



National Pg 2

Policies and strategies for quality goods

National Pg 4

COVID-19 impacts on businesses

National Pg 6

COVID-19 crisis affects coffee farmers

National Pg 7

350 youths trained on extractive industries

Inside – Special Focus:

The Dr Reginald Abraham Mengi Legacy: Celebrating the life of a Tanzanian philanthropist and environmentalist. - Page 3.

JPM: Produce Covid-19 protective gear locally

● Questions quality of imports, rules out city lockdowns



Prime Minister Kassim Majaliwa bids religious leaders farewell in Dar es Salaam yesterday moments after special prayers relating to the havoc caused by the Covid-19 pandemic. From-L: Bishop Alex Malasusa, Head of Evangelical Lutheran Church in Tanzania's East and Coast Diocese; Archbishop Jude Thadaeus Ruwa'ichi of the Catholic Church's Archdiocese of Dar es Salaam; and Chief Sheikh Abubakar Zubeir bin Ally, followed by Health, Community Development, Gender and Children minister Umyy Mwalimu. Photo: PMO

By Getrude Mbago

PRESIDENT John Magufuli has said manufactures in Tanzania need to produce Covid-19 protective gear like facemasks because the quality of imported ones cannot always be assured.

He made this observation in a televised address from his village residence in Chato, Geita Region, yesterday when he met heads of the country's security organs for an exchange of views on the fight against the coronavirus pandemic.

"The Health ministry and other agencies should take extra care on donations provided by various institutions and people specifically facemasks as some of them have been reported to spread the disease. Local manufactures should invest heavily in producing more protective tools including ventilators and sanitizers to meet the country's demand," he stated.

He urged routine focusing on the number of people who have recovered from the disease, saying from his understanding there are quite a number of people who have recovered, around 100 by his understanding, but not much was being heard officially.

"Preach positive messages about the pandemic because it is not true that everyone who dies it is because of the coronavirus," he said, noting that more people are still dying of malaria and other

Uganda endorses chloroquine after curing 12 patients with coronavirus

● Erythromycin also helped cure corona patients - minister

KAMPALA

WHILE health experts in the rest of the world argue about the effectiveness of anti-malarial drug chloroquine in treating COVID-19 patients, Uganda has just endorsed it after its successful use in the country.

Uganda's first patients who fully recovered from the deadly corona virus disease (Covid-19) were treated using the controversial hydroxychloroquine drug that is yet to be approved by the World Health Organisation.

"The patients we are discharging today were on hydroxychloroquine and erythromycin actually," Director General for Health Services in the Ministry of Health, Henry Mwebesa tweeted when the country discharged the first three Covid-19 patients on April 11.

Uganda is going all out to deploy the treatment regime, President Yoweri Museveni said on Tuesday, despite caution from the WHO, scientists and top epidemiologists that hydroxychloroquine has fatal side effects.

President Museveni—who has hinted at using homegrown anti-malarial drugs to treat Covid-19—said the government will initially import the medicine from India before starting to manufacture it locally.

Uganda-based Cipla Quality Chemicals Ltd is being touted as the firm that will do the work.

He said he spoke by phone to India Prime Minister Narendra Modi over the drug.

"India will supply us with the hydroxychloroquine as well as the raw-materials to make it here," the president noted.

France and China have allowed use of the drug in clinical trials while in the US it is being used as a treatment for Covid-19 patients.

Officials from the Health ministry and local

TURN TO PAGE 2

COVID-19 tally shoots up to 284, with 30 new cases confirmed

By Guardian Reporter

CORONAVIRUS infections have reistered a further rise, with the government reporting 30 new cases, bringing the national tally to 284.

Prime Minister Kassim Majaliwa announced the increase yesterday, noting that 256 patients were in a stable condition and seven are in intensive care.

He was speaking at a national prayer event at the Karimjee Hall in Dar es Salaam where he called upon the nation to take all the necessary

precautions against the lethal virus.

He did not say which regions had new cases, after 17 regions of the Mainland reported cases, with Dar es Salaam as being the worst hit.

The government recognises efforts by religious leaders in bringing followers to adhere to preventive measures as advised by experts, he said.

"Let us continue working hard. The government will continue monitoring (the Covid-19 situation) very closely to ensure that

TURN TO PAGE 2

PM: RCs, DCs must act on sugar prices

● Tanzania has abundant stocks, he says

By Guardian Reporter

ABUNDANT stocks of sugar are available in the country even as retail prices have nearly doubled, the government declared yesterday.

Speaking in Dar es Salaam yesterday, Prime Minister Kassim Majaliwa directed regional commissioners and district commissioners to deal with unscrupulous traders who hike prices of sugar, which rose from an average of 2,500/-

per kilogramme to around 4,500/- in most parts of the country.

He ordered the top administrators to visit markets and retail shops to inspect prices of the commodity and discipline those who are out to unjustifiably squeeze consumers through price hikes.

"We have enough sugar in the country; there was a slight shortage but we have already

TURN TO PAGE 2

SHARE FACTS ABOUT COVID-19

Know the facts about coronavirus disease 2019 (COVID-19) and help stop the spread of rumors.

