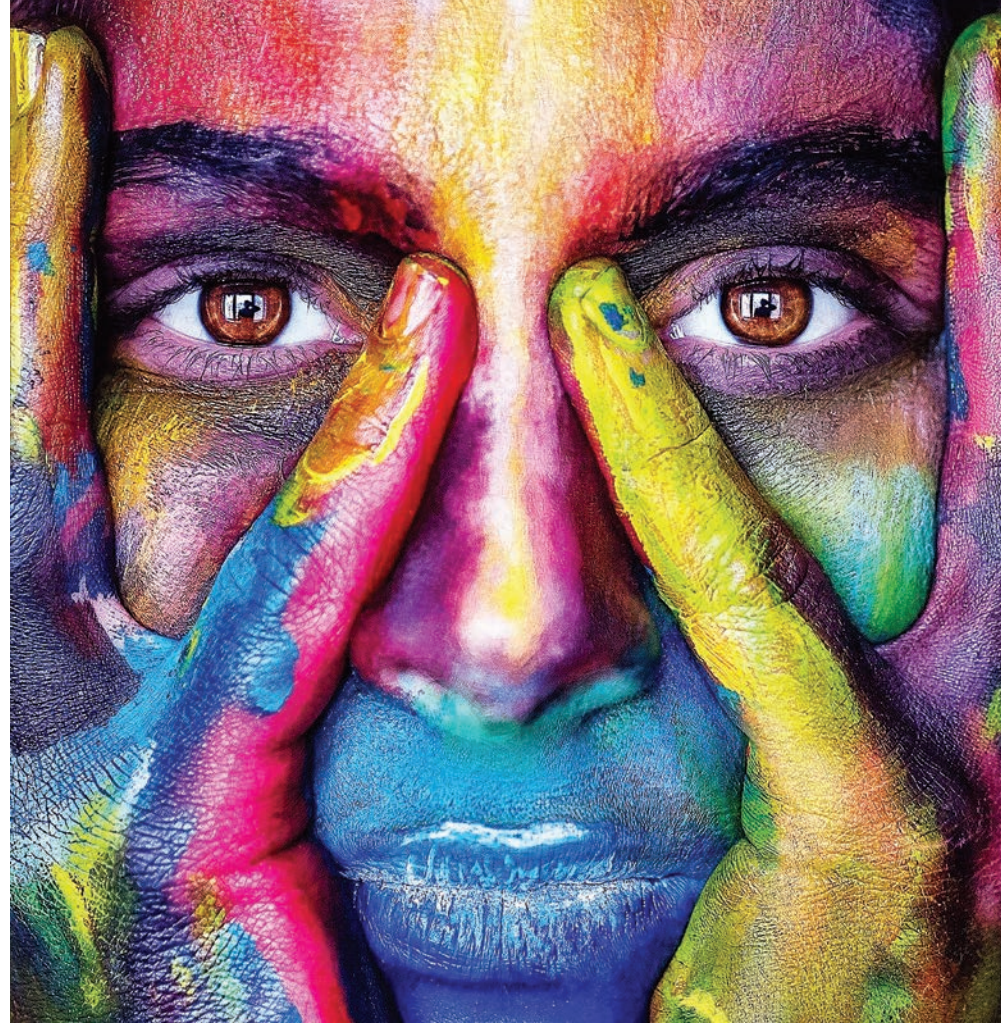
YOU finish campus. Google, Wikipedia and photocopied PowerPoint presentations were certainly your bestfriends and you really did manage to be an honor student. Your parents threw a small soiree in your honor and family friends came in their numbers to drink to your degree. You were an esteemed adult, a learned one at that and they chanted your praises. "When other students were wasting themselves with alcohol and mindless things you were studying, unlike your peers you didn't embarrass us." They chirped, lined up behind you and sung and danced and prayed you get a job because a job is the crown of education in this society.

The gods of 9 to 5 hear your family friend's prayers and you get a job in a listed company in the sixth floor of an uppity building in the heart of the city. A job that discos out of your tongue nicely. When you meet your family friends you stand tall and confidently tell them where you work. You even leave them with something small for soda. Your parents are proud, you now visit them with a paper bag of shopping and they sing your

achievement to their friends because after all your achievement is their achievement.

You will buy into the insidious hubbub and you will feel a sense of comfort and safety. If you get a cold you can run to a hospital like Agha Khan because you have a hefty health insurance package. You can eat in big restaurants and take instagram-filters worth pictures. You put your feet up. You're living society's supercilious dream. You got good grades. You got a nice job and you can now be happy. Only you're not. As time lapses the boulder on your shoulders seems to grow heavier. Everyday you wake up to go to work feels like walking barefoot on hot nails and when you get there you feel as if you're fetching water with a sieve because nothing ever seems to change.

You get to work and power up your desktop, and it shrugs and coughs as if taunting you. You call IT and they punch three button and your machine drags its feet open. You go to the printer, then back to your desk, get coffee, then back to your desk again, go for lunch then come back and try to kill the afternoon and you get this eerie feeling that even



a goldfish uses a bigger chunk of its brain than you.

You're lucky and sometimes your boss makes things interesting by shouting at you for an assignment you did poorly because your heart was not in it. In fact you leave your soul and your heart at home and the only thing you carry to work is a shell of a body, tired muscles and dropping eye-bags that can carry a week's shopping. You don't even work that much but you're always exhausted. The color is seeping out of your skin

and you're losing weight because your job is eating you up but you can't leave it. Why? What will society think, how will I be able to pay my bills, what if this dream I have of being a writer, a musician, a photographer is just that, a dream. So you slave away and in doing so you kill a bit of yourself everyday.

It starts as a small glint, then it grows into a full raging inferno. You don't know what tipped the scale, you don't know if it was Malcolm Gladwell's Outliers or your boss's salvos but you find yourself drafting a resignation letter and washing your hands off your job because society

can bicker but it won't be writhing and turning with you when your soul is unsettled. It won't be there helping you through those difficult mornings and damn sure won't be there when you're awash with regret. So you walk, even though you feel a little bit guilty for that woman with tremendous arms, wearing a kitenge dress in your graduation party who prayed her lungs out for you to get a job. You walk, knowing that things will get worse before they get better but it will be different because this time round your heart will be in it.

In his book, *Icarus Deception*. (Good, good book) Seth Godin talks about Icarus. After his father Daedalus fashioned his wings he warned his son not to fly too close to the sun but Icarus disobeyed and flew too close anyway. The wax on his wings melted and Icarus the beloved tumbled into the sea. The part we're not told is that Daedalus also instructed his son not to fly too low, too close to the sea because the water would ruin the lift in his wings. So you have to remind yourself to rebel, standup, standout and make a ruckus because it's far more dangerous to fly too low than it is to fly too high.

I visited my old Uni a month ago for an alumni forum to talk shop about how the education there has shaped my life and I met this chap with a CPA-T.

That's a full blown certified public accountant, someone a renowned bank or any prestigious financial institution would love to pat on the back. He quit his ransom paying accounting job to pursue abstract art because he felt he was flying too low and he wasn't living his truest life. I was drinking water from a bottle and I almost sprayed it on the boardroom desk in astonishment and respect.

There was a certain air of admiration for him because inherently people knew he was living his most authentic self and people are attracted to that sort of thing. They want to

know the recipe behind it but there is no formulae. There is no clear cut way to being all you're supposed to be. The answer is not in Wikipedia or in someone else's story, the answer is in you. That itch in your heart that never quite fades but stops smoldering when you ignore it and bury it into something safe but depressing or make up stories to convince yourself that it's not important.

The guy told us it wasn't easy at first. The money he had saved up fizzled off and he started liquidating small assets and soon big assets followed and in time it got down to the wire and all he was left with was his passion and I wondered if it ever got to that would I really do it? Would I step up to the plate and see it through or would I cave in? Of course, it's trouble-free to say I would but talk is cheap.

He tells us how some people won't look him in the eye or give him the dignity of asking his name when they're interacting when he's covered in paint but says it's okay because even the artists society considers to be 'great' didn't have it easy either. None of them were ordained or pre-approved and if they quit because it was hard or they didn't want to put in the good work we wouldn't be enjoying a lot of the things we enjoy today.

You wonder what would have happened if Thomas Edison got a nice job in the sixth floor of some building, we'd probably still be using candles and camp fires. If the Wright brothers sat with their calculators in accounts instead of building the airplane all we would be flying around are kites. Art does not want you to be obedient and follow instructions it wants you to reveal yourself, be a heretic and challenge the status quo. It's scary, but what's the alternative, flying too low and having the water ruin the lift in your wings, sticking to norm, ignoring your itch and having your Thomas Edison and Wright brothers blessing pass you by?

We all have an artist inside of us just ready to be unleashed, exposed, explored and nurtured but are you ready to take the risk, take the higher road, the one less traveled till the long haul?



College Comfort Zone
With
Salima Hamisi
saly30@gmail.com
0762 174 124

Think tanks in Africa: Widely untapped resource

BY PAUL-SIMON HANDY

OVER the past 30 years Africa has faced major structural transformations in the areas of demography, agriculture, technology and governance. While the demographic transition is relatively easy to forecast, the others are harder to manage as they are subject to the influence of factors such as climate change or economic cycles of growth and poverty levels.

Managing these transitions continues to shape the future course of the continent, and needs not only internal efforts, but pragmatic independent input from external sources such as think tanks.

Governing African societies is difficult, as the multiplicity of challenges together with limited government capacity make it hard to know what to prioritise. Politics being the preferred space for wealth accumulation, policy-makers often sacrifice long-term goals for short-term gains.

The complex environment in which governments, regional organisations and civil societies operate increasingly requires informed decision making based on empirical data and less on perception and fear. This is particularly true when managing issues like violent extremism and climate change, which need a mix of short-, medium- and long-term action.

Think tanks have the capacity to unpack current and future issues at stake in African societies

Despite notable efforts in recent decades, African governments still struggle to generate accurate data for governance. Independent research and policy organisations can play a crucial role here in providing empirical data and evidence to support strategic and results-based policy making.

However many national governments struggle to work with African independent organisations and think tanks, and don't use this strategic resource enough. This is mostly due to ignorance of the nature of think tanks, and a deep-seated mistrust by some governments.



African Development Bank President Akinwumi Adesina

There is no consensual definition of think tanks - a relatively new phenomenon born out of the democratic turn the continent experienced in the 1990s. The variety of organisations claiming that label is so widespread that it is difficult to find a common definition. Think tanks remain a relatively unspecified political object in an African context characterised by a mix of both emerging democracies and remnants of authoritarianism.

Independent think tanks are generally considered public or private organisations that undertake research to influence policymaking in favour of public interest. Public interest is an essential feature in a field increasingly crowded by partisan and advocacy or-

ganisations who serve a particular cause.

Many national governments struggle to work with African independent organisations and think tanks

Unlike in western countries, think tanks in Africa still fight for recognition. If their expertise is generally respected, the political and security establishments in several countries often consider them as agents of some hidden powers. Behind this suspicion lie interconnected issues related to independence and funding.

Non-partisan think tanks claim a certain degree of independence which outsiders usually question in relation to their sources of funding. It's often believed that funding determines the agenda the think tank is implementing. While this could be true for some single-donor

funded organisations, well-established think tanks that enjoy donor diversity are less vulnerable to this.

Donors are generally western government agencies, foundations or endowments, and increasingly the private sector. Very few African governments fund independent think tanks. Having said that, the independence of think tanks shouldn't be taken for granted. It should be demonstrated on a daily basis, particularly at a time when funding constraints blur the line between lobby groups, advocacy organisations, consultancies and genuine think tanks with a verifiable track record.

Positioned between academia and the policy world, think tanks have a comparative advantage from their academic

grounding, and a solid knowledge of the policy environment, which they carefully study to get the best possible impact.

The latter is probably what distinguishes think tanks more from academia in Africa. Several academic institutions, particularly in francophone countries, have been strongly subjected to political power.

Think tanks are not always right - they are not immune to bad judgement, incorrect assessments and ideological biases

With their capacity to undertake independent research, their convening power and their ability to attract highly educated and experienced people from various professional backgrounds, think tanks have a lot to offer govern-

ments, the private and non-profit sectors and foreign partners operating in Africa. They have the capacity to unpack current and future issues at stake in African societies.

Most of their studies are made available to the public, but much of their work also remains confidential. While confidentiality is the sign of a trusting relationship established over time with a client, independent think tanks should always have the public interest in mind, and not the interest of a select few.

In recent years, donor pressure to demonstrate impact has made it difficult for think tanks operating in a vague policy space. This has also increased competition from a wide range of players including private sector risk analysis agencies, consultancy firms and one-person think tanks.

Think tanks are also not always right - they are not immune to bad judgement, incorrect assessments and ideological biases. The work of many think tanks lacks originality and empirical grounding. They often offer simplistic and politically correct solutions to complex problems.

African think tanks have a long way to go in influencing decision making. Some organisations fare better than others in making their specialised research and capacity-building skills available to decision makers in the public and private sectors.

Africa's development challenges include new, complex problems and opportunities stemming from emerging technology and the Fourth Industrial Revolution. Managing them will require the building of smart partnerships between governments, regional organisations, the private sector and civil societies. Tapping into the resources of think tanks could help.

However the extroverted traditional funding model of think tanks that has created legitimacy and perception problems can only be overcome through novel approaches. These include but are not limited to increased funding by African governments themselves, local endowments and private sector investments.

Tanzania to reap economic fortunes from cassava sub-sector

By Correspondent Valentine Oforo, Dodoma

BEING among few countries in the world endowed with favourable weather and soil to support smooth growing of cassava tubers, Tanzania has yet to engage and invest purposeful in order to fetch economic fortunes the sub-sector has to offer.

Today, the country is the twelfth largest producer of cassava in the world and the sixth in the continent after Nigeria, DRC, Ghana, Angola and Mozambique.

Latest statistics depicts that the sub-sector employs at least 1.3 million smallholder farmers in the country, whereby between 2012 and 2006, a total of 59,447,754 tonnes of cassava tubers were produced and sold abroad, won back USD 4,804,926.

While future annual demand for cassava in Tanzania currently stands between 530,000 and 630,000 tonnes, the country's relevant production capacity remains at 6.8 million tonnes.

In Tanzania, for many years, the crop was being cultivated in low ebb in few regions by attracting less number of farmers who cultivated the tubers for the purpose of feeding their households, only 'few' farmers were commercially oriented.

With time elapsed, development of industries throughout the world propelled to high demand and market for cassava tubers, especially targeting the tubers' starchy which is key raw material in beer and beverages, sweets and snacks, textile factories, paper mills and hardboards, paint and pharmaceuticals industries.

However, following the projected increased future demand for cassava in the world market, the government of Tanzania has prepared several viable strategies to transform performance of the key economic sub-sector.

COMMERCIALISATION OF CASSAVA SECTOR

To boost up the sector, the Tanzania Agriculture Research Institute (TARI), International Institute of Tropical Agriculture (IITA) the Technologies for African Agricultural Transformation (TAAT)'s Cassava Compact have joined efforts and expertise in a special quest scale-out to the value chain actors proven technologies such as improved high

-yielding varieties and innovative processing techniques to transform cassava in the country into an industrial crop and address setbacks haunting farmers of the tuber.

The move, under full cooperation from the Agriculture Sector Development Programme (ASDP II), among others, targets to introduce best technologies and technical support to enable the private sector to make investments in profitable cassava production and processing.

Moreover, the main focus is also to develop effective mechanisms to address the challenges being faced to transform cassava into a commercial crop and improve the income of smallholder farmers and support the country towards achieving the Development Vision 2025.

According to relevant records from the Agriculture Ministry, while cassava was the second most important subsistence food crop after maize, with at least 84 per cent of the total production in the country used for food consumption, its farm level productivity was remaining poor, hence the need of serious intervention.

To commercialise the sector, there will be major improvements in technologies to process cassava into varied value-added products of high financial returns on investment, such as chips, starchy, and flour which could be further processed to sweeteners, adhesives, biscuits, noodles, breads and cakes.

Moreover, under the Agriculture Sector Development Programme (ASDP II), cassava is one of priority commodity value chains for Lakes, Eastern, and Southern zones, under the 'One Region One Commodity' initiative.

However, TARI in its Mikocheni's Dar as Salaam laboratory since 2011 embarked on key preliminary researches of Genetically Modified Organism (GMO) for cassava seeds, which is currently at a level of Confined Field Trial.

GMO are plants used in agriculture the DNA of which has been modified using genetic cases the aim being to introduce a new trait to the plant which does not occur naturally in the species.

In similar efforts, TARI (Makutupora) is in efforts to innovate new hybrid and quality seed variety.

Currently, there are only three reliable quality cassava seed varieties in Tanzania, namely, Mumba, Makutupora, and Hombolo.

Granting an interview to 'The Guardian' Supervisor of (TARI- Makutupora)'s Tuber Crops Research Programme (Cassava Demonstration Plot), Dr Mary Steven, said cassava was the key economic sector, but its performance in the country was still crippled by several factors, primarily, absence of hybrid seed variety.

She expressed a need for the government to allocate more budgets in order to empower tuber crops experts



Dodoma regional director for TCCIA Idd Senge, shows a cassava tuber yield at TCCIA's farm in Mkalama, Singida.

farmers are in access to requisite farming inputs and agronomic practices," he expressed.

Investments in cassava processing industries

Increased wave over demand for cassava tubers starchy from within and outside the country have necessitated for investments of high profile cassava processing factories in different regions. While Tanga and Lindi regions have already witnessed establishment of large processing plants, plans are afoot for similar investments in other regions, including Dodoma and Singida regions.

The on-going investment pace into the sector, largely by foreign investors, has stimulated mass growing of cassava tubers due to assured markets among farmers.

For instance, China have placed order to annually procure at least 2million of cassava starchy from Tanzania, which means, the country must work round the clock to improve its capacity in tuber cultivation and starchy grinding. During the ASEAN Expo (CAEXPO) 2018, most of Chinese traders also expressed interest of landing in the country and invest largely in cassava processing factories.

Opening of larger plantations

In response to larger demand for cassava tubers in local and the world market, most farmers in regions were the cash crops flourish healthier have so far embarked on larger plantations.