- FACT 1** Diseases can make anyone sick regardless of their race or ethnicity. Fear and anxiety about COVID-19 can cause people to avoid or reject others even though they are not at risk for spreading the virus.
- FACT 2** For most people, the immediate risk of becoming seriously ill from the virus that causes COVID-19 is thought to be low. Older adults and people of any age who have serious underlying medical conditions may be at higher risk for more serious complications from COVID-19.
- FACT 3** Someone who has completed quarantine or has been released from isolation does not pose a risk of infection to other people. For up-to-date information, visit CDC's coronavirus disease 2019 web page.
- FACT 4** There are simple things you can do to help keep yourself and others healthy. Wash your hands often with soap and water for at least 20 seconds, especially after blowing your nose, coughing, or sneezing; going to the bathroom; and before eating or preparing food. Avoid touching your eyes, nose, and mouth with unwashed hands. Stay home when you are sick. Cover your cough or sneeze with a tissue, then throw the tissue in the trash.
- FACT 5** You can help stop COVID-19 by knowing the signs and symptoms: Fever, Cough, Shortness of breath. Seek medical advice if you Develop symptoms AND Have been in close contact with a person known to have COVID-19 or if you live in or have recently been in an area with ongoing spread of COVID-19.

[cdc.gov/COVID-19](https://www.cdc.gov/COVID-19)





Tanzania Private Sector Foundation chairperson Angelina Ngulula (R) addresses journalists in Dar es Salaam yesterday when introducing 14 members of a consultative committee formed by the Tanzania National Business Council and charged with assessing the impact of Covid-19 on the economy in various sectors. Photo: Guardian Correspondent

Covid-19 tally shoots up to 284, with 30 new cases confirmed

FROM PAGE 1

the public remains safe. We have seen the majority of people responded well by wearing masks with others had pieces of cloth on their faces to fight the spread of the pandemic," he said.

Respecting all advice provided by health experts was vital if the country is to battle out the disease, he emphasized.

"Parents and guardians have a great role in this war. They have to ensure that children stay home; unnecessary moves to groups are not helpful in this situation...This is why we closed schools," he pointed out.

During the national prayer, religious leaders commended President John Magufuli for giving people freedom

to worship even when the country is struggling to contain the spread of the novel coronavirus.

For his part, Mufti of Tanzania Sheikh Abubakar Zubeir called on Tanzanians to continue praying to Almighty God who has power over all things to save us in the pandemic.

Yesterday's prayer event is a continuation of three days of prayer declared by the president from April 17 to April 19 as the pandemic picked up in the country.

Ummu Mwalimu, the minister for Health, Community Development, Gender, Elderly and Children, earlier on April 9 met with religious leaders, underlining their importance in sensitising the public on the viral disease.

PM: RCs, DCs must act on sugar prices

FROM PAGE 1

imported lots of it thus there is no justification for hiking prices," he said.

Addressing religious leaders who gathered in the city for a prayer service, the premier directed traders to sell sugar at reasonable prices and stop fleecing the people.

He said he was shocked to learn that the price of the vital food chain ingredient had reached 4,500/- per kilo without reasonable justification but profit maximization by traders.

"Muslims are set to start fasting to mark the month of Ramadan at the end of this week and sugar is a vital product during the period. Increasing prices at this time is very unfair to them and other Tanzanians," he said.

Majaliwa asked traders who sell foodstuffs in markets to desist from hiking prices of items preferred by Muslims during the fasting period.

The Sugar Board of Tanzania (SBT)

recently blamed the sharp increase in sugar prices in recent weeks on hoarding by unscrupulous traders who are motivated by profits.

Sugar prices ripping through the roof is not a new phenomenon in Tanzania since the country's four factories are able to produce about 360,000 tonnes annually against domestic demand of about 670,000 tonnes.

The deficit is filled by imports, with SBT issuing import permits to the four manufacturers. Whenever there is a shortage, real or imagined, prices are hiked, sometimes doubling, forcing people to dig deeper into their pockets to obtain it.

And now with the fight against the Covid-19 global pandemic in the mix, some speculators like wholesalers may have bought and stashed away huge stocks in the past few weeks, anticipating that importing the commodity would be difficult, observers noted.

Uganda endorses chloroquine after curing 12 patients with coronavirus

FROM PAGE 1

epidemiologists recommended to President Museveni that the drug be procured after it helped to improve the condition of Uganda's Covid-19 index case.

The index case who has since been discharged, presented with a high fever and poor appetite on March 21 was put on hydroxychloroquine treatments and within 14 days he no longer had a

temperature or any other symptoms, Health Minister Dr Jane Ruth Aceng told a press conference on April 9.

"The drug is still undergoing testing, but it has the ability to stop the spread of the disease by stabilising the red blood cells so that uptake of oxygen by haemoglobin is promoted," she said.

Minister Aceng however clarified that "hydroxychloroquine is not a treatment. It is an immune modulator."

So far, all 12 patients that have recovered and been discharged—out of 55 Covid-19 cases as of April 15—were on hydroxychloroquine and erythromycin.