For instances, in Dodoma, the regional Tanzania Chamber for Commerce, Industrial and Agriculture (TCCIA) has decided go take a lead by opening and plant at least 20,000 acres of cassava in Chemba district.

According to TCCIA regional director, Idd Senge, the farm is in good production shape and plans are afoot to acquire more chunk of land for similar cultivation.

Apart from that, in Mkalama district, Singida region, the chamber (TCCIA-Dodoma) has also managed to cultivate more than 2000 acres of cassava.

to engage into more serious seeds researches.

However, she sounded optimism that on-going efforts by relevant experts at the state-owned center will ultimately put a challenge of quality seed varieties to an end.

"Currently, there are at least 15 cassava tuber seed varieties that we are researching in our demonstration farm, and three of them are doing well into the market," she expressed.

According to her, others (still in research) are Kiroba, Kizimbani, Pwani Mkumba, Mkuranga, Kipusa-Cheneko, and Dodoma.

Establishment of association of cassava farmers and processors To achieve rapid cassava intensification through raising farm-level productivity, improving the efficiency of processing, and in-

creasing market opportunity for the actors, Tan Trade has so far established a special association to support cassava farmers and processors.

The association aimed at ensuring Tanzania benefit from expanded market for the tubers, and its' starchy, as highly demanded in the world market, especially in China.

Edwin Rutageruka, Director General for Tan Trade, said the association will operate with major focus to increase production and productivity of cassava among farmers from across the country, added that basic idea was to increase performance of the farmers, but also, additional value to the tubers produced in Tanzania.

"The association will run its interventions under the fully shadow of Tan Trade to ensure the

TB, HIV and COVID-19: Urgent questions as three epidemics collide

BEIJING

TUBERCULOSIS (TB) and HIV pose a significant burden on South Africa's health system. There's a close relationship between the two. About 60% of TB patients are also HIV-positive. The novel coronavirus (Sars-CoV-2) is likely to be of particular concern for communities with high rates of TB and HIV.

Sars-CoV-2 and its resulting disease (COVID-19) haven't been fully researched and understood yet. But speculation based on the behaviour of other viruses and chronic illnesses raises concerns that HIV and TB patients may have a higher risk of developing severe disease. Emily Wong answers some questions.

Are people with TB more susceptible to infection with SARS-COV-2?

From the Chinese experience, we have seen that people with chronic lung disease are more likely to have increased severity of COVID-19. On that basis, we are concerned that people with undiagnosed active TB, or people currently undergoing treatment for TB, may have increased risk of developing more severe COVID-19 disease if they become infected with SARS-COV-2

SARS-COV-2's primary target is the lungs where it causes inflammation in the delicate tissues that usually allow oxygen to transfer into blood. In mild cases, COVID-19 can just cause a cough, but in severe cases the lungs can fill with inflammation and fluid making it very difficult for them to provide adequate oxygen to the rest of the body. In people who are otherwise healthy, most cases of COVID-19 are mild or moderate.

At this time, I'm not aware of any data that directly address whether TB makes people more susceptible to COVID-19. But from the Chinese experience, we have seen that people with chronic lung disease are more likely to have increased severity of COVID-19. On that basis, we are concerned that people with undiagnosed active TB, or people currently undergoing treatment for TB, may have increased risk of developing more severe COVID-19 disease if they become infected with SARS-COV-2.

There is also increasing recognition that post-TB chronic lung disease can be an important long-term consequence of TB. We are concerned that this could also affect COVID-19 severity. After TB, people can get bronchiectasis - chronic damage to the airways of the lung. This can predispose them to other lung infections. Another lung condition - chronic obstructive pulmonary disease - can be caused by tobacco use or by the changes left in the lung after TB.

Even though there's no data about the effect of post-TB lung disease on COVID-19 at this point, we are concerned that people who have had TB in the past - and have been left with some lung damage - may have a more difficult and severe time with COVID-19.

What about people infected with HIV?

There is also very little data to guide us here. But we know that in general HIV infection has profound effects on lung health and immunity. This is why HIV infection increases susceptibility to both Mycobacterium Tuberculosis (Mtb) - the bacterium that causes TB - infection and TB disease. We are therefore concerned that HIV infection may also affect SARS-COV-2 infection and COVID-19 severity.

But most experts think that people who are on antiretroviral therapy and whose viral loads are suppressed will probably have a better time with COVID-19 than people who aren't. It is very important that people keep taking their HIV medications throughout any disruptions caused by the current COVID-19 epidemic.

What will the impact of the SARS-COV-2 epidemic be on TB and HIV services in South Africa?

This is a major concern. Even countries with better resourced national health systems have rapidly become overwhelmed as the COVID-19 epidemic hits.

South Africa has the world's largest antiretroviral programme. Huge progress has been made. Even in KwaZulu-Natal, the epicentre of the HIV epidemic



in South Africa, new HIV infection rates have been dropping. This is because of tremendous efforts to test people and to put people on antiretroviral treatment in a sustained way. Other factors have included national programmes like voluntary medical male circumcision.

The country has also started to see a decline in TB rates. We think this is related to improvements in the HIV treatment coverage. This is good news. But it's the result of massive public health programmes that have taken a huge amount of time and effort to set up and optimise. And they're still challenged by shortages of human and system resources.

We are very concerned about the impact that COVID-19 epidemic could have on HIV and TB services.

Thought is already going into how to try to maintain these critical HIV

and TB services. In light of an impending health crisis, attention is on how to maintain sustained access to HIV and TB care. The President's Emergency Plan for AIDS Relief (PEPFAR) and the South African HIV Clinicians Society are trying to address this. For example, they are urging the health system to make six months of antiretrovirals available to people to save them from having to visit their clinics every month.

Are there extra precautions that individuals with TB and TB/HIV can take?

It's very important that people ensure a supply of their HIV and TB medications and take them regularly.

At this point all South Africans should be heeding the call made by the President to focus on the basic hygiene interventions such as frequent hand-

washing as well as implementing social distancing to the maximum extent. That means avoiding contact with groups of people outside of households, and staying home strictly.

All of these measures are extremely important, whether someone is personally at higher risk of severe infection, or for people who may not personally be at risk of more severe disease but may have a family member who's older or HIV-positive or a neighbour who falls into any of those categories.

At this point the national recommendations apply to everyone. All South Africans need to take them very, very seriously because millions of people are immuno-suppressed due to HIV or have some lung compromise due to prior TB infection.

Will any of the research on vaccines in South Africa be useful in the

search for a COVID-19 vaccine?

The fact that South Africa has robust vaccine trial infrastructure for both TB and HIV is undoubtedly to its advantage when it comes to thinking about COVID-19 vaccine development. There are already candidate COVID-19 vaccines in human testing.

The company Moderna in collaboration with the National Institute of Allergy and Infectious Diseases in the US have started clinical trials of an mRNA vaccine candidate. Other candidates are also under development.

When these are ready for larger scale human testing, the global scientific community will almost certainly use existing vaccine trial networks to do this testing. Because of both HIV and TB research efforts to date, South Africa is very well represented.

Agencies

Students, universities and government need to work together to end campus conflicts

By Omphehmetse S Sibanda

WE need to find long-term solutions to our university problems and challenges. We need to have a conversation regarding some issues while forging an answer to widespread unrest.

Historical debt, the problem of the missing middle, accommodation, lack of throughput and failing students continue to be the methane that fuels fires on our campuses.

In 2018, Universities South Africa (USA) through its chairperson Professor Thandwa Mthembu, expressed concern that "ever since the advent of the #FeesMustFall and #RhodesMustFall campaigns, our institutions have been marred by higher levels of instability".

I am reminded of a keynote address delivered at the graduation ceremony of the Durban University of Technology (DUT) by Thami Msubo on 15 April 2013 titled "Sustainable Partnerships between Universities of Technology and Industry in the creation of Entrepreneurial Society". Eloquent, and in a chilling manner, Msubo said (my emphasis throughout):

"The role of student representative councils is crucial in any university. The question I have for these councils

is this: where in the world have you seen student demonstrations that end up destroying the very physical infrastructure and amenities that we need to provide quality education. It does not matter how urgent your demands are, as a council you must protect and defend the university infrastructure so that the next generation can continue to benefit from it. We need such exemplary leadership. In its absence, chances are that we shall end up not having a university at all once the protests and demonstrations are over.

"I believe that students have a right to voice their grievances with university management, and I believe efforts must be made to investigate grievances and find solutions based on the institution's ability to afford such solutions. Some of the grievances may not be affordable and this is when the Student Representative Council must display leadership and put the institution and the country first. Universities operate on an approved budget, just like any other company or government department..."

The cross-blaming game continues between university managements and students through their mouthpiece, the student representative councils (SRCs). Blaming was unambigu-



ous during the Newsroom Africa programme Your View with JJ Tabane, with the outgoing Vice-Chancellor of the University of the Witwatersrand, Professor Adam Habib, scolding universities' SRCs for what he calls almost treasonous violence. Habib's position was subsequently expressed in a Daily Maverick article titled "Unpacking the university funding crisis - confronting our collective failures".

This is a great article by Habib, particularly if you had the benefit of his narrative on Your View with JJ Tabane. But, I disagree with any approach and/or intervention that is lopsided and which assigns responsibility for the mayhem on our campuses only to the students and the ineptness of the South African Police Services (SAPS). The SRCs allege that university management is complicit in the past and the current state of instability on campuses. This is one of the elephants in the room that must be addressed head-on, without the deflection of attention on students'

activities.

It is for everyone to see that students are suffering the effects of the unrest. Particularly suffering are students from our poorest communities and historically black universities. These are students who continue to suffer marginalisation, both in terms of socio-economic status and academic performance.

There is one common denominator in all these strikes. Money and other resources (including properly competent human resource/human capital and management) are the roots of the challenges facing universities. The National Student Financial Aid Scheme (NSFAS) and the universities' differentiated funding model are not helping either. Minister Tito Mboweni's 2020 Budget speech alluded to the government's spending on education as part of its plan, "Towards an Economic Strategy for South Africa". This gesture is a welcome intervention to mitigate financial and related challenges in the South

African education landscape.

Another important development is by Professor Thuli Madonsela and her group, which launched a fundraising campaign #Action4Inclusion, which is aimed at eradicating financial exclusion at universities. This too is welcome, and should be replicated across other universities.

The economics of financial management (planning and accounting) of organisations will tell you that fat cheques alone are not enough. For instance, while the universities' differentiated funding model is well known, for many the funding process may be anything but transparent. Our students may be clueless even as to how their universities' budget is operated and spent.

I do not want to venture into the calculations and budgetary permutations because, even with my 22 years in the academic environment, which includes positions as HoD, school director, and executive dean (acting) at Unisa, all of these can be a "blank box". The expansion of higher education in terms of the number of new public universities and first-entrant students in the system where public universities are dependent on government funding compounds the problem, in my view. Before long, the funding per student head may be decreasing or halved in real time.

The issue of transparency in government's university funding and in how universities manage their coffers was addressed instructively in the 27 February 2020 UK report titled "Making Universities Matter: How higher education can help to heal a divided Britain". The UK report followed a survey conducted across universities to investigate challenges in education including funding challenges. It revealed a very interesting evolving practise of UK university students not only demanding money, but also wanting to understand how universities are funded and how the funds are used.

"Universities understand that today's students are keen to know more about university finances and in particular about how their fee income is spent, but to date accessible and easy-to-comprehend information has not been consistently available across the sector," states the report. The executive summary of the report makes statements that in my view, resonate with the position of SRCs in South Africa:

"There is a danger that universities continue to be out of step... Universities need to be part of that conversation and reach out to parts of the country who have felt left behind by education and economic opportunities," the report states.

Here's what happens to the body after contracting the coronavirus

•CORONAVIRUSES cause respiratory illnesses, so the lungs are usually affected first.

•Early symptoms Trusted Source include fever, cough, and shortness of breath. These appear as soon as 2 days, or as long as 14 days, after exposure to the virus.

•But damage can also occur in other parts of the body, especially during serious illness.

There's still a lot we don't know about the novel coronavirus that's already sickened more than 75,000 people worldwide Trusted Source, with more than 2,000 deaths reported.

But one thing that's clear is that in serious cases, the virus can have a devastating effect on the body – and not just on the lungs.

Here's what we know so far about how the new coronavirus – now dubbed COVID-19 – affects the different systems in the body.

COVID-19 affects lungs

As with other coronavirus-Truste Source illnesses – including SARS, MERS, and the common cold – COVID-19 is a respiratory disease, so the lungs are usually affected first.

Early symptoms Trusted Source include fever, cough, and shortness of breath. These appear as soon as 2 days, or as long as 14 days, after exposure to the virus.

The severity of COVID-19 var-

ies from mild or no symptoms to severe or sometimes fatal illness. Data on more than 17,000 reported cases in China found that almost 81 percent of cases were mild. The rest were severe or critical.

Older people and those with chronic medical conditions appear to have a higher risk Trusted Source for developing severe illness.

This variability also shows up in how COVID-19 affects the lungs.

Some people may only have minor respiratory symptoms Trusted Source, while others develop non-life-threatening pneumonia. But there's a subset of people who develop severe lung damage.

"What we're frequently seeing in patients who are severely ill with [COVID-19] is a condition that we call acute respiratory distress syndrome, or ARDS," said Dr. Laura E. Evans, a member of the Society of Critical Care Medicine Leadership Council and an associate professor of pulmonary, critical care, and sleep medicine at the University of Washington Medical Center in Seattle.

ARDS doesn't happen just with COVID-19. A number of events can trigger it, including infection, trauma, and sepsis.

These cause damage to the lungs, which leads to fluid leaking from small blood vessels in

the lungs. The fluid collects in the lungs' air sacs, or alveoli. This makes it difficult for the lungs to transfer oxygen from the air to the blood.

While there's a shortage of information on the type of damage that occurs in the lungs during COVID-19, a recent report suggests it's similar Trusted Source to the damage caused by SARS and MERS.

One recent study Trusted Source of 138 people hospitalized for COVID-19 found that on average, people started having difficulty breathing 5 days after showing symptoms. ARDS developed on average 8 days after symptoms.

Treatment for ARDS involves supplemental oxygen and mechanical ventilation, with the goal of getting more oxygen into the blood. "There isn't a specific treatment for ARDS," Evans said. "We just support the person through this process as best we can, allowing their bodies to heal and their immune system to address the underlying events."

Other organs affected by COVID-19

The lungs are the main organs affected by COVID-19. But in serious cases, the rest of the body can also be affected.

"In patients who become severely ill, a good proportion of

those patients also develop dysfunction in other organ systems," Evans said. However, she says this can happen with any severe infection. This damage to the organs isn't always directly caused by the infection, but can result from the body's response to infection.

Stomach and intestines

Some people with COVID-19 have reported gastrointestinal symptoms Trusted Source, such as nausea or diarrhea, although these symptoms are much less common than problems with the lungs.

While coronaviruses seem to have an easier time entering the body through the lungs, the intestines aren't out of reach for these viruses.

Earlier reports identified the viruses that cause SARS and MERS in intestinal tissue biopsies and stool samples.

Two recent studies – one in the New England Journal of Medicine and a preprint on medRxiv – report that stool samples of some people with COVID-19 tested positive for the virus.

However, researchers don't know yet whether fecal transmission of this virus can occur.

Heart and blood vessels

Evans says COVID-19 can also affect the heart and blood vessels.

This may show up as irregular heart rhythms, not enough blood getting to the tissues, or blood pressure low enough that it requires medications.

So far, though, there's no indication Trusted Source that the virus directly damages the heart.

Liver and kidneys

When liver cells are inflamed or damaged, they can leak higher than normal amounts of enzymes into the bloodstream.

Elevated liver enzymes aren't always a sign of a serious problem, but this laboratory finding was seen in people with SARS or MERS Trusted Source.

One recent report Trusted Source found signs of liver damage in a person with COVID-19. Doctors says it's not clear, though, if the virus or the drugs being used to treat the person caused the damage.

Some people hospitalized with COVID-19 have also had acute kidney damage Trusted Source, sometimes requiring a kidney transplant. This also occurred with SARS and MERS Trusted Source. During the SARS outbreak, scientists even found the virus that causes this illness in the tubules of the kidneys.

There's "little evidence," though, to show that the virus directly caused the kidney in-

jury, according to a World Health Organization report. Dr. James Cherry, a research professor of pediatrics in the David Geffen School of Medicine at UCLA, says the kidney damage may be due to other changes that happen during coronavirus infection. "When you have pneumonia, you have less oxygen circulating," he said, "and that can damage the kidneys."

Immune system

With any infection, the body's immune system responds by attacking the foreign virus or bacteria. While this immune response can rid the body of the infection, it can also sometimes cause collateral damage in the body.

This can come in the form of an intense inflammatory response, sometimes called a "cytokine storm." The immune cells produce cytokines to fight infection, but if too many are released, it can cause problems in the body.

"A lot of [the damage in the body during COVID-19] is due to what we would call a sepsis syndrome, which is due to complex immune reactions," Evans said. "The infection itself can generate an intense inflammatory response in the body that can affect the function of multiple organ systems."

Another thing about the immune system is that, so far, there are almost no cases of COVID-19

in children under 9 years old. Scientists aren't sure whether young children aren't getting infected or their symptoms are so mild that no one notices it.

Cherry says children also have a less severe illness than adults during other kinds of infections, including measles and pneumococcal infections.

He says this may be because children have a "straightforward immune response," whereas older people can sometimes have an "over-response." It's this excess immune response that causes some of the damage during infections. "There was evidence of this happening during SARS," Cherry said, "and I suspect it could also be playing out here [with COVID-19]."

What to Do If You Have Symptoms of COVID-19

If you have COVID-19 or suspect you have the virus that causes COVID-19, you should seek medical care. You have several options for obtaining medical care, including being seen by your primary healthcare provider. The CDC recommends calling your provider first so that they can take the necessary steps to prepare for your visit and protect others from possible exposure to the virus that causes COVID-19.

AGENCIES

Covid-19: Racial profiling is becoming a virus

By TKN Nuen

GIVEN how many Italians are now affected by Covid-19, would you boycott Italian restaurants? Why does Donald Trump call it 'the Chinese virus' and why am I being racially profiled?

The shops are prepared for the virus. At the entrance, they either have sanitisers or wet wipes for customers to clean their hands or their trolleys before entering. I walk into one of the stores and take a few items before I head towards the pay tills. I have no mask on my face. I have no cough. While the cashier is ringing up the goods, the supervisor is speaking to her in a different language. I do not understand what they are saying until I hear the words "ching-chong" and "corona".

When Covid-19 broke out in China in December 2019, people started to associate Asian hot spots across the globe as potential places to contract the disease. In South Africa's case, during Chinese New Year, the traditional dragon dance that happens every year in Commissioner Street

was cancelled as well as celebrations in Cyrildene in Johannesburg. To make things worse, people believe that anything related to Chinese culture, people, or food should be avoided for health safety.

Italy ranks second after China with 59,138 confirmed cases, according to the 23 March coronavirus statistics from worldometer. Are people wary of Italian restaurants as much as they are of Chinese restaurants?

The virus has become racialised. During US President Donald Trump's debriefing speech on Covid-19, a photographer from Huffington Post captured the speech notes that showed "corona" scratched out and amended to read "Chinese virus".

As a result, the disease has become a political tool to divide and to cause friction within heterogeneous communities. Lin Songtian, the ambassador for Chinese people in South Africa, has criticised the racial term used by the US president. Despite this, before he can address present passive-aggressive attitudes towards Chinese



populations living across the country, Lin has been requested to return to Beijing.

The South African government has declared the coronavirus a National State of Disaster, and has emphasised rigorous hygiene and encouraged people to work from home to prevent further disruption to the economy and minimise human contact.

Nothing has been said in regards to race

and class. Asian people are stigmatised based on their supposed "Chinese" features, and therefore being carriers of the disease.

Viral videos and photographs show South African shop shelves cleared out of sanitisers, toilet paper and low on long shelf-life food supplies.

People who do not have access to sanitary facilities or who cannot afford fresh products

suffer the most due to the stocking-up frenzy. Although food suppliers have tried to combat the over-buying, they have not addressed their staff members' mistreatment towards certain customers based on their racial appearances or their masked coverage.

We should be equally afraid of people's attitudes and responses to Covid-19 as of the virus itself.

Scales tip in favour of pangolins as hosts of coronavirus 'transition'

By Don Pinnock and Tiara Walters

A new paper by four Chinese researchers says the acute pneumonia that has killed almost 20,000 people worldwide (so far) almost undoubtedly recombined in pangolins before eventually jumping to humans.

Suggesting firm transmission links from bats to humans via pangolins, the research was released last week on bioRxiv (pronounced "bio archive"), a web discussion forum for unpublished preprints in the life sciences. This service is a widely used industry gold standard that allows the scientific community to immediately see and comment on findings before these are submitted for the rigorous and often lengthy peer-review process.

SARS-CoV-2, the single-strand RNA virus that causes Covid-19, is a likely recombinant between bat and pangolin coronaviruses, and pangolins are "the most possible intermediate reservoir", the joint research team has found. Together they represent Hainan University, Fujian Normal University, Central South University and Pilot National Laboratory for Marine Science and Technology.

Coronaviruses can infect a wide range of animals, including humans, and have caused major epidemics in the past.

Severe Acute Respiratory Syndrome via civets caused a global outbreak in 2003, followed by Middle East Respiratory Syndrome via camels in 2012. Each is a coronavirus transmitted through intermediate mammal hosts with original links to bats.

Likely entering people through meat consumption, these coronaviruses transformed their hosts into brand-new vectors and were then spread by human contact.

Ha! Bats! Or is it?

To determine the mammal linkages to SARS-CoV-2 – the seventh species of coronavirus to infect humans – researchers Jiao-Mei Huang, Syed Sajid Jan, Xiaobin Wei, Yi Wan and Songying Ouyang analysed genomes from various potential hosts.

The team's initial results are consistent with an escalating body of recent evidence exposing bats as the original "reservoir" source of the virus, but stress that pangolins appear to reflect a slightly higher resonance in some key aspects.

Coming out on top for whole-genome similarity, a bat coronavirus genome is 96% similar to SARS-CoV-2, while pangolin coronavirus shows a 90% similarity, the team points out.

In genetic terms, this difference is not insignificant. So let's, for a second, pretend these data points are our only genetic clues to what sort of animals the pandemic strain may have hijacked before infecting humans.

At such a crime scene, we would be forgiven for punching the air and exclaiming, "Ha! It's bats!"

But the Chinese virology detectives wanted just that extra bit of certainty, and knew the value of taking a high-resolution look at the "S-protein" cauliflower stalks peppered across the coronavirus's ball-like surface.

This is where we might get really suspicious of bats, because the S-protein is crucial for viral infection and, in bats, it is up to 97.43% similar to the S-protein observed in SARS-CoV-2, the paper found. (We're not saying 'S' means suspicious at all – Ed.)

That is right. A bat's whole coronavirus genome is a 96% match to the latest human coronavirus genome. Plus, bat coronavirus has a seriously suspicious S-protein that seems to be an even higher match to its human equivalent. This suggests the SARS-CoV-2 spillover event to humans happened via bats.

However, our virology sleuths were not content to leave it there and rush into the court of academia, waving nothing but a body of batty evidence. They would be crummy RNA investi-



gators if they did.

For it is in a terminus of the S-protein cauliflower stalks that the Chinese team probed deeper – that's because most coronaviruses hide some of their most lethal arsenal right here, in the "receptor-binding domain", or "RBD", and its associated amino acid residues.

Think of the RBD and its amino acid accomplices as Trojan soldiers whose most desirous existential mission is to infiltrate what they might, in the cross-examination dock, describe as a "Troy cell". For argument's sake, that Troy cell is, potentially, your cells, or another mammal's cells. But different RBDs like to hijack different cells – meaning they don't have a universal entry code to unlock every safe.

To unlock the safe, they need to have evolved the correct amino acid entry code.

How, according to the Chinese paper, does the RBD entry code in bat coronavirus compare with the SARS-CoV-2 variety found in humans?

"Um, it's only about 89.57% similar, advocate," SARS-CoV-2 might quiver in its little viral boots if questioned about how it broke into Patient Zero's Troy cell.

And how about a pangolin coronavirus? "At least 96%."

That's the humdinger. The RBD and its amino acids in pangolin coronavirus is more than 96% similar to its SARS-CoV-2 counterparts.

Pangolins as a 'missing link'

This does not mean pangolins, also known as scaly anteaters, are the final link in the chain that mutated into SARS-CoV-2 and has upended the entire human world – especially since the pangolin coronavirus's whole genome comparison does not seem to exceed 90%.

Instead, the Chinese paper said the complex dance between whole ge-

nome, S-protein, RBD and amino acids suggests bat and pangolin viruses at some point shared genetic material within the RBD and recombined to form the virus that became SARS-CoV-2.

Due to the high RBD/amino acid correlation, the paper also suggested that the pangolin is the "most possible intermediate SARS-CoV-2 reservoir, which may have given rise to cross-species transmission to humans".

Following "mutations in coding regions of 125 SARS-CoV-2 genomes", the researchers also attempted to track the virus's evolution.

"Another important outcome of our analysis is the genetic mutations and evolution of SARS-CoV-2 as it spread globally. These findings are very significant for controlling the SARS-CoV-2 pandemic," they proposed.

'Identical to that of a pangolin coronavirus'
The Chinese researchers' work strongly supports earlier preliminary findings by a US team at Baylor College of Medicine in Texas.

In February, Daily Maverick was the first publication globally to report that the US team had homed in on the critically endangered Malayan pangolin (*Manis javanica*) as a likely intermediate reservoir of SARS-CoV-2.

Bioinformatics researcher Matthew Wong had found that the distinctive RBD docking mechanism in SARS-CoV-2 was "identical to that of a pangolin coronavirus", his Baylor College lab supervisor, Professor Joseph Petrosino, told Daily Maverick.

A pangolin virus and bat virus may have found themselves in

two viruses perhaps co-existed. More surveillance is necessary."

Research gathers global momentum

Announced on the same day that Daily Maverick reported on the Baylor College findings, additional preliminary findings by a team of 26 researchers from South China Agricultural University had also found correlations between pangolin and SARS-CoV-2 RBDs.

This university's detailed findings, posted on the bioRxiv forum on 20 February, made global headlines but have been challenged by some scientists.

However, since Baylor College emerged as the first academic team to share their seminal comparison study on bioRxiv on 13 February, at least 11 additional independent Australian, Chinese and US studies exploring intermediate carriers have been made public on this very forum.

At the time of writing, the Baylor College and South China Agricultural University preprints had soared to the 99th percentile of some 15 million research outputs ever monitored by the forum's global "attention tracker".

And the other preprints – none of which were peer-reviewed when posted to the forum – generally agree:

- Pangolin coronaviruses appear to be genetic kin of both SARS-CoV-2 and bat coronaviruses.

- Since pangolin RBDs seem most closely related to SARS-CoV-2, this suggests not only a recombination event between pangolins and bats at some point during the virus's evolution, but that pangolins may be more infectious to humans than bats.

- Bats still appear to be the original reservoir host, but pangolins are the likeliest intermediate vector yet.

In their conclusions, all preprints urged further research.

"Indeed, the discovery of viruses in pangolins suggests there is a wide diversity of coronaviruses still to be sampled in wildlife, some of which may be directly involved in the emergence of [SARS-CoV-2]," said researchers in yet another bioRxiv study, this time by Chinese and Australian institutions.

The preprints made other pointed recommendations, such as introducing urgent mechanisms to end wildlife trade; removing pangolins from wet markets to halt zoonotic transfer; and extensively monitoring pangolin virology.

"Large surveillance of coronaviruses in pangolins," recommended another study by Chinese and US institutions, "could improve our understanding of the spectrum of coronaviruses in pangolins."

Big academia weigh in: it is NOT biological warfare

Wild and unsubstantiated conspiracy rumours have been floated about the genesis of the virus, including that it escaped from a Wuhan laboratory – but a paper published in Nature Medicine last week thoroughly debunked this.

As a peer-reviewed paper in one of the world's most respected journals, it also added authority to the hypothesis of pangolins as a likely intermediate vector.

The paper, by Australian, UK and US institutions, attributed the virus origins to zoonotic transfer from an animal, possibly arising in the *Rhinolophus* affinis bat and then spilling over into a pangolin.

"It is possible that a progenitor of SARS-CoV-2 jumped into humans," they report, "acquiring the genomic features described above through adaptation during undetected human-to-human transmission. Once acquired, these adaptations would enable the pandemic to take off."

Will pangolins come and save us?

"In the midst of the global Covid-19 public-health emergency," the Nature study offered, "it is reasonable to wonder why the origins of the pandemic matter."

But they do matter.

"The trade in and consumption of wild animals is not only an animal welfare issue, it's a human rights travesty as attested by a pandemic that has brought the world to its knees," said Audrey Delsink, wildlife director at Humane Society International in Africa.

"Detailed understanding of how an animal virus jumped species boundaries to infect humans so productively will help in the prevention of future zoonotic events," the Nature study concluded. "If SARS-CoV-2 pre-adapted in another animal species, then there is the risk of future re-emergence events."

Peter Knights of international conservation organisation WildAid warned that pangolins, among the world's most endangered and trafficked mammals, are highly pathogenic.

"Whether or not Covid-19 is found to have been transmitted through pangolins, it certainly could have been – and, if current levels of illegal trade continue, they could be a vector for another new disease. Pangolins have high pathogen loads and carry parasites, like ticks. They are also massively stressed, malnourished and dehydrated when in trade," said Knights, who in recent years has had success working with the Chinese government to reduce the consumption of shark-fin soup by a reported 80%.

Scientists may have mapped only a fraction of wildlife viruses, which have co-evolved in a staggering variety of insects and animals – not just pangolins and bats.

The majority of known emerging infectious diseases – especially viruses – are of animal origin, said a Royal Society paper by scientists from Cambridge University, London's Zoological Society and EcoHealth Alliance. The proportion of those emerging from wildlife hosts, they noted, increased substantially over the 20th century's last four decades.

This underlined the urgency of redrawing the architecture of medical science to join holistic dots between public health, non-human life, the hidden costs of economic development and degraded ecosystems, which biodiversity scientists warn are a hotbed for emerging infectious diseases. Our relatively poor understanding of the extent of disease in wildlife shows that the virology-research vessel may have hit only the tip of the iceberg and, to conservationists like Knights, this makes the trajectory of emergency response obvious, not just in China, but in other key regions of the human planet.

"All governments with bushmeat and wildlife consumption primarily in South East Asia and West and Central Africa should review their legislation, penalties, enforcement efforts and public awareness of the risks at this time. All live wildlife markets should be closed around the world," he urged.

It seems African governments may be following suit. Last week the Nyasa Times reported that Malawi would ban the sale and consumption of bushmeat. A mass Covid-19 "sensitisation" campaign would follow.

Knights cautioned: "It's obvious that some species should not be allowed to be consumed at all, while there may be some 'safe' species: like rabbits, quail, some deer and antelope and grasscutters.

"As we add species of conservation concern or health risk, the banned list gets longer and longer. Instead, we should be looking at a short 'clean' list of animals that can be legally consumed and enforced, and the public [will] know that everything else is off limits."

Agencies



Thursday 26 March 2020

Airtel Money, Mwalimu bank in deal to boost financial inclusion

By The Banker Reporter

THE largest group of civil servants, teachers through their bank, Mwalimu Commercial Bank will now be able to transact across Airtel Money platform from any location in the country.

Airtel Tanzania Limited's Director of Airtel Money, Isack Nchunda said Mwalimu Commercial Bank's Commercial Director, Ombeeni Kaale said in Dar es Salaam this week that the agreement will involve thousands of teachers and other members of the public who are subscribers of the platform.

Speaking on behalf of Nchunda, Airtel Tanzania Limited's Public Relations Manager, Jackson Mmbando said the partnership with MCB means that all teachers in the country will access their money directly from the bank using by their Airtel Money accounts.

Nchunda said apart from enabling the teachers transact digitally, the agreement is also aimed at promoting financial inclusion in the country. "It is true that teachers form the largest number of civil servants and are spread all over from urban to rural areas. At the same, Airtel Tanzania has the largest mobile money network covering all areas of our country hence this is a big relief to the group," Nchunda noted.

He pointed out that the partnership marks one of the important steps in promoting digitization hence discourage large gatherings in banking halls which may also lead to the spreading of viruses such as COVID-19.

"Teachers especially in rural areas will no longer be spending a whole day travelling to the nearest bank branches to withdraw their salaries because they will be doing so through Airtel Money branches located near their neighbourhoods," he added.

The Airtel Money Director added that apart from accessing their money digitally, MCB customer will also be able to make payments for various government services, fees and utility bills through their mobile wallets.

"The majority of banking services which they will access include direct cash transfers from their bank account to Airtel Money wallets but also make withdrawal from automated teller machines," he added.

On his part, Kaale said the deal is a big relief to many MCB customers because it saves them from travelling long distances to collect their salaries. "This also saves them from risks of carrying bulky cash which is dangerous," he noted stressing that MCB has thousands of customers based in remote parts of the country.



Airtel Public Relations Manager, Jackson Mmbando speaks during a ceremony to announce partnership with Mwalimu Commercial Bank in Dar es Salaam mid this week. Left is MCB's Commercial Manager, Ombeeni Kaale. Photo courtesy of Airtel.

COVID-19: Central Bank cautions public against panic

KIGALI

IN light of the measures adopted during the Coronavirus containment period, the Central Bank has cautioned the public against panic saying that measures have been put in place to ensure continuity and access to financial services.

In a statement by the Central Bank Governor John Rwangombwa, the financial sector regulator said that there is no need to panic as banks, Saccos and Micro-Finance Institutions will remain open offering essential services.

The bank also noted that banks were increasing their teams to support customers that were not registered on digital channels for them to do so efficiently. To minimise the chances of transmission, the bank said that third party checks will no longer be cashed at counters with clients encouraged to bank them and access their funds electronically.

For personal cheques, they can only be cashed out to a daily maximum of Rwf 1M. Rwandan banks have set up strategies and interventions to support the local economy during the duration when economic activities are expected to slow down.

Among the interventions easing loan repayment conditions to borrowers whose income streams have been affected by the global COVID-19 pandemic. This will reduce the strain on local firms and individuals whose income streams have been affected by the global pandemic consequently improving survival rates of firms.

Rwanda Bankers Association Chairperson Robin Bairstow told The New Times that the eligibility of borrowers for the intervention will be on based on judgment by banks will include restructuring of loans.

Depending on the impact on a borrower, he said appropriate interventions will be considered such as increasing repayment periods among others as part of lenders' moral obligation.

Central Bank last week announced a Rwf50bn stimulus package from which Rwandan banks can borrow from to increase their liquidity to support lending to the private sector. The facility is expected to aid banks with liquidity challenges to borrow



Rwanda's Central Bank Governor John Rwangombwa

for short periods of time to be able to continue injecting money into the economy.

Effective April 1st, the Central Bank is expected to, lower the reserve requirement ratio from 5 per cent to 4 per cent, in order to allow banks more liquidity to further support affected businesses.

This will increase improve liquidity by up to Rwf26bn increasing funds available for lending to support the economy. To further ensure that banks

have money to support Rwandans during the virus containment period, the Central Bank reviewed the existing Treasury Bonds rediscounting window.

For the next six months, the Central Bank has offered to buy back bonds at the prevailing market rate. The regulator also reduced the waiting period if one fails to sell the bond at the secondary market from the current 30 days to 15 days.

Absa bank holds bulk of unclaimed jewellery, titles

NAIROBI

ABSA Bank is holding the bulk of unclaimed assets, including jewellery, title deeds, share certificates and Treasury bills, documents tabled in Parliament show.

A report by the Unclaimed Assets Trust Fund shows that the lender held 854 or 88.8 percent of all safe deposit boxes that were unclaimed as of June 2017.

The report shows that a total of 962 safe deposit boxes were declared unclaimed by six lenders to the Unclaimed Financial Assets Authority (UFAA) that manages the Unclaimed Assets Trust Fund.

Ufaa in its financial statements tabled before the National Assembly's Special Funds Accounts Committee (SFAC) says Standard Chartered Bank reported 80 unclaimed safe deposit boxes. Guardian Bank declared 15 while Habib AG Zurich reported eight boxes.

Guaranty Trust Bank reported to UFAA three unclaimed safe deposit boxes while Eco Bank had two. "The contents of the safe deposits are not known since these have not been opened," John Mwangi, the UFAA chief executive told MPs.

It is public knowledge that wealthy families store precious jewellery, share certificates, Treasury bills, company certificates and personal documents such as land title deeds, security certificates, and share certificates in banks.

Mr Mwangi disclosed that UFAA has no capacity to store the 962 bank safe deposit boxes that financial institutions have reported as unclaimed. The value of unclaimed assets in cash stood at Sh8.5 billion while value of shares were Sh16.43 billion by end of June 2017.

Last month, the Ufaa told the committee chaired by South Imenti MP Kathuri Murungi that the authority has since paid the first batch of 400 claims amounting to Sh34 million. Mr Mwangi disclosed that Ufaa has no capacity to store the 962 bank safe deposit boxes that financial institutions have reported as unclaimed.

"These boxes have been reported to us by financial institutions but we have not received the 962 safe boxes. "We do not have strong room to store them but we have asked the financial institutions to keep the boxes under our orders," Mr Mwangi said.



John Mwangi, the UFAA chief executive.

CBK extends short tenor loans to banks

NAIROBI

THE Central Bank of Kenya (CBK) has stretched the duration lenders are allowed to keep its short-term loans from 28 days to three months in a bid to keep banks cash flush.

As the coronavirus crisis bites, workers will lose jobs and businesses shut down – cutting income streams even as loan defaults rise or remain suspended – banks will be under pressure

with depositors seeking to withdraw. Central bank allows banks to liquidate government bonds and bills holdings through a window called the repo (reverse repurchase agreements) market where lenders sell papers to the CBK with a promise to buy them later.

"As from today, we will extend the tenor of repos from 28 days all the way to 90 days. Our expectations are that within 90 days the uncertainty around corona

may begin to clear and things would probably be moving where they should be," CBK governor Patrick Njoroge said at the post-MPC briefing.

The governor said the CBK would also improve the efficiency of the interbank market to allow banks to borrow from each other to keep money flowing.

Although banks are flush with liquidity and capital adequacy ratios in February at 51.1 per cent and 18.7 per cent, respectively,

coronavirus may drain the money. The CBK anticipated economy-wide defaults and asked banks to give personal borrowers up to 12-month holidays and restructure SME loans.

"The pain point of the coronavirus will be on personal loans.

The objective now for the MPC is to ensure that the asset quality, which will be the first challenge, we stop it from becoming a liquidity problem," Dr Njoroge said.

Vodacom digital platforms to keep community connected in wake of Covid-19 outbreak

By The Banker Reporter

IN a bid to ensure that its staff, customers and general public are safe from contracting the deadly coronavirus, Vodacom Tanzania Plc has pledged to continue connecting stakeholders in delivering health messages but also boosting businesses.

Vodacom's Managing Director, Hisham Hendi said as Tanzanians join the world in the fight against the spread of Covid-19 outbreak, the weeks and months ahead require collective efforts to assist government as it works to cope with additional pressures brought by the virus.

Hendi said in Dar es Salaam earlier this week that helping to address societal challenges, such as those posed by COVID-19, is part of Vodacom's broader commitment to create a social contract with its stakeholders.

"Vodacom can play a critical role in supporting the society during this time. We are rolling out our business continuity plans during this rapidly evolving situation. Tanzanians can rest assured that they will remain connected to their friends and families and that businesses can continue to run using remote working tools through our network should the need arise," Hendi said.

Vodacom's priority is the health and safety of its over 560 employees while continuing to connect, deliver services

and support its over 14 million customers to remain confidently connected through this lockdown period.

"At the same time, we are ramping up efforts to support learners with out of school digital learning materials using the globally accredited Khan Academy curriculum on <http://instantschools.vodacom.co.tz/user/#/signin>, he added saying children who find themselves out of school for an extended period of time can continue learning for free of charge as the closure continues to be in place to mitigate the potential spread of the virus.

Among other measures, Hendi said Vodacom has taken several measures to support the community go past the situation including having a well-developed business continuity plan for dealing with events of this nature, including co-ordinated regional and international incident management.

"We have given extensive advice to staff and contractors to help minimise the spread of COVID-19 as well as activated hygiene protocols at our places of work," the Vodacom CEO added noting that the company has also dedicated COVID-19 team working to maintain the level of service that customers need to get through various

digital offerings to support enterprise clients.

In addition, the country's largest mobile services company said it has in place data, voice and connectivity services that offer customers to stay connected especially for those in social isolation backed by sufficient network capacity to enable people and businesses work seamlessly.

Hendi further noted that to date, Vodacom has not experienced significant device and or hardware supply disruptions but is putting further measures in place to avoid disruptions by working closely with suppliers and partners.

"In partnership with the Ministry of Health, we are providing SMS awareness messaging to over 14 million subscribers on hygiene etiquette and other pertinent information in connection to the pandemic," he noted adding that the company has also activated an awareness campaign in collaboration with the Ministry of Health where one can Dial 199 or SMS the word CORONA to 199 or dial *199# to get insights on COVID-19 including symptoms, how to protect oneself and other important information.

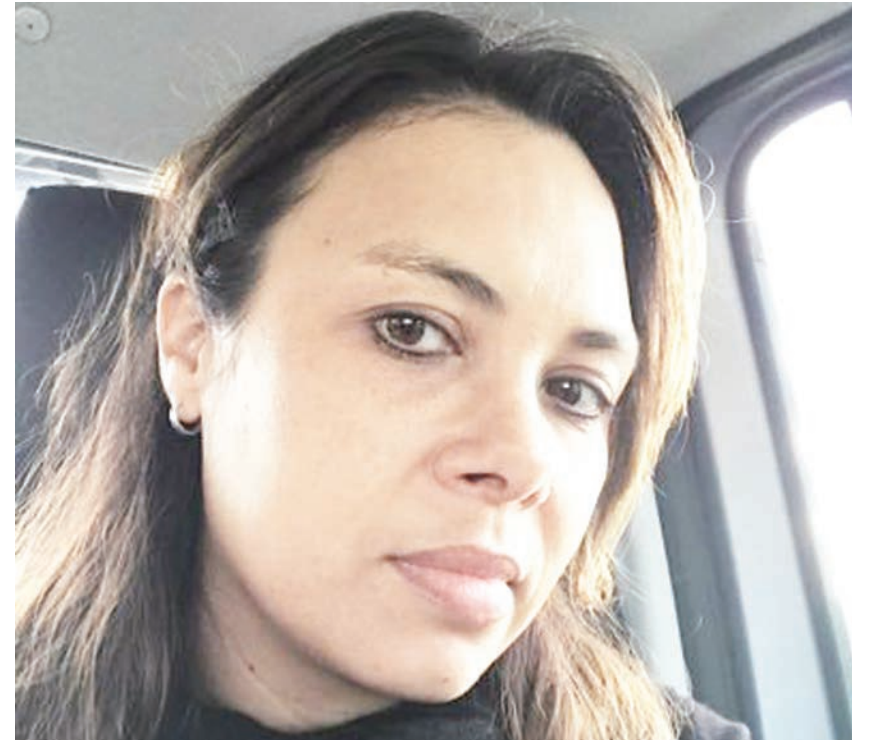
The multi media campaign makes it possible for people from all walks of life to have access to this important information for free. The

company has also supported a cross sectoral government unit working on Covid-19 operations at NIMR offices by providing them with free fixed internet connectivity at their premises to allow them work seamlessly to support the public.

"We emphasize our willingness and commitment to assist government efforts and will continue to do whatever we can to help. Success will depend on citizens taking collective responsibility for preventing the spread of this pandemic," Hendi stressed while urging Tanzanians to follow expert advice being given by government and health care workers in order to protect themselves and their families.

Through its Instant Schools portal, Vodacom has assisted with education for students as they remain out of school where its customers and non-subscribers can access a free e-learning platform for content in Kiswahili and English for primary and secondary schools.

The content available includes assignments, quizzes and learning videos that are fully geared to help students who find themselves out of school during this time and can be accessed through mobile devices, tablets, laptops and desktops.



Samantha Springfield, acting senior manager at South African Reserve Bank.

SA Reserve Bank to buy govt bonds to inject liquidity into market amid Covid-19 crisis

CAPE TOWN

THE SA Reserve Bank has introduced additional measures to manage liquidity in financial markets during the Covid-19 crisis, including the purchase of government bonds on the secondary market.

This follows an initial raft of interventions announced last week to provide lenders with cheaper access to funding, and reorganise the way it injects liquidity into the financial system, as Bloomberg reported. At the time the bank said it would assess the liquidity management strategy on a continual basis.

Samantha Springfield, acting senior manager: market operations and analysis at the Reserve Bank shared with Fin24 the significance of the changes. The Reserve Bank announced on Tuesday that it will be buying government bonds from the secondary market; not directly from Treasury which is the primary market. The amount and maturity of the bond purchases will be at the discretion of the SARB.

"That will also inject liquidity into the market and also help to relieve some pressure in the bond market that is currently being experienced," Springfield said.

Last week, the SA Reserve Bank through its Open Market Operations Desk undertook to offer intraday daily supplementary repurchase agreements with clearing banks, at the repo rate. The Reserve Bank would offer additional liquidity to clearing banks twice a day, on an overnight basis, Springfield explained.

The daily supplementary repurchase agreement, or repo, was an additional measure to the seven-day/ weekly repo; an agreement in which clearing banks would return money to the Reserve

Bank after seven days. It had become evident to the Reserve Bank that funding would be required over a longer period which is why a three-month repo has now been introduced.

"So in addition to the daily supplementary facilities and the seven-day weekly repo, we will now also include a three-month repurchase operation," Springfield said. "In that manner, the term funding will be transmitted to other parts of the market and this should alleviate liquidity pressures," she added. The Reserve Bank is now essentially providing liquidity through those three repurchase agreements. The Reserve Bank will continue to assess the situation.

Earlier this week, President Cyril Ramaphosa announced a national lockdown of 21 days, in order to arrest the spread of the novel Covid-19. The president said that the Reserve Bank would work proactively to provide additional liquidity to the financial system. "The governor has assured me that the [Reserve] Bank is ready to do 'whatever it takes' to ensure the financial sector operates well during this pandemic," he said.

During the lockdown the banking system would remain open, and the JSE would continue to function, Ramaphosa said. "The national payment system will continue to operate and the Reserve Bank and the commercial banks will ensure that bank notes and coins remain available," he added.

Global financial markets have plunged as a result of the Covid-19 outbreak. The rand has been trading at record lows, having breached the R17/\$ mark, with analysts projecting it to weaken beyond R19/\$ as the likelihood of a global recession rises.



Vodacom's Managing Director, Hisham Hendi

Absa data analytics team wins big at global awards

JOHANNESBURG

FAB to allow SMEs and retail customers to defer payments for months

ABU DHABI

The UAE's biggest lender, First Abu Dhabi Bank (FAB), said it will defer payments on mortgage, personal loans and car loans for up to three months for customers who may be struggling as a result of the economic fallout of the coronavirus outbreak.

The lender also said it will defer instalments "for all loan types" for SME cus-

tomers and was already working with firms to assess the impact the virus outbreak was having on cash flows with a view to supporting potential loan restructurings.

"We have taken a series of concrete and practical measures to support our individual, small business and corporate customers over the coming weeks and months as they adjust to the current situation," said FAB's chief executive, André Sayegh. "These build on the comprehensive package of economic

measures taken by the authorities in the UAE and Abu Dhabi to mitigate the effects of Covid-19."

The measures announced to cushion the economic fallout from the Covid-19 outbreak include a Dh100 billion stimulus unveiled by the Central Bank of the UAE last Saturday, and separate packages tailored messages from both the Abu Dhabi government and the Dubai government that entail reduced or exempted fees for a range of services.

FAB is the second major

lender to announce measures to support customers, after Abu Dhabi Commercial Bank unveiled a similar initiative on Wednesday. Other measures announced by the bank include interest-free loans on school fee payments for parents, while first-time property buyers can reduce the down payment they'd need to buy a new home by 5 per cent. For small businesses, it is reimbursing 50 per cent of the monthly fees on Point of Sale loan (POS) service charges.

MARKETTRENDS

Lenders tip CBK rules to spur credit growth

NAIROBI

BANKS say the relief extended by the Central Bank of Kenya (CBK) to the institutions will go a long way in helping borrowers to survive the impact of the coronavirus.

Kenya Bankers Association (KBA) chief executive Habil Olaka said in an interview the measures by the central bank's Monetary Policy Committee (MPC) will make it easier for banks to lend cheaply and support economic recovery. The CBK on Monday cut its benchmark rate by the largest margin in three-and-half years and lowered the statutory deposits banks must hold with the regulator to boost flow of cash in an economy plagued by the pandemic.

The benchmark rate was cut by one percentage point to 7.25 per cent, a pointer of policy bias towards cheaper loans. The regulator also reduced the cash reserve ratio (CRR) for commercial banks to 4.25 per cent from 5.25 per cent, saying the move will release an extra Sh35.2 billion for lending.

"These measures complement commitment by commercial banks to restructure any existing loans that may be affected by slowdown in business activity during this economic shock," said Mr Olaka. While normal operations of businesses and households are expected to be interrupted, the measures would "obviate a total shutdown, hence potentially cushion the economy during these hard times," he said.

"It is worth acknowledging though that these measures need to be accompanied by interventions from non-lending agencies such as the suppliers and other service providers as well as the national and county governments," he said.

Credit to the private sector grew by 7.7 per cent in the year to February, compared to 7.1 per cent in the year to December, both below the ideal growth level of between 12 and 15 per cent for supporting economic growth. Mr Olaka defended banks for the slow growth in credit, noting that the reduction in the CBR "had benefited the existing borrowers since it has lowered their cost of borrowing."

"It needs to be appreciated that the reduction in the CBR alone cannot lead to increased uptake of credit if the operating environment is challenging," he said. Post-repeal of the capping law has been characterised by high levels of non-performing loans, which signals a demand challenge on the part of the borrowing public and businesses."

How mentoring programmes supports youth for a better life

By The Banker Reporter

OVER the years, mentorship has played an important role in providing positive role models and building technical and social skills for youth by availing opportunities for them to achieve better life outcomes.

Vodacom believes and works towards an inclusive society where more people can engage and reap benefits of economic and social well-being. This is why the company has invested in mentorship programs as part of its corporate philosophy to empower and enable youth achieve their full potential.

As a result of the mentorship provided, students who have had higher pass rates at graduation from school are less likely to drop out because they are more confident and have big aspirations in life. Through Vodacom Foundation - that leverages Vodacom Tanzania's enormous technological capability to improve people's lives, it has worked in partnership with key organizations in the country in addressing one of the most pressing societal challenges, providing youth with mentorship so that they can achieve their goals.

In 2017, the Vodacom Foundation collaborated with Bridge for Change to initiate a partnership focused on mentorship and coaching programs targeting students at Kibasila and Kilangalala Secondary

Schools.

Bridge for Change is a Dar es Salaam based not for profit organization that works to inspire and empower youth to realize their potential by taking the initiative, be innovative and become change-makers in their communities.

The program helps students to plan their future by providing career awareness and connecting them with mentors who are Vodacom employees.

One such beneficiary is Zakia Mrisho (20), who took part in the program and now sees her dream of becoming a change-maker turning to reality. After attending the mentorship program, Mrisho led a team of other girls in a campaign that encourages students in Kisarawe district of Coast region, to study hard.

Mrisho who is the founder of Smart Heroes Foundation, which provides mentorship and coaching to girls who drop out of school plans to create a website that will reach more girls in rural areas of the country and sensitize them on the subject.

"I just wanted to share what I had learnt with others. Youth needs to know why they are in school, the benefits of studying hard and motivations for doing so. I have my reasons and I want to inspire others too," she said confidently at a recent interview.

The ambitious girl has since



Zakia Mrisho who is one of the beneficiaries of Vodacom Foundation's mentorship program and has since founded Smart Heroes Foundation.

found sponsors supporting her to complete her Diploma in Information Technology at the NLAB Innovation College in Dar es Salaam.

Another beneficiary of the program is Albert Chingule (21) who joined from Kilangalala Secondary School and has an amazing story relating to the power of mentorship and its lasting impact, to share.

After the program, Chingule said he found himself changing his focus from science to art studies which boosted his self-confidence and pushed him to set higher goals. He is currently a second-year student at the University of Dar es Salaam, pursuing a Bachelor of Arts in Human Psychology thanks to the guidance gained through mentorship and coaching.

"The mentorship program exposed me to different people and institutions including Bridge for Change where I am currently working as a Media Officer," Chingule said while noting that he also provides mentorship to peers who want to further their education by joining universities and colleges. One of the mentors from Vodacom is Najenjwa Mbagga who the project was a good opportunity for her to interact with students from public schools that cater for the majority hence help them build confidence.

"The interaction was helpful to me as it improved my understanding

of youth, their ambitions and how they make decisions. Few seem to take life seriously while others are not so sure of what they want in life," Mbagga said.

"I expected many of them to embrace the mentorship opportunity. However, most did not appreciate the benefits that come with the program. Those who embraced the program have started to take action towards achieving their dreams," Mbagga says.

She said the need for mentorship programs starts from class one and therefore it needs to be included in the curriculum as part of the education system. "It can make a very big difference in the growth of our children and youth. Our education might take a bigger leap forward than anybody expects," Mbagga added. Mbagga's arguments were backed by another mentor from Vodacom, Happiness Shuma who said mentorship is important to inculcate knowledge and skills in the mentees. "Participating in this program was a great opportunity because I learnt from the community especially by engaging with youth. It provided me room for information and knowledge sharing through meetings," she noted.

Bridge for Change CEO, Ocheke Msuya said the partnership with Vodacom has assisted his organization reach more than 18,000 young people with life skills training while 600 received coaching over the

past three years. "This initiative was very supportive because in most cases youths are vulnerable to making wrong decisions which makes having mentors an important aspect for them to break down barriers and create opportunities for success," Msuya said.

She said Vodacom Foundation has provided all the financial resources needed by the program while the company's staff participated in coaching and mentoring the youth. Bridge for Change played the role of coordinating, training and mobilizing youth.

"Through insights, we have learnt the best practice for a successful partnership with schools that bring about practical change," Msuya noted adding that through another successful project titled "Together with Vodacom Tanzania Foundation" three computer labs were established in three different schools, all of which are running effectively.

"We have cemented strong relations with schools like Kimara Temboni of Dar es Salaam, and found an important niche in providing access to ICT for students through enhancement of capacities for teachers. This enables them to coherently guide students in ICT lessons," Msuya added.

From an individual perspective, the Bridge for Change CEO noted that by trying to unleash the potential of other youths over time.

Coronavirus poses new threats to Indian banks buckling under mounting bad loans

NEW DELHI

SADDLED with a slowing economy and a mounting heap of bad loans, India's banking sector is facing a new threat: the coronavirus pandemic that can seriously shake the foundations of struggling lenders in Asia's third-largest economy, analysts say.

As the spread of the virus impacts businesses amid shutdowns and severe disruptions to travel and trade, Indian lenders now have to deal with a whole set of new problems. "Of late, the banking sector had started to show some signs of recovery," says Ajit Mishra, the vice president of research at Religare Broking in New Delhi. "However, the outbreak of the virus seems to have put the banks on a back foot again and there are worries that non-performing assets may increase and loan book growth will also be impacted."

Lenders in India are grappling with a number of issues, particularly the pile of bad debt that the sector has accumulated over the years. Major corporations, individuals clients and other relatively smaller businesses have defaulted on loans, forcing lenders to write off \$30 billion (Dh110bn) of bad debt in 12 months to the end of June. The move has reduced the total amount of bad loans on lenders' books by 8.5 per cent, according to data from the Reserve Bank of India, cited by Reuters.

"The present coronavirus situation would be a huge disruption in the semblance of stability, which the Indian banking sector had achieved in relation to its borrowers," says Veena Sivaramakrishnan, a partner and banking specialist at Shardul Amarchand Mangaldas, an Indian corporate law firm. "For banks which were already under stress, this would just be an additional challenge, which may be difficult to tide over. Certain industries such as power, textile, infrastructure and real estate, which have been on a downward trend and are solely dependent on labour,



People wait outside a Yes Bank branch to withdraw their money in Ahmedabad - the lender has collapsed heap of bad loans.

would continue to further deteriorate and increase the stress in the banking system."

The non-banking financial sector crisis in India, which stems back to 2018, is another issue affecting lenders. The extent of these woes have come to the fore with the collapse this month of India's fourth-largest private sector lender, Yes Bank, which was put under the RBI administration. The State Bank of India led a 100 billion rupee bailout package for the lender which collapsed under a heap of bad loans from its exposure to troubled non-financial banking and real estate companies.

Yes Bank reported a loss of \$2.51bn in the quarter to the end of December. The failure of a private lender in India is a worrying sign for the banking system on the whole as the problem of bad loans was previously associated with state-run lenders.

"The Indian financial sector has seen several crisis events in the last few years," says Meghna Suryakumar, the founder and chief executive of Credidwatch, a data analytics company. "These have brought to the forefront,

severe systemic issues at the heart of the banking sector in the country. The scare from Covid-19 has thrown the system in a fix. While the government is taking prompt measures to contain the spread, we believe the impact of this crisis event is going to be longer than expected."

Even before the global coronavirus outbreak, India's economic growth was slowing down amid weak consumer demand and falling private investment. In the three months to the end of December, India's GDP growth hit a near seven-year low of 4.7 per cent.

The virus has weakened economies globally, and for India, Fitch Ratings on Friday slashed its growth forecast to 5.1 per cent from a previous estimate of 5.6 per cent for the financial year, starting April. The fallout of the pandemic is most severe for Indian manufacturers who depend on supplies from China.

The number of confirmed cases of coronavirus cases has risen in recent days in India, although the official numbers remain relatively low at 258 cases and four deaths, according to figures released on Saturday morning by the health ministry. However, limited testing in the country means the numbers may be far higher, medical experts say.

In recent days, authorities have stepped up efforts to combat the spread of the virus, including bans on large public gatherings, temporarily shutting malls and schools, and restricting travel into the country. In the financial capital, Mumbai, the state government has ordered a shutdown of offices and all non-essential businesses. "While the scenario has already been worrisome, the arrival of the coronavirus has made the situation even

worse," says Nitin Shahi, the executive director at Findoc Financial Services.

"The banking sector over the next two quarters is expected to have a tough time. With complete lockdowns and shutdown of factories and sectors like entertainment and tourism not working at all, there is a possibility of new NPAs [non-performing assets] in these sectors. Small businesses, which are short on cash, will take the biggest hit due to the coronavirus."

He says that there could be significant job losses, which could lead to consumers being unable to pay off loans, which would also hit the banking system. The weakness of the rupee is also proving to be a challenge for importers in particular. Mr Shahi says it increases the cost of goods they need that are priced in US dollars.

The Indian rupee has slumped to an all-time low amid the coronavirus fears and is trading at around 75.20 against the dollar. Stock markets have also plunged. Last week, they suffered their steepest weekly loss in a decade.

The RBI, in the meantime, is trying its best to reassure the market. On Monday, the central bank governor, Shaktikanta Das said saying "the RBI has several policy instruments at its command and stands ready to take all necessary measures to ensure that the effects of Covid-19 pandemic on the Indian economy are mitigated and financial markets and institutions in India continue to function normally." The RBI has launched US dollar rupee swap and long term repo operations, in a bid to boost liquidity in the system. Market analysts expect RBI may announce an emergency interest rate cut, a step in line with other central banks around the globe.

"While central banks from other economies have cut policy rates significantly to fight ongoing crisis, by not cutting rates in a knee-jerk reaction this week, the RBI seems to keep this ammunition in hand for the monetary policy committee meeting in the first week of April," says Ms Suryakumar. Although Mr Das on Monday also stressed that "the Indian banking sector is sound and safe," market observers, including Mr Shahi, say the RBI has little control over the situation. The RBI, Mr Shahi says, should implement a rate cut of 0.50 to 1 per cent as an emergency measure and make sure lenders pass on that benefit to industries trying to cope with the impact of Covid-19.

The RBI "should also make sure that dollar prices remain in limits, by intervening in the currency markets as and when required," Mr Shahi adds. "We expect the next few quarters to be challenging," according to Mr Mishra. "However, if the government and RBI provide some relief in the form of relaxation in NPA recognition norms for banks and facilitates more liquidity, the recovery can be faster."

BANKING & FINANCE

How 5G can help the fight against coronavirus-Deloitte

BEIJING

5G can enhance the effectiveness of pandemic prevention and treatment, and drive the digital transformation of healthcare systems in response to major public emergencies, such as the current pandemic of COVID-19, a newly released Deloitte report suggests.

The white paper titled, "Combating COVID-19 with 5G: Opportunities to improve public health systems,"

was produced in collaboration with Huawei. During the outbreak in China, telecommunications operators collaborated with Huawei to rapidly set up a specific 5G network dedicated to COVID-19 treatment hospitals.

The white paper analyses examples of COVID-19 control and treatment measures in China and identified challenges that face epidemic management in terms of monitoring, quarantine and treatment.

Amongst its findings, the

whitepaper notes that the effectiveness of communication and data exchange has been essential in screening for infected individuals and controlling the outbreak. This by enabling thermal imaging, continuous remote monitoring and diagnoses during patient transfer.

The research also highlighted the need to build and upgrade public health emergency response mechanisms, through which governments are able to make right

decisions promptly and allocate resources more effectively.

In this regard, 5G can also promote collaboration by enabling connectivity, maintaining effective communication among hospitals, and enable medical data and reference sharing between hospitals and scientific research institutions, especially "In the rapid increases in data volume and mounting demand for remote and HD-video based treatment" scenario.

In addition, the report indicates that the success of 5G applications in the public health domain could also inspire new business models in other sectors.

It finds as a result of 5G features such as high speed connection, high reliability and low latency, the healthcare system has benefited from improved response times, patient monitoring, data collection and analytics, remote collaboration and resource allocation.

It also sets an example for digitalised, data driven and Cloud-based innovative major public emergency response platforms.

WORLD

Coronavirus sweeps across New York, California fears it could be next

NEW YORK/ LOS ANGELES

NEW YORK state suffered another quick and brutal rise in the number of COVID-19 cases on Tuesday, staggering hospitals at the U.S. epicenter of the coronavirus epidemic, as California said it could be facing the next major wave of the disease.

In New York City, the densely packed home of more than 8 million people, healthcare officials tried to find hospital beds for the surging number of coronavirus patients as the statewide death toll rose to 210, with more than 25,600 confirmed cases.

The White House advised anyone who has visited or left New York to isolate themselves.

"Everybody who was in New York should be self-quarantining for the

next 14 days to ensure that the virus doesn't spread to others, no matter where they have gone, whether it's Florida, North Carolina or out to far reaches of Long Island," Deborah Birx, who is helping lead the White House coronavirus tax force, said at a late-afternoon press conference.

The expected need for hospital beds in New York state at the peak of the outbreak has spiraled to 140,000, nearly three times what are available. Infections were now doubling every three days in New York and the worst could still be two to three weeks away, said New York Governor Andrew Cuomo.

Nationwide, COVID-19, which broke out late last year in Wuhan, China, has infected more than 53,000 people and killed at least 720.



New York Governor Andrew Cuomo

President Donald Trump declared major disasters for New York and Washington state, the nation's first hot spot and accounting for at least 117 deaths, and said he would soon do the same for California.

'A GREAT NATIONAL TRIAL'

"We are enduring a great national trial," Trump said. The president softened a vow to reopen the nation's economy by Easter, saying he'll listen to experts first, including Birx and Anthony Fauci, director of the National Institute of Allergy and Infectious Diseases.

In California, where 51 people have died and 2,200 tested positive, Governor Gavin Newsom said fully half the confirmed cases were between the ages of 18 and 49, figures he said are "a reminder for everybody to take this seriously."

Newsom cited the death of a teenage boy in Los Angeles County, although health officials there said the case was complex and an "alternate explanation" is possible.

Newsom, who warned that half of Californians - or about 25 million people - could potentially

be infected in the coming two months, said the next six to eight weeks would be pivotal in determining whether a clampdown on residents has slowed the spread of coronavirus.

California also desperately lacks the hospital beds it needs to care for so many critically ill patients, Newsom has said, although Tesla co-founder Elon Musk "came through on his promise" to deliver over 1,000 badly needed hospital ventilators, and the state brought another 3,000 online.

The U.S. Navy hospital ship Mercy was expected to arrive at in Los Angeles on Friday with 1,000 hospital beds to ease the burden on the state's healthcare system.

Despite the crisis, the Dow Jones Industrial Average soared to its biggest one-day percentage gain since 1933 after U.S. lawmakers said they were close to a deal for a massive economic rescue package in response to the outbreak.

NERVES FRAY ACROSS AMERICA

The World Health Organization said on Tuesday the United States had the potential to become the global epicenter of the pandemic, citing a "very large acceleration" in coronavirus infections. Democrats, including Governor Cuomo, have criticized Trump, a Republican, for suggesting he would reopen the nation's economy by mid-April.

"If you ask the American people to choose between public health and the economy, then it's no contest. No American is going to say accelerate the economy at the cost of human life," Cuomo said earlier in the day.

Newsom did not criticize Trump but said April would be "sooner than any of the experts that I've talked to would believe is possible" for California to lift its restrictions.

The governors of at least 18 states in recent days have issued stay-at-home directives. The sweeping orders, unprecedented in their breadth and depth, encompass about half the nation's population.

Xi says COVID-19 fight adds urgency to building community with shared future for mankind

BEIJING



CHINESE President Xi Jinping said Tuesday night that in the battle against the COVID-19 pandemic the urgency and significance of building a community with a shared future for mankind have become even greater.

He made the remarks in a phone conversation with his Kazakh counterpart, Kassym-Jomart Tokayev.

Xi (pictured) pointed out that the coronavirus disease broke out with a vengeance and constitutes a big test for all countries. At the most difficult moment in China's battle against the epidemic, the Kazakh government and society of ferred China strong support, recalled the Chinese president.

Noting that now Kazakhstan is witnessing a spread of the contagious illness, Xi said China highly appreciates the fact that under Tokayev's leadership, Kazakhstan has taken swift and decisive measures, which demonstrates a responsible attitude towards all the people.

As a friendly neighbor and permanent comprehensive strategic partner, China sympathizes with Kazakhstan's current situation, and will actively provide support and assistance, Xi said.

The mutual support between China and Kazakhstan, he added, reflects the high level and uniqueness of bilateral relations, and has set an example for international cooperation against the pandemic.

Viruses recognize no national borders and epidemics do not discriminate between races, Xi stressed, adding that in the battle against the current global public health crisis, the urgency and significance of building a community with a shared future for mankind have become even greater. Only with solidarity and cooperation can the international community prevail over the pandemic and safeguard the planet, the Chinese president pointed out.

China, he said, stands ready to work with Kazakhstan and all other countries to strengthen international cooperation against the pandemic and safeguard global public health security.

The epidemic is temporary, but cooperation is everlasting, Xi said, noting that while posing challenges to bilateral cooperation, the disease also creates new opportunities. The two countries, he suggested, should unswervingly cement political mutual trust, expand cooperation in such areas as digital economy and health care, and foster new sources of growth for bilateral relations.

Xi said he is confident that after the COVID-19 storm, China-Kazakhstan cooperation within the framework of the Belt and Road Initiative (BRI) will bear more fruits.

For his part, Tokayev said that under the wise leadership of Xi, the Chinese people have made outstanding achievements in COVID-19 prevention and control, bringing confidence and hope to people around the world.

The entire world has witnessed the superb performance of China's health care system and the great dedication of Chinese medical workers, and China has once again demonstrated its governance capacity in tackling complex and difficult challenges with high efficiency, said the president, expressing Kazakhstan's high appreciation and congratulations.

Xinhua

All 'rigged' planes in Russia land safely at their destinations - source

MOSCOW

THREE passenger planes operating at domestic flights that earlier received anonymous threats about explosives rigged onboard, landed safely at their destinations, a source in emergency services told TASS.

That means that all the aircraft that were "rigged" with explosives on Tuesday landed safely in compliance with their time tables, the source concluded.

"Aircraft flying from Moscow to Vladivostok and Yuzhno-Sakhalinsk, as well as from Novosibirsk to Moscow, made regular landings at destination airports after they had received messages about an explosion threat. They did not change their routes," the source said.

On Tuesday, it became known about threats of explosion at 13 flights. These flights are: Moscow-Vladivostok, Moscow-Yuzhno-Sakhalinsk, Novosibirsk-Moscow, Moscow-Kazan, Omsk-Moscow, Moscow-Ufa, Kazan-Moscow, Moscow-Volgograd, Moscow-Tyumen, Moscow-Yekaterinburg, Yekaterinburg-Moscow and two flights Saint Petersburg-Moscow. Earlier, ten of them made landings without changing their routes. After landing the planes were inspected and all the threats resulted to be false.

The same number of "rigged" boards per day (13) was inspected on March 21. According to a law enforcement source, anonymous messages keep coming in, reporting bombs on planes, in court buildings, shopping malls and airports, and demanding payment in Bitcoin. **Agencies**

Trudeau warns against discrimination

WHILE some politicians have repeatedly defended calling COVID-19 the "Chinese virus" by saying "it's not racist at all", Canadian Prime Minister Justin Trudeau warned against racial discrimination amid the global coronavirus pandemic.

"Today, on the International Day for the Elimination of Racial Discrimination, we reflect on the progress made in Canada and around the world to end all forms of racial discrimination," Trudeau (pictured) said in a statement published on Saturday.

Canada had at least 2,035 confirmed cases of the coronavirus and more than 20 deaths as of Monday. Ontario Province said that non-essential businesses must close for at least 14 days starting late on Tuesday in efforts to stem the pandemic.

"It is more important than ever to avoid the spread of fear, misinformation, and stigma. In times of need, our strength is determined by our ability to support and care for each other, as neighbors and as a community," Trudeau said. "I encourage Canadians to stand up together against discrimination and racism, and to promote our values of respect for diversity, inclusion, and openness."

Yves Tiberghien, a professor of political science at the University of British Columbia, said the world must face this emergency without divisiveness. "Otherwise, we will suffer greatly separately," he said.

"We need urgent cooperation at all levels to share information and medical resources and solve the medical emergency. We need to learn from this crisis to be ready for all future pandemics that will



be springing up from various origins in coming years.

"We also need urgent cooperation to deal with a global economic and financial crisis that is now potentially as dangerous as 2008. To make this possible, all countries

must focus on mutual respect and on the common good. It is in the interest of all to do this and to set aside tit-for-tat accusations and targeted measures."

Liu Mingyao, director of the Institute of Medical Science at the

University of Toronto, said the experience and data from China, especially Wuhan, the initial epicenter of the outbreak, has been used by every country to design national strategies for fighting COVID-19 based on their own situations.

Liu, referring to a string of days with no new locally transmitted cases in China, said the trend "greatly encourages" people globally.

"It sends a clear signal that this disease can be controlled and conquered, as long as we work together (with) work based on scientific evidence and principle," Liu said.

According to Liu, the control of COVID-19 in Singapore, Japan and South Korea also gives people great encouragement and hope that under rigorous controls, the disease can be quickly limited and eventually eliminated. **Agencies**

China sends third group of medical experts to Italy

FUZHOU

A TEAM of 14 medical experts from eastern China's Fujian province departed on a chartered flight to Italy yesterday morning to aid the European country's fight against the COVID-19 outbreak.

The team consists of experts from several hospitals and the center for disease control and prevention (CDC) of Fujian, as well as an epidemiologist from the national CDC and a pulmonologist of Anhui province.

The experts specialize in areas including respiratory, intensive care, infectious disease, hospital infection control, traditional Chi-

nese medicine and nursing.

Their missions will include sharing experience in COVID-19 prevention and control with local hospitals and experts and providing treatment advice.

They will also provide disease prevention and control know-how to Chinese communities and students in Italy, and offer them protective supplies and traditional Chinese medicines.

The experts will mainly work in the Tuscany region of Italy.

The flight took off at about 11:10 a.m. from the Fuzhou Changle International Airport and is scheduled to arrive in Milan of Italy at 4:45 p.m. local time.



Members of a Chinese aid team arrive at Fiumicino Airport in Rome, Italy, on March 12, 2020. (XINHUA)

Also on board the plane were about 8 tonnes of medical supplies donated by the province, including 30 ventilators, 20 sets

of medical monitors, 3,000 protective suits, 300,000 medical masks, 20,000 N95-rated masks and 3,000 face shields.

Previously, China had sent two medical groups with a total of 22 people along with more than 20 tonnes of medical supplies to support Italy's epidemic fight.

The COVID-19 had claimed 6,820 lives as of Tuesday evening in Italy, which has lost more lives than any other country to the pandemic.

The cumulative number of the novel coronavirus cases in Italy reached 69,176, the largest number outside China. **Xinhua**

Ninety percent of enterprises above designated size in Guangdong resume production

CHINA'S Guangdong province, with a population of 110 million, is a major "battlefield" in China's resumption of work amid the novel coronavirus (COVID-19) outbreak.

As of Feb. 26, over 48,500 enterprises above designated size, or 90 percent of the total in the province resumed production, and machines in 102 major manufacturers cranked up again.

To support the resumption of work in the province, authorities rolled out 20 concrete measures to stabilize employment and relieve enterprises' burdens as early as Feb. 6. District governments and departments of the province also released and

implemented policies to reduce taxes and rent.

These practical measures have lent a powerful hand for the province to set their enterprises rolling again.

Guangdong made a quick response after the initial progress of epidemic control has been achieved and the general situation gradually stabilized. The in-advance deployment has earned the province a favorable start in the safe resumption of work.

On Feb. 8, one day prior to the earliest date of work resumption, the province made a thorough plan of epidemic prevention and control for those returning for work from across



A worker is cutting metal wearing a mask at a workshop of an iron-ware plant in Heshan, a county-level city of Jiangmen in the southern part of Guangdong province, Feb. 13. Photo by People's Daily

the country after the Chinese New Year holiday. About half a month later, it urged full efforts to promote work resumption and reduce the impact from the epidemic to the lowest. As a re-

sult, the emergency response measures of the province have been cut from level I to level II on Feb. 24.

A nonwoven fabric manufacturer in central Guangdong's Foshan recently sent a thank-you letter to a working group with the city's natural resource bureau.

The manufacturing company planned to resume work after the Chinese New Year holiday, but it did not restart its machines due to its weak ability to make liability scheme and emergency plan amid the epidemic.

Learning the difficulties of the company, the working group immediately contacted the

Party committees of Longjiang township and Wanggang village, where the enterprise locates. Together, they helped the enterprise work on its plan of production resumption and established a liability scheme and an emergency plan for it. Thanks to these efforts, the company restarted production three days later.

At present, workshops at thousands of factories in Huangjiang township, Dongguan, an industrial city of Guangdong, are busy operating their production lines.

On the first day of production resumption, thousands of employees of the precision

parts manufacturer Lingyi iTech (Guangdong) Company in Huangjiang returned to their posts, working alongside the roaring machines.

Every one of them was wearing a blue mask, and had to have their temperature checked before entering the plant. Besides, all incoming vehicles were inspected.

On Feb. 17, the power supply bureau of Huizhou's Zhongkai High-tech Zone had a power examination for lithium battery producer Huizhou EVE Energy.

As enterprises in the city gradually resumed work, the electricity consumption went high. **People's Daily**

Istanbul prosecutor indicts Saudi suspects for Khashoggi killing

ISTANBUL

ISTANBUL prosecutors said yesterday they had prepared an indictment against a close aide to Saudi Arabia's Crown Prince Mohammed bin Salman and a former deputy head of general intelligence over the killing of Saudi journalist Jamal Khashoggi.

The prosecutor's office accused the two men of instigating Khashoggi's murder at the Saudi consulate in Istanbul and named 18 suspects it said actually carried out the killing, which caused a global uproar.

Khashoggi was last seen entering the consulate on Oct. 2, 2018, where he had gone to obtain documents for his impending wedding. Turkish officials said his body was dismembered and removed from the building, but his remains have not been found.

Some Western governments, as well as the CIA, said they believed Prince Mohammed had ordered the killing - an accusation Saudi officials have denied.

The indictment accuses former dep-

uty head of Saudi Arabia's general intelligence Ahmed al-Asiri and former royal court adviser Saud al-Qahtani of having "instigated premeditated murder with monstrous intent", the prosecutor's office said.

It says the others suffocated Khashoggi, a columnist for the Washington Post who had grown increasingly critical of Prince Mohammed's actions, after agreeing in advance that he should be killed if he did not return to Saudi Arabia with them.

The list of 18 suspected killers includes a 15-strong team which flew to Turkey to carry out the operation, and three intelligence officials.

Saudi Arabia's media ministry did not immediately respond to a request for comment.

SUSPECTS STILL FREE

Both Qahtani and Asiri were dismissed from their positions after Khashoggi's killing. Asiri was subsequently tried in Saudi Arabia but released due to insufficient evidence, a Saudi prosecutor said. Qahtani was



In this Oct 10, 2018, photo, people hold signs during a protest at the Embassy of Saudi Arabia about the assassination of Saudi journalist Jamal Khashoggi, in Washington. (AP)

investigated but was not charged. Sources have said he remained active in state matters.

In December a Saudi court sentenced five people to death and three

to jail for Khashoggi's killing in a trial which a UN rapporteur described as a mockery of justice because it did not target those she described as the masterminds of the operation.

The court did not identify those sentenced to death.

Yesterday's indictment was based on analysis of suspects' phone records, their entry and exit into Turkey and presence at the consulate, witness statements and analysis of Khashoggi's phone and computers, the prosecutor's office said.

Khashoggi's killing, which Turkey's President Tayyip Erdogan said was ordered at the "highest levels" of the Saudi government, has strained ties between Ankara and Riyadh.

Turkey accused Saudi officials of obstructing investigations at the consulate, while the Saudis have repeatedly said the Istanbul prosecutor has not complied with their requests to share information.

Prince Mohammed has denied ordering the killing but said he bore ultimate responsibility as the kingdom's de facto leader. Saudi Arabia initially denied any involvement in or knowledge of Khashoggi's death but later changed its position multiple times.

Losses of Russian tourism industry may reach \$475.85m due to coronavirus

MOSCOW

INTERNATIONAL tourism in Russia will receive 25 bln rubles (\$321.52 mln) of losses, domestic - 12 bln rubles (\$154.33 mln), if most of the tourist destinations do not open before September, Executive director of the Association of Tour Operators of Russia (ATOR) Maya Lomidze said at a press conference yesterday.

"According to our estimates, international tourism will lose about 25 bln rubles, domestic tourism - about 12 bln rubles if the current situation persists," she said.

"In February we announced the total loss of 27 bln rubles, I said that this figure includes the total amount of cancelled tours sold up until September, as of mid-February.

Since then, the dynamics of sales has not changed much, but 27 bln rubles is not a net loss, but the money that was paid to partners and did not return, and the money that all tourists could use for in all directions," she added.

According to Lomidze, the most effective decision for the industry from the package of measures proposed by the Russian government to support industries affected by the spread of coronavirus in Russia and the world, may be cancelling contributions to a reserve fund. By law, tour operators must pay 0.1% of the turnover for the previous year.

She added that the industry "would have been very much saved by the tax holidays at least until September." So far, only a deferral in basic taxes is being considered.

"Delaying frankly does little, because over the next two months, profitability of companies will drop dramatically, and the tax rate does not change," she said.

Agencies

China-Africa solidarity in fighting coronavirus deepens brotherly bond

NAIROBI

IN recent decades, the fraternal ties of equality, mutual trust and mutual support between China and Africa have been deepened and elevated at every critical moment.

Currently, in the global combat against a previously unknown virus, the two partners' solidarity has once again demonstrated a brotherly bond that stands the test of time.

The raging COVID-19 epidemic continues to wreak havoc across the world, with over 2,000 confirmed cases reported in more than 40 countries in Africa, a

weak link of the global health-care system.

The picture has looked grim since countries including Guinea and Liberia, which were hit hard by Ebola virus outbreak, also reported infections.

Since the outbreak in China, African countries and their peoples, as well as regional organizations, have shown strong solidarity and provided valuable assistance to China's battle against the virus in various ways.

In early February, the African Union became the first major regional organization to support China, with its executive council stating that its members ex-

pressed their solidarity with the Chinese government and people in their efforts to counter the spread of the coronavirus.

Ethiopian Airlines has been maintaining its operations in China, with flights carrying much-needed medical supplies to China during its most difficult period.

Equatorial Guinea, a less developed country with a population of around 1.3 million, donated two million U.S. dollars to China, a warm-hearted move that was deeply appreciated and will be well remembered by its people.

The deeds of ordinary people

have also been touching. Local employees in China-invested companies did not hesitate to lend a hand to China, while a number of African students studying in China volunteered to assist medical treatment on the front line.

As China has made remarkable progress in epidemic control, Africa is facing increasing challenges brought by the virus. At this crucial time, China is giving as much support as possible to the continent, ranging from emergency medical supplies and funds to medical training and video meetings between experts to share information and

experience.

Chinese shoe manufacturing giant Huajiang Group, which has invested heavily in Africa, donated supplies and equipment, including 1.08 million surgical masks and 7,000 protective suits, to eight African countries.

On Sunday, a mass of supplies including millions of masks, test kits and protective suits offered by the Jack Ma Foundation and Alibaba Foundation arrived in the Ethiopian capital of Addis Ababa, which were later distributed between over 50 countries.

These timely actions, highly lauded by African countries, embodies the solid traditional

friendship between China and Africa, as well as the spirit of shared responsibility in the joint fight against the disease.

This also proves that despite all kinds of difficulties and challenges, China and Africa will never change their firm resolve to stand together in times of hardship.

"When people are determined, they can overcome anything," This famous quote by former South African President Nelson Mandela was written on the packages of aid sent to Africa, together with a Chinese proverb of similar meaning.

Xinhua

Foreign investors optimistic about Chinese market

CHINA'S efforts to minimize the impact of the novel coronavirus epidemic on the economy have paid off as the Chinese market still holds strong and continuous appeal to foreign investment amid the epidemic.

Shanghai's Pudong New Area embraced a good start in attracting foreign investment this year.

It held a "contract signing on the cloud" event on Feb. 25, attracting a total of \$1.7 billion with the signing of 21 projects.

The projects are funded by global industry leaders. Of the companies, European construction machine manufacturer Liebherr plans to build a regional headquarters in Pudong New Area. Siemens Healthineers, a leading medical equipment manufacturer, plans to open an innovation center for bioengineering research and development. U.S. oil company Exxon Mobil, one of the world's largest oil companies, plans to launch a project in the automotive aftermarket segment.

The settling of the major projects in Shanghai reflected that foreign investors have remained optimistic about Chinese market.

In an effort to minimize the impact of the epidemic on foreign investment, Chinese government departments have formulated policies to address problems encountered by foreign-funded enterprises in investment, production, and operation, supporting

these companies with targeted services and a combination of measures.

The Chinese market will remain attractive to foreign investment, analysts suggested, adding that the country is able to stabilize foreign investment as it is set to make progress in curbing the epidemic and implement policy measures to stabilize foreign investment.

At present, almost all major foreign-funded enterprises in Shanghai, east China's Shandong province, and central China's Hunan province have resumed work and production.

In Shanghai, the latest official survey showed that over 99 percent of the city's 840 major foreign-funded companies had resumed work as of Feb. 25.

Shandong province is home to 32 South Korean-funded manufacturers of wires and cables, which occupy an important position in the global automobile supply chain. The province has taken efforts to help the enterprises resume production.

It issued an urgent notice, assigning specific persons to be responsible for delivering virus prevention and control information, as well as favorable policy measures on supporting enterprise development to the foreign-funded companies. The persons are also responsible for coordinating the communication between the foreign compa-

nies and relevant parties.

The factory of Yura Corporation, a South Korean company specializing in designing, developing, and manufacturing automotive electronics, has resumed production with the assistance of the government of Heze, a prefecture-level city in Shandong. Now, the factory is running at full capacity to produce wiring harnesses.

Affected by the epidemic, the factory was not able to provide sufficient products for its clients, and it received phone calls from them every day to inquire about the delivery of their orders, according to the manager of the company. "Thanks to the help of the local government who facilitated our efforts to resume work. Now we feel confident to pick up calls from clients," said the manager.

By Feb.15, the 32 South Korean-funded auto parts manufacturing companies in Shandong had all resumed production.

While paying close attention to resumption of work in foreign-funded companies, China has also made great efforts to ensure constant progress in attracting foreign investment and projects.

Through online negotiation, video conference, and conclusion of agreements via online platforms, China has integrated various resources and managed to constantly push forward with work in promoting and attract-

ing investment.

Recently, Shandong province held a contract signing event of 66 foreign investment projects simultaneously in its 16 cities through a video conference, with an estimated total investment reaching \$14.39 billion.

Besides new projects, new companies have also been attracted to China.

Last month, a wholly-owned subsidiary of leading global asset management firm Oaktree Capital Management, was registered in Beijing.

The company decided to set up a subsidiary in Beijing because the city's business and financial environment appeals strongly to foreign institutions, and that the company is optimistic about the long-term development of Chinese economy and the country's capital market, according to an executive of Oaktree Capital Management.

Investment in China remains a popular choice of the majority of multinationals.

According to data from China's Ministry of Commerce, during this January, a total of 3,485 foreign-invested companies were established in China. Meanwhile, China's actual use of foreign capital reached 87.57 billion yuan (about \$12.64 billion), up by 4 percent year on year, which basically maintained the steady growth momentum since the previous year. **People's Daily**

AU receives boost from China in continental anti-COVID-19 response efforts

ADDIS ABABA

THE Chinese government on Tuesday donated in excess of 10,000 COVID-19 laboratory testing kits to the African Union (AU) that envisaged strengthening the Africa Center for Disease Control and Prevention (Africa CDC) response efforts against COVID-19 pandemic.

The latest donation, which is said to be the second batch of material support from the Chinese government to support the AU's efforts in helping its members countries' COVID-19 fight, mainly involves 10,000 COVID-19 test kits, the 55-member pan African bloc disclosed on Tuesday.

AU Commissioner of Social Affairs, Amira Elfadil, speaking during the handover ceremony of 10,008 COVID-19 lab testing kits commended the Chinese government's support to Africa in the fight against the spread of COVID-19 pandemic in the continent.

"I would like thank, on behalf of the AU Commission Chairperson Moussa Faki Mahamat, the Chinese Embassy in Ethiopia for unwavering assistance to Africa," the AU Social Affairs Commissioner said.

The AU Social Affairs Commissioner, after the donation



AU Commission Chairperson Moussa Faki Mahamat

ceremony, also held discussion with Liu Yuxi, Chinese Ambassador to the AU and the UN Economic Commission for Africa (UNECA) on strengthening the cooperation between the Chinese government and the 55-member pan African bloc on COVID-19 in the African continent, it was noted.

The Chinese Ambassador to the AU and the UNECA, Liu Yuxi, on his part stressed that the Chinese government "will strengthen cooperation with Africa in fighting COVID-19."

Amid the growing Chinese support to African countries' fight against the COVID-19 pandemic, the first batch of massive medical supplies donated by China's Jack Ma Foundation

and Alibaba Foundation had on Sunday arrived in the Ethiopian capital, Addis Ababa through an Ethiopian Airlines cargo flight flown all the way from China.

The donated materials include 5.4 million face masks, kits for 1.08 million detection tests, 40,000 sets of protective clothing and 60,000 sets of protective face shields.

Distribution of the donated supplies has already commenced, with particular emphasis to countries throughout Africa which are particularly vulnerable to the COVID-19 pandemic. The remaining 600,000 masks are expected to reach Addis Ababa and be distributed to all the targeted

CHINA is demonstrating to the world its powerful spirit in its fight against the novel coronavirus (COVID-19) epidemic.

The goggles-covered eyes of the medics are full of dedication, despite the skin creases and sore marks left on their faces. Community workers and volunteers are also running between residential complexes in the cities to contribute their power. These scenes, emotional and shocking, will be remembered by history. Such powerful spirit released amid the epidemic is encouraging both the nation and the world.

"They all shared this sense of responsibility, accountability to be part of this," said Bruce Aylward, Assistant Director-General of the World Health Organization

Gather unified strength to defeat coronavirus

(WHO). As the team lead of a WHO-China joint mission on COVID-19, he shared what he saw in China, offering images of a true China in the battle against the disease.

He told the story of some Chinese medical staff dropping off in the meetings with the joint mission because of the exhausting work, and said every person in the country has a sense that they're mobilized, like in a war against this virus. He believes it is Chinese people's resilience and dedication that have largely contained the spread of the virus. What the WHO expert captured in China is exactly the spirit of the Chinese nation.

When reporting the positive effects of the lockdown of epicenter Wuhan, Hubei province to prevent further spread, a recent Bloomberg report noted that "the idea of sacrificing one's self for a greater, national goal is deeply embedded in Chinese culture." It coincides with the remarks of Aylward, who described Wuhan as a ghost town, but said behind every window and every skyscraper, there were people cooperating with response.

From the exhausted medical staff who can drop off anywhere at any time, to the constructors racing against time for the early completion of the Huoshenshan and Leishenshan makeshift

hospitals, and from the community worker who hung bags of medicines on his body on the way to deliver them to the residents, to the volunteers who work in shifts to guarantee the transportation of supplies and shuttle the medics, these ordinary people, from thousands of families, have rushed to the front line of the battle with extreme selflessness. Their lofty aspiration for the country exactly carries the connotation of the shared destiny.

Chinese people have made arduous efforts, and the nation has always stayed optimistic and resilient, and carried a conviction that it will achieve the final victory over the epidemic.

At the Fang Cang makeshift hospitals in Wuhan, patients and medical staff encouraged each other, and the latter even danced with the discharged patients. No one knows how many sweats and tears were behind such optimism, but it is these tough people who are never defeated by hardships that make China stand sturdily in the world.

United Nations Secretary-General António Guterres remarked that the Chinese are making efforts for humanity. These efforts could not have been made without the toughness of the Chinese people. Tiny glows would gather a galaxy as long as every one makes contribution. The heroes going in

harm's way, the volunteers serving the people, the police officers at every checkpoint, the overseas Chinese donating supplies through chartered flights, and the Chinese medical experts flying to other affected countries to offer assistance, millions of Chinese are glowing in this war without gunfire, forming a united and indestructible power to get through the difficult time.

The WHO hailed that China has demonstrated amazing collective actions and the spirit of cooperation. The broad mind and the toughness of the Chinese people are connecting hearts and explaining the shared destiny, demonstrating the spiritual power

of a community with a shared future for mankind.

The WHO upgraded the global risk from the outbreak to "very high" when the virus is spreading in multiple countries and regions. At this very moment, China's actions and experiences are more inspiring for the world.

It is a trial of strength between human race and the virus, and we must stay strong. We must cultivate the awareness of building a community with a shared future for mankind, and work together through weal and woe. It is believed that the community with a shared future for mankind will finally defeat the epidemic and prosper the existence and development of the mankind.

People's Daily

The
Guardian

SPORT



National wheelchair tennis squad's coach, Riziki Salum (L), demonstrates the game's skills to a section of the sport's players at Gymkhana Club's courts in Dar es Salaam yesterday. PHOTO: CORRESPONDENT JUMANNE JUMA

Tokyo's delayed Olympics: Who pays bills for another year?

TOKYO

WITH the Tokyo Olympics postponed until 2021, now comes the multi-billion-dollar question: Who pays the bills for the delay, and how large will they be?

The most likely answer is – primarily Japanese taxpayers.

"Of course there will be costs," organizing committee CEO Toshiro Muto said when the postponement was announced. "As for how much, we have no figures with us right now. As for who will shoulder these costs? Needless to say, they are not going to be easy discussions, so we are not sure how long they will take."

The Japanese financial newspaper Nikkei put the added cost at \$2.7 billion, citing an estimate from local organizers.

Tokyo organizers will have to renegotiate new leases on venues, pay for maintenance at arenas, and maybe find different fields of play. They will also have to deal with real estate developers who are already selling off thousands of apartments at what will be the Athletes Village. The organizing committee also employs 3,500 staff members, and some may lose their jobs to cost cutting.

Tokyo, driven by advertising giant Dentsu Inc., has sold \$3.3 billion in local sponsorships, more than twice any previous Olympics. Those brands will be clamoring to know what they get for their money. Refunds? Make-good deals? New contracts?

And nothing much can be done until new dates are set to replace what was to be this year's Olympics: July 24 through Aug. 9, 2020.

"The general target is summer of next year," said Yoshiro Mori, president of the organizing committee and a former Japanese Prime Minister. "We have to go through scheduling, international events. Many things will have to be adjusted before we come up with a certain time frame."

Of course, all of the rescheduling problems are compounded by the uncertain spread of the virus and the recent downturn in the economy.

Muto acknowledged tough talks are ahead with the International Olympic Committee, which controls the games but leaves the host country to pick up most of the costs.

First, some Tokyo Olympic financing basics.

Local organizers and Japanese government bodies say they are spending \$12.6 billion to put on the Olympics. However, a national government audit report in December put costs at \$28 billion. There is always debate about what are – and are not – Olympic costs, and creative accounting is not unknown.

When Tokyo won the Olympic bid in 2013, it said the total cost would be \$7.3 billion.

Private-sector money makes up \$5.6 billion of today's total budget. The rest – whatever the grand total – is public money.

Tokyo has spent almost \$7 billion on temporary and permanent venues – about 85% from public

funds. The most expensive venue is the new national stadium, a national government project billed at \$1.43 billion.

For its part, the Switzerland-based IOC has contributed \$1.3 billion to finance the Tokyo Olympics, a small fraction of the total cost. The IOC had income of \$5.7 billion for the last four-year Olympic cycle (2013-2016). Almost three-quarters of the income is from selling broadcasting rights, with another 18% from sponsors.

The IOC also has a reserve fund of about \$2 billion, and insurance to cover losses.

Bent Flyvbjerg, an author of "The Oxford Olympics Study 2016: Cost and Cost Overrun at the Games," in an email to the Associated Press, said the IOC should share more of the costs and termed it a "monopoly." The study found the Olympics have the "highest average cost overrun of any type of mega-project."

Flyvbjerg said the IOC should "pick up a larger part of the bill for the games, which the IOC profits from. Tokyo and Japan will pick up the added cost, unless the IOC makes an exception and expands the reserve fund, which is what the IOC should do from an ethics point of view."

Tokyo was planning to use 42 venues for 33 sports. One extra venue was planned for the Paralympics. Muto said it was not clear how many venues would be available a year from now.

"Some venues we might have to keep renting until next year," he said. "Because at some venues it takes about a year to get them ready. We can't take them down and then set them up again for the Olympics. That also means added costs."

The biggest headache could be the Athletes Village, which is to house 11,000 Olympians and staff, and 4,400 Paralympians and staff. The sprawling site on Tokyo Bay – 5,632 apartments – is to be sold off after the Olympics and reports say one-quarter have already been sold. Some cost more than \$1 million.

One of the developers, Mitsui Fudosan Co., said it has suspended sales at the complex, which will include 23 buildings.

Even lining up 80,000 unpaid volunteers again could be expensive and create more work. The city of Tokyo was also planning to use 30,000 added volunteers to help fans find train lines, street addresses, and dish out general help for non-Japanese speakers.

Ticket demand has also been unprecedented with 78 million available, and demand exceeding supply by 10 times. Ticket sales are expected to raise about \$1 billion for local organizers.

All tickets have a force majeure clause, which might get organizers off the hook of paying refunds if the coronavirus is deemed to be "beyond Tokyo 2020's reasonable control."

"We don't have a final conclusion about what our policy will be," Muto said. "As much as possible, we want to make sure that people who have already bought tickets will get special consideration."



Officials light a lantern from the Olympic Flame at the end of a flame display ceremony in Iwaki, northern Japan, Wednesday, March 25, 2020. (AP Photo)

Why TFF, Premier League Board must relax club sponsorship rules

By Correspondent Michael Eneza

GROWING pains are being felt in a number of Mainland Tanzania Premier League clubs in the wake of a premature ending – virtually, though – of this season's match fixtures owing to the coronavirus outbreak, or rather feared outbreak in Tanzania. Two sides, Mbao FC, which takes part in the current Premier League, and First Division League (FDL) club, Mawenzi Market FC of Morogoro, are said to be 'in the market,' though that is a false presentation of the issue for anyone who is at least familiar with being in the market. It means the real news is much worse.

What the two clubs are actually saying is that they are in the first phase of bankruptcy, in that they have failed to run the business. They would otherwise seek a bailout arrangement but they aren't constituted by shares in which case they are selling an entity rather than marketing its shares, or their price is lowered and it has more people wishing to capture portions of it, etc. The whole talk of being in the market is a non-starter commercially for it ought to have been there in the first place, and if it wasn't there, in what manner does it enter, now?

A preliminary question that comes up is whether indeed there is a 'market' for such entities or there is a situation of failure that seeks a bailout, which can only be organized by giving someone else the title of owning the club. There are already a number of conditions floated by Mawenzi Market FC and Mbao FC on their own, even before some advice or regulatory fiat is made upon them by the usually



Mwanza's Mbao FC

stingy upper authorities in the culture or sports sector. That augurs rather badly for them.

There are some preliminary questions which a city observer may raise especially by virtue of not being too close to the way upcountry municipal authorities move to organize soccer clubs. How far are clubs that are in the market the property of individuals, or are they part of a widespread community or municipal arrangement and in what way do they wish to keep their prerogatives? And what of the support base – can it shift to a private entrepreneur or he is supposed to work with some municipal officials who shall have a veto on the decisions he makes? Is it this that is meant by members of the two clubs being part of the ownership structure if the clubs are in private hands? In that case is it the clubs that are being sold or shares?

If the selling format that is being suggested by either of the two clubs or both of them has problems, the

responses that were made by TFF president Wallace Karia on the sort of problems being faced by the two clubs were to say the least rather astonishing. The radio pundits had organized a clear question – though they later appeared to have been swayed by the suave TFF leader's answers – that there is an undue monopoly sought by the chief sponsor of the premier league. The sponsor refuses to have a competing company sponsor a club in the premier league listing.

There was a background case which Karia admits its monopolist parameters and stood by those restraints as if there was no problem at all, but premier league clubs ought to organize themselves within those restraints. That is where the problem is, for sponsorship of tournaments like the premier league, and for that matter a club at that level to be able to compete with others, requires substantial amounts of cash to spare. Often it is the same sector where the principal sponsor is found where

other sponsors could be found for individual clubs, and then these undue restraints.

The points the pundit were raising when interviewing the TFF president was that there is no need for restriction on clubs obtaining sponsorship from companies competing with the main premier league sponsor. The current sponsor – and has been there a while now – is Vodacom and as in England the league is known after the sponsoring firm, the Barclays Premier League in the latter context. But there is Standard Chartered as sponsors of league top contenders, Liverpool, and it fine.

Depicting the usual nationalism and dismissing the matter nearly offhand, the TFF leader said that what the British do isn't relevant here. He stamped the view of the principal sponsor that they use plenty of money to sponsor the league they need to be preserved from competition. In that case the other clubs ought to find other sponsors in different sectors. And this is where clubs suffer for they are rather in short supply whereas telephone companies could compete for a share of the cake.

There is consequently a need to diminish the scope of sponsorship so that it just retains the name of the league and the logo on all teams, and then the front part of jerseys be reserved for team sponsors. And the idea of not competing with the main sponsor need be kept out. It is implausible in commerce, but inducements could help; by what has been uncovered in soccer governance worldwide, it is disturbing.

Stop the clock - Japan awakes to reality of Tokyo Games postponement

TOKYO

JAPAN awoke on Wednesday to the deflating reality that the Olympics they had hoped to host in Tokyo this summer were now probably 16 months away after the coronavirus crisis forced organisers into an unprecedented postponement.

The International Olympic Committee (IOC) and Japanese government finally succumbed to intense pressure from athletes and sporting bodies around the world on Tuesday when they agreed to put back the Games until 2021.

It was a huge blow to Japan, which has invested \$12 billion (10.18 billion pounds) in preparations, but also for the prestige of the Olympic movement and its leader, Thomas Bach, who had come under fire for not reacting sooner in the face of the global health crisis.

Japan Olympic Committee (JOC) President Yasuhiro Yamashita said that the decision had come earlier than he thought it would, but that he was determined the host nation's athletes would be ready to compete in 2021.

"Now that the decisions have been made, let's take this positively, reset our mindset," he told a news conference.

"With a fresh mind, not giving up, I want to go through this challenge heading into next year."

Japanese government officials said Prime Minister Shinzo Abe had phoned U.S. President Donald Trump to explain the postponement as they sought to further cushion the economy from the twin blows of the coronavirus and the delayed Games.

Tuesday's decision came 122 days before the planned opening ceremony at Japan's newly built National Stadium, which was touter in the 16-day event featuring 11,000 athletes from 206 nations and territories.

The clock in front of Tokyo Station, which had been displaying the number of days until the Games, ceased its countdown and reverted to Wednesday's date and time.

Although 14 major corporations have indicated they would remain in the IOC's global partnership programme despite the delay, local organisers might have some negotiating to do to retain their own Games-specific sponsors.

TokyoGasCoLtd said it would decide whether to continue sponsorship



Countdown clocks for the opening of Tokyo 2020 Olympic and Paralympic Games that are currently covered with banners that read 'Adjusting' are seen after postponing Games due to the outbreak of coronavirus disease (COVID 19), in Tokyo, Japan March 25, 2020. REUTERS

for another year depending on conditions, including cost.

"We don't have an answer to whether or not we will continue our sponsorship as we have just heard about the postponement," Tokyo Gas President Takashi Uchida told a news conference on the company's new business plans.

"We will make a decision after we learn about details."

ATHLETES DISAPPOINTED, MOSTLY SUPPORTIVE

Athletes around the world, many struggling to train because of restrictions put in place to contain a virus that has killed more than 17,200 people, have expressed disappointment but largely welcomed the decision.

Many other questions remain about the re-arranged Games, not least when they will happen after the IOC announcement stated only that they would take place "not before the end of summer 2021".

Somewhere around the original 2020 dates of July 24-Aug. 9 looks most likely, especially after organisers confirmed the marathon and race-walks would remain in Hokkaido where they were moved because of the sweltering Tokyo summer heat.

Those dates would require the shifting of other major events scheduled next year, in particular the athletics world championships in the United States and the swimming equivalent in the Japanese city of Fukuoka.

World Athletics chief Sebastian Coe has suggested its championships in Eugene, Oregon, could be moved to 2022, while swimming's FINA said they would discuss a rescheduling of their event with Tokyo organisers and the IOC.

The Olympic flame, already lit at Olympia in Greece and taken to Japan for a now-cancelled torch relay, will stay in the host nation and the Games will retain the title Tokyo 2020.

"This Olympic flame will be the light at the end of this tunnel," IOC chief Bach said on Tuesday.

U.S. Anti-Doping Agency (USADA) chief Travis Tygart raised the prospect that postponement might open the door for convicted drug cheats to compete for medals, an issue he told Reuters would need to be tackled.

The 57 percent of athletes who had already booked spots in Tokyo face a wait to discover whether they will have to qualify again, although Australian Olympic Committee (AOC) chief executive Matt Carroll said they

would not.

U.S. athletes in the major sports of athletics, swimming and gymnastics had more clarity with their national federations announcing Olympic trials would now be held in 2021.

For some athletes, an extra 12 months might be too long and 38-year-old Swiss Nicola Spirig, who won triathlon gold at the 2012 London Olympics, said she would be considering her options.

"I am ... glad to have clarity now and fully support the IOC's decision (but) as far as my sporting future is concerned, the decision obviously has an impact," the four-times Olympian posted on Instagram.

For others, including Japanese tennis player Kei Nishikori and Olympic sprint champion Wayde van Niekerk, it will provide extra time to get fit for the Games after injury setbacks.

"This gives me more time to work and strengthen myself to be in even better shape for the Olympic Games," van Niekerk, whose world record run in the 400 metres final was one of highlights of the Rio Olympics, told South Africa's Daily Maverick.

"As much as it is a downer that it's not happening this year, it will still happen."

Messi, Pep donate €1m each to coronavirus fight

BARCELONA

BARCELONA forward Lionel Messi and Manchester City coach Pep Guardiola have both made donations worth €1 million to help overburdened health care systems deal with the coronavirus pandemic.

The large part of Messi and Guardiola's contributions will go towards the fight against COVID-19 in Spain, the second-most affected country in Europe after Italy.

The latest figures made available by the Spanish health ministry on Tuesday revealed there have been almost 40,000 confirmed cases and nearly 3,000 deaths in the country.

Messi's donation will be split between two medical centres: Hospital Clinic in Barcelona and another in his native Rosario, Argentina. A source told ESPN that the total donation is worth around €1m.

"Thank you, Leo, for your commitment and your support," the Twitter account for Hospital Clinic posted on Tuesday.

Messi has regularly donated to hospitals in Barcelona. Last year, through his foundation, he helped fund a new cancer wing at the Sant Joan de Deu children's hospital in the city.

Former Barcelona coach Guardiola has also provided support to help Catalonia's battle against coronavirus. The region in the northeast of Spain has registered 8,000 cases

so far. There have been over 200 deaths.

Guardiola's donation, also to the total of €1m, will go to the Barcelona Medical College and the Angel Soler Daniel foundation. A statement said it will be used for the "acquisition of sanitary material during the COVID-19 emergency."

Messi and Guardiola join a growing list of personalities from the world of football to offer financial help as the world grapples to contain the spread of the virus.

Juventus' Cristiano Ronaldo has also stepped in by combining with his agent, Jorge Mendes, to finance hospitals in Portugal.

They will fund North Lisbon's University Hospital Centre (CHULN) with two intensive care wings and an intensive care wing in Porto's Santo Antonio hospital, which is part of Porto's University Hospital Centre.

Bayern Munich striker Robert Lewandowski has also contributed €1m to the fight against the pandemic, while members of the German national team joined together to give €2.5m.

With lockdown measures in place across Europe, all football is currently suspended. This summer's European Championships have been moved to next year and domestic leagues are on an indefinite hiatus.

(Agencies)

Premier League should be cancelled, no Liverpool title - Rio Ferdinand

LONDON

FORMER Manchester United defender Rio Ferdinand has said the Premier League season should be voided, which would mean Liverpool's 30-year wait for the trophy would continue.

Professional football in England is on hold, while sports across the world have been suspended following the outbreak of the coronavirus.

No Premier League football will take place before April 30 at the earliest, while Euro 2020 has been postponed for a year. The Champions League and Europa League finals have been suspended indefinitely.

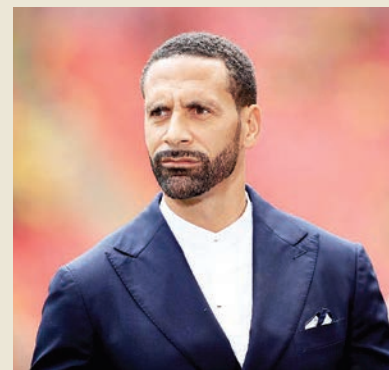
Liverpool are 25 points clear at the top of the Premier League but Ferdinand, who won six league titles during 12 years at United, said: "I just think the Premier League should be void. Void it."

"I know there's going to be a lot of Liverpool fans going: 'oh, Rio, just because you used to play for Man United.'

"I just don't see a way that can be done where health isn't compromised. Simple as that. All this behind closed doors business -- you're still going to have players there, are the players not part of society?"

"There are players who are going to go down with the illness who might not have recovered, or catch it from someone then it spreads to other players. It won't be fair, it's not a level playing field. I just don't feel it's right."

The Premier League match between Manchester City and Arsenal was the first Premier League game to be postponed. After



Arsenal coach Mikel Arteta and Chelsea's Callum Hudson-Odoi confirmed they tested positive for the coronavirus, the Premier League called an emergency meeting where it was decided that play should be suspended.

Arteta is recovering well, while all Premier League clubs are not training at present. England's football authorities will delay the start of the 2020-21 season until the last ball has been kicked in the 2019-20 campaign, with sources telling ESPN that this year's Premier League and EFL seasons will "absolutely finish before the next one begins."

Ferdinand, speaking on Instagram, added: "There are going to be people in the stadium, security, it puts everyone at risk."

"All this, 'oh we're going to win this' or 'so-and-so might go down,' you've got to put those type of things to one side."

"This is about life and death situations, about society in the wider grand scheme of things. Football it ain't that serious in that sense."

"Listen, we all love it but it ain't life or death, when it comes to matters like this, you've got to put people's health before anything."

(Agencies)

Footballers of Bayern Munich, other Bundesliga clubs, now to take pay cut

BERLIN

FOOTBALLERS at Germany's top teams including Bayern Munich have agreed to take pay cuts to help clubs survive the economic impact of the coronavirus, media reports said Tuesday.

Newspaper Bild said players and club officials at champions Bayern, top of the Bundesliga when the season was halted on March 13, have accepted a 20 percent cut in their salaries.

Like all top European leagues, the German top flight is losing income from broadcasting, sponsorships and ticket sales during the COVID-19 pandemic, with matches in Germany suspended until at least April 2.

Bayern have a massive wage bill which reached 336 million euros (\$364 million) last year, almost half of club turnover.

Players at Borussia Moenchengladbach were the first in the Bundesliga to propose a pay cut, followed by others at Werder Bremen, Schalke 04 and Borussia Dortmund. Bayer Leverkusen players are in talks over pay cut proposals with management.

Second-placed Dortmund said their squad members had taken a salary reduction to show solidarity with the club's 850 employees.

Coach Lucien Favre and club directors have also made a personal offer to take a pay cut.

AFP

The impact of coronavirus might change football forever

By Graham Hunter, ESPN Spain writer

I GUESS that the past two weeks have proven that, when our sporting fix is withdrawn, we miss it instantly.

Sadly, the coronavirus pandemic means we live in a time of force majeure: circumstances that were beyond the control of the general public to prevent and are impacting massively on the life we've come to count on. As such, it's vital that we alter our behaviours and dial down the "I want it, thus I'll do it/go get it" impulse that dominates many societies across the world.

Sport, gradually, has closed down -- La Liga, which I have covered for 25 years, has been idle since March 10 -- and in light of how global health services are struggling and how many people have already suffered or died, that's both inevitable and correct. Writing this column while simultaneously fearing for many people I know who seem vulnerable to the coronavirus doesn't quite seem "wrong," but let's just establish here and now the shared agreement between writer and reader that there are now many thousands of subjects more vital, more pressing and more worrying than football.

However, I suggest that many of us struggle without football, not only because it has a hypnotic effect, but because it genuinely stimulates something very close to "love" in us. If you remove the endorphins, this wonderful, eccentric, frustrating, heartbreaking, uplifting and heroic sporting stimulant causes us, then we are going to hurt. Badly.

Perhaps it's for this reason that there's such huge attention and emphasis right now on the re-establishing of a provisional calendar -- both by the respective authorities and by the (deprived) public.

Club finals and league climaxes suggested, hypothetically, in June and July (with the European Championship and Copa America postponed until 2021). More peripheral issues -- such as when the 2020-21 season might begin, how or whether all this will domino toward the winter 2022 World Cup -- can wait for the moment.

It's right and proper that the authorities build plans for a resumption. There's no point in our scientists and health practitioners fighting this virus, eventually turning the corner, and then there being absolutely nothing either planned or put in place. Especially given that, just like in broader society, there are many within football whose economic status will now prove to not only have been parlous, but disastrous.

Some clubs, I fear, will get very close to bankruptcy if it proves impossible to resume the calendar by late spring or early summer. The loss of revenue is both enormous, unplanned for and, in the case of force majeure, usually uninsured. But each club, no matter how small, is a myriad of people, and there will, heartbreakingly, be employees, voluntary staff, part-time workers and above all fans who are going to be impacted very badly while the virus is fought.

Let me just return to emphasising what is even more vital right now; that all of them, all of you, remain healthy and strong. However, that granted, there are two things that seem firmly clear.

The first, and this is opinion not expertise, is that it seems very optimistic to think that we'll have European football -- whether that's Europa League



Football will look much different when fans can return to Barcelona's Camp Nou. (Agencies)

or Champions League -- any sooner than many months from now. I hope I'm wrong, but having travelled across Europe recently, what's starkly clear is that there is a staggered effect of how this pandemic is affecting each country and how each nation has reacted. It therefore seems unreasonable to think that every league will be ready to resume at the same time.

Right now, it's important for as many of us as possible to be informed, responsible, active, generous and positive -- but that last word doesn't seem to me to include blind optimism.

I think those of us who either rely on football for a living, for enjoyment, for passion, for "love," for distraction or because it's a genuine daily requirement should prepare for the possibility that we are a long way away from being sure about finishing the majority of competitions.

And even when we finally begin play or some sense of "normal" daily life again, what then?

Over the past couple of decades, football's global grip has continued to mushroom. I'd wager that until this deeply unpleasant and unanticipated hiatus, it was possible to watch soccer about 364 days a year every year and, obviously, right around the clock irrespective of where you are in the world.

For some players that's a gold mine. They earn a good living, they are exposed to a healthy degree of fame and rewards -- and they have downtime. However, for the huge tier of football considered "elite," we've been squeezing them until their pips squeak and the very juices fueling their greatness begin to run dry.

At the very top, Lionel Messi has played

a game just under every six days for the past 10-and-a-half years -- a total of 649 matches for club and country. Add in training, travel, physio, sponsorship demands, sleep, media responsibilities and it's amazing the man has time to think.

He's not the norm, but if you were to canvass the vast majority of the world's absolute top footballers, they'd admit that while technical ability and athleticism were originally their key talents, the talent of managing tiredness, pain and incessant stress/pressure now needs to equal those original skills.

So, what will happen when those guys have weeks, perhaps months, of free time on their hands? Time spent with loved ones. Time spent reflecting. Time aching for the wit and jocular aggression of the training ground. Time assimilating how much they've earned and, just perhaps, reevaluating the balance between how vital that next transfer, or that new contract, is in comparison to actually enjoying their profession.

I'll wager that whenever we do finally return to organised competitive professional football in front of crowds, much will have changed, even if only temporarily, when it comes to the players. For one, not all the fans, who previously roared their support and proudly wore their club's colours, will be there. That's just a sad fact of how this ugly virus is going to affect us all.

As for the players, I wonder to what extent being deprived of the right to exercise their skills, being deprived of their livelihood, affects them in a lasting way. Some will become very morose very quickly. The stories from those footballers who retire without a plan, without a structure, educates us to this fact.

But what about those players whose contracts will run out this year (June, to be precise) and what will either they or their clubs be able to do about that if force majeure still rules, football hasn't recommenced and nobody is any the wiser about when it will?

Will clubs be unwillingly forced to sell or release players they'd planned to keep because budgets are so badly affected? Will there automatically be the same number of buying clubs queuing up?

Is it also feasible that an elongated period of rest for those footballers who remain unaffected by ill-health induces a greater love of the game in their psyches -- or induces some to conclude that, actually, they can do without it and they'd rather be playing golf and living off their savings?

The point Wayne Rooney made recently about having felt like a commodity, having felt like football in England adopted an attitude of "the show must go on at any cost irrespective of the consequences" -- that hit home, too. I wonder if some of our elite footballers return back more vocal, more militant and ready to fight for a better, fairer, more balanced calendar when things return if not to "normal," but the new "norm"?

I wish all of you safety and health. I fervently wish that beautiful, crazy, frustrating, uplifting, operatic, divine football is back as soon as is possible, achievable and sensible.

But right now, I think that we shouldn't expect these provisional new dates to hold fast, or that things will be wholly recognisable when stadia begin to fill, referees whistle for kickoff and fans, finally, can declare devotion for their heroes again.

Feverish fans fuelled virus at Italy Champion's League match

BERGAMO, Italy

ECSTATIC fans cheering and hugging at the Champion's League game between Atalanta and Valencia in February boosted the spread of the coronavirus, the mayor of the worst-hit Italian city said Tuesday.

Bergamo, in the northern Lombardy region, is now Italy's worst-hit province, with nearly 6,728 infections.

Its football team Atalanta had been having a stellar season, with a historic Champions League qualification. Its game against Spanish rival Valencia on February 19 at the San Siro stadium in Milan had been feverishly awaited by fans.

Atalanta pulled off a stunning 4-1 victory -- each goal met with shouts of glee, fans clutching at each other in excitement.

Bergamo Mayor Giorgio Gori told foreign journalists the match was "among the sad explanations" for the high infection rate in the city and wider province.

"Some 40,000 Bergamo inhabitants went to Milan to watch the game. Others watched it from their homes, in families, in groups, at the bar," he said. "It's clear that evening was a situation in which the virus was widely spread," he added.

But Gori said he didn't think it was "the starting point". Instead he believed Bergamo's troubles began when a patient at the Fenaroli Hospital in Alzano was admitted with coronavirus but it went undetected, allowing him to infect others.

Two weeks after the historic match in Milan the curve of the number of those infected in Bergamo began to rise steeply and the town has become the epicentre for the pandemic in Europe.

Some 4,178 people have died so far in Lombardy, out of a total of over 6,820 in Italy.

Gori said he thought the statistics failed to represent the real toll on Bergamo and the surrounding region because "there are certainly many elderly people who died at home, without it having been possible to take them to hospital".

"These people are not included in the official statistics. No tests have been done on them either before or after death".

Spanish club Valencia have said that 35 per cent



Atalanta fans cheer during the UEFA Champions League football match between against Valencia in Milan's San Siro Stadium on February 19. (AFP Photo)

of their team and staff have tested positive for coronavirus, following the trip to Milan. Atalanta on Tuesday confirmed that goalkeeper Marco Sportiello, who played in Valencia on March 10 as the Italian club qualified for the Champions League quarter-finals, had become their first player to test positive for COVID-19.

"Marco is currently asymptomatic," the team said in a statement. "The preventive

quarantine, to which Marco and all the members of the first team had been subjected, will end on March 27."

AFP

Gwiji by David Chikoko



SPORT

The impact of coronavirus might change football forever

COMPREHENSIVE REPORT, PAGE 19



Traditional musician Costa Siboka.

Mozambique star Edmilson urges fans to do their bit in coronavirus fight

MAPUTO

MOZAMBIQUE defender Edmilson Dove has joined the call for football fans across the Southern African region to do all they can to safeguard themselves from the coronavirus pandemic sweeping the world.

Edmilson plays for Cape Town City FC in South Africa's Premier Soccer League, and is currently self-isolating at home as the country prepares to go into a lockdown from Friday until April 16.

He has a message for the fans back in Mozambique too, who like the entire region are feeling the effects of the pandemic, which has brought football to a halt and stretched the economies of all nations.

"I just wanted to send you a message to stay strong," Edmilson said. "I hope that you are obeying the government's recommendations."

"I hope you are all well in this turbulent moment that has affected the world. We've been going through some very hard times. I do believe it is a matter of time until everything goes back to normal again."

The Gaza-born Edmilson has been a star for City since he joined the club in the 2016/17 season and has featured for every single minute of the club's 26 games in all competitions this campaign.

He has 84 appearances in all, and is also a stalwart of the Mozambique national team, captaining the side in the past and being a regular feature in their COSAFA Cup squads in recent years.

Edmilson is adhering to the guidelines laid out by the World Health Organization in the bid to combat the coronavirus outbreak, which include:

Wash your hands frequently: Regularly and thoroughly clean your hands with an alcohol-based hand rub or wash them with soap and water.

Maintain social distancing: Maintain at least 1 metre (3 feet) distance between yourself and anyone who is coughing or sneezing.

Avoid touching eyes, nose and mouth: Hands touch many surfaces and can pick up viruses. Once contaminated, hands can transfer the virus to your eyes, nose or mouth. From there, the virus can enter your body and can make you sick.



Some of domestic athletes feature in training at National Stadium in Dar es Salaam recently to prepare for domestic and international competitions. PHOTO: CORRESPONDENT JUMANNE JUMA

Dar reacts to 2020 Olympics, Paralympics postponement

By Correspondent Joseph Mchekadona

SPORTS associations which were set to produce athletes that will represent Tanzania at the 2020 Olympics and 2020 Paralympics have expressed mixed reactions to the Games' postponement.

The Games which were scheduled to take place in Japan in June, have been rescheduled to next year due to the Covid-19 outbreak.

Tanzania was to be represented by athletes from sport discipline that include athletics, boxing, judo, Paralympics, swimming and other sports codes in the Games.

Two local athletes Alphonse Simbu and Failuna Matanga are the ones that have qualified for the Olympic Games while the rest were in the process of seeking qualification.

Tanzania Olympic Committee (TOC) Secretary General, Filbert Bayi, asked local sports associations to treat the development as positive to the country.

He said sports associations should now focus on preparing their athletes well ahead of next year's Olympics.

In an interview, which took place in Dar es Salaam yesterday, Athletics Tanzania (AT) Information Officer, Tullo Chambo, said although his association invested a lot in preparations for athletes, they have welcomed the development as it touches the lives of athletes and everyone involved in sports.

He also said the postponement of this year's Tokyo Olympics will help them prepare a team of athletes who can compete well at the next year Games.

Chambo, further said the association will look for more qualifying events so as by next year the country will have more athletes who will secure qualification for the Tokyo Olympics.

"Yes, we invested a lot in preparing our athletes for this year's Tokyo Olympics, if you remember we paid advance to a high attitude training center in Kenya so that our athletes can prepare well for the Games," he disclosed.

"But now the Olympics have been postponed, we can not complain as this was done for the interest of all people in the world," he said.

He also said he is not sure if AT will demand a refund of the training fee from Kenya, saying it is too early for the former to decide on the next step.

Tanzania Paralympic Committee (TPC) Secretary General Tuma Dandi said no Paralympics athlete have qualified for the Tokyo Paralympics and they will now focus on qualifying games.

He also said this is the opportunity for them to look for financial support from the government and stakeholders for Paralympics athletes to qualify for the Paralympics Games Japan, scheduled for next year.

"To us, this is a blessing in disguise, I have said so because no any local Para-

lympics athlete has qualified for the Paralympics Games," he disclosed.

"We were facing a lot of challenges especially in looking for finances for our athletes to compete at qualifying events, now I think it is time for us to prepare well by among other things look for financial support from the government and stakeholders so that our athletes can smoothly compete at qualifying events," he said.

The government of Japan and International Olympic Committee (IOC) on Tuesday announced the reschedule of the Tokyo 2020 Games to next year due to Coronavirus pandemic.

The change of the Games' dates was made clear after Japan Prime Minister Shinzo Abe and IOC president Thomas Bach had held a discussion through phone.

They said the Tokyo 2020 Games must be re-scheduled not later than the summer of 2021 to safeguard the health of athletes and everybody involved.

It was agreed that the Olympic Games in Tokyo could stand as a beacon of hope to the world during these troubled times and the Olympic flame could become a light at the end of the tunnel in which the world finds at the moment.

It was agreed that the Olympic flame will stay in Japan.

It was also agreed that the next year Games will be known as Japan 2020 Olympics," part of a joint press release from IOC and Government of Japan disclosed.

Artistes urged to use vernacular music to fight Coronavirus pandemic

Correspondent Sabato Kasika

RENOWNED Tanzania's traditional dance musician, Costa Siboka, has requested his fellow musicians in the country to compose songs in their respective vernacular languages to motivate people to curb the Coronavirus pandemic.

He pointed out the approach is the best way the artistes can use to help the government to deal with the pandemic which has ravaged various parts of the world.

"I call on my fellow artistes to turn into composing songs on the fight against Coronavirus pandemic, they should not dwell on composing songs about love," he pointed out.

"They should, in fact, come up with songs in their respective vernacular languages with the aim of helping their respective societies, particularly the ones based on far flung parts of the country, actively take part in the fight against the pandemic."

The musician maintained the artistes' decision to compose songs in vernacular languages will make it easy for the latter to convey the message to people, particularly those living in villages, on what is all about Coronavirus and ultimately deal with the pandemic.

"Efforts should be done to educate the society on Coronavirus disease. Artistes draw plenty of attention from people and it is easy for the musicians to convey message, the musicians should therefore come up with songs on effects of the pandemic," he disclosed.

Siboka disclosed artistes, whether traditional musicians or Bongo Flava musicians, have duty to support the government's efforts to fight the pandemic.

The musician moreover pointed out Tanzanians have duty to educate each other on effects of Coronavirus disease.

"Artistes, as I have said, draw a lot of attention from people. That is why I have advised the musicians should come up with songs in vernacular languages in an effort to make it easy for the artistes to educate their societies," he disclosed.

Flexibles by David Chikoko

BEHIND EVERY GIRL WEARING HIGH HEELS, THERE ARE SLIPPERS IN HER BAG



“

They should, in fact, come up with songs in their respective vernacular languages with the aim of helping their respective societies, particularly the ones based on far flung parts of the country, actively take part in

EATV THURSDAY

MORNING @ 11:00

DADAZ

11:00 DADAZ LIVE
12:00 MPYA
12:30 Bongo Hits
13:00 Msozi Kitaani (r)
13:30 Kali Za Wana
14:00 Ujenzi (r)
14:30 DK10 Za Maangamizi
15:00 Funguka
15:30 Wagonga Ulimbo (r)
16:00 Ubongo Kids (r)
16:30 #HSHTAG
17:00 SSELEKT
17:55 Kurasa
18:00 eNewz
18:30 Music/Soap
19:30 EATV SAA I
19:45 MJADALA
20:00 DADAZ (r)
21:00 Kiblashara Zaidi

DADAZ A show that explores social and political issues from a feminine perspective.

eastafrika RADIO

06:00 Supa Breakfast
10:00 MAMAMIA
12:00 Kipenga Xtra
13:00 Planet Bongo
16:00 EA Drive
20:00 Kipenga
21:00 The Cruise

88.1FM DAR ES SALAAM