But some experts argue that Uganda needs additional information before the drug can be used as it has safety issues, heart risks concerns and currently recommended for use only in clinical trials on Covid-19 patients.

Dr Samuel Opio, Secretary of

the Pharmaceutical Society of Uganda cautioned that if used badly, hydroxychloroquine or chloroquine can lead to long-lasting effects like loss of sight.

Uganda also says it will rely on local firms to produce other items used in the care and management of Covid-19 patients, chiefly personal protection equipment, masks, scrub suits, goggles, protective glass and gloves. The country is in lockdown till May 5.

SADC urged to device policies and strategies on quality of products

By Guardian Reporter

INSTITUTIONS of standards in member states of Southern Africa Development Community (SADC) are required to have strategies that will assist in the production quality goods and remove trade restrictions.

The Permanent Secretary in the Ministry of Industry and Trade Prof Riziki Shemdoe said yesterday when opening the 42nd Conference of the technical committee of the standards institutions in SADC member countries held via video conference at Mwalimu Nyerere International Conference Centre in Dar es Salaam.

Prof Shemdoe said even though as of now his ministry is implementing the blue print that has removed trade restrictions and put in friendly environment for investors, other SADC member states should do the same in order to develop trade among the countries.

He hailed efforts by the technical committee of the institutions of standards in SADC for the preparation of standards and regulations with the aim of removing trade restrictions among the member states.

The one-day conference drew 16 participants from SADC member states.

The director general of Tanzania Bureau of Standards (TBS), and chairman of the technical committee of bureaux of standards in SADC member states Dr Athumani Ngenya appealed to producers of various goods in the country to produce quality goods to compete in the SADC market.

Dr Ngenya said apart from the issue of standards and regulations thereof, the conference will also try to remove trade restrictions that hinder free trade development among member states as well as the importance of having better policies for standards.



Benedicto Baragomwa, NMB Bank Plc's acting chief of finance, presents a motorcycle registration card to Abdallah Juma (R) in Dar es Salaam yesterday. The latter was one of the five people awarded Boxer-make motorcycles for emerging "Best Users" of the NMB MastaBoda service, a partnership with MasterCard. Photo: Guardian Correspondent

FROM PAGE 1

diseases.

He strongly objected to tendencies of stigmatising people traveling upcountry from Dar es Salaam, where some are quickly suspected of spreading the disease to other regions, urging heads of security organs to check that behaviour.

"There are people in the regions stigmatizing people from Dar es Salaam, saying they are coronavirus positive, while it isn't the case," the president underlined.

President Magufuli also warned on chlorine fumigation, which some to officials have been conducting, saying that the move doesn't kill the coronavirus, but insects such as cockroaches.

He directed security organs to conduct intensive investigation to find

JPM: Produce Covid-19 protective gear locally

out if the fumigation may have helped to spread Covid-19 especially in Dar es Salaam region.

On chances of a lockdown in the city of Dar es Salaam, the president made it clear that the government will not lockdown any city including Dar es Salaam.

"We will not close Dar es Salaam city whatever comes. This is the centre of our economy. Do you want Dar residents to die of hunger? Do you want people not to conduct businesses?" he demanded.

He said Dar es Salaam is an economic pivot of the country where the government collects almost 80 per cent of the country's revenue.

"We can continue taking all measures to curb the virus but not by locking

down Dar es Salaam," he stressed.

He also urged various medical authorities to promote the use of natural remedies to fight the disease.

"Natural remedies are also important to fight Covid-19. We should also prioritize this, and scientists have proved that the virus can be battled in vapour which is above 100 degree centigrade.

"So people should be educated on various home remedies to fight this disease," he said, citing home remedies like hot water mixed with ginger, lemon and other ingredients as helping to treat symptoms of the disease.

He also appealed to global financial institutions to suspend debt servicing for the country to strengthen its hand

in the battle against Covid-19.

"Tanzania pays 700bn/- every month to clear international debts, with over 250bn/- being directed to the World Bank (WB), so it is high time these institutions consider exempting debt payments and reducing interest rates to give us more strength to fight the disease," he appealed.

The president directed the police force and the internet regulator, the Tanzania Communications Regulatory Authority (TCRA) to deal with those who misuse social media platforms by posting information meant to raise fear among the people.

"Fear is a greater threat than the coronavirus itself," he declared, underlining that people should make

well use of social media. They should not to pay attention to unnecessary or fear cultivating information about the pandemic.

"We should also be open to those who recover. Reports should be clear so as to destroy fear which is now rooted among the people," he said.

He asserted that the health ministry does not need to keep people on isolation for long; if they haven't developed symptoms of the disease they should be discharged.

He said this was the right time for political leaders of all persuasions to come together to join efforts to curb the spread of infections.

Dr Magufuli lauded health workers in the frontline against Covid-19, noting that they are offering invaluable

service to the nation. He encouraged them to continue with the spirit of sacrifice to save lives of people during this pandemic.

"The job you are doing is incredible. Continue doing the best you can to save the nation from this scourge," he said.

He also urged people on all fronts to adhere to personal protection measures as advised by experts and emphasized by institutions such as WHO.

He said individual protection measures are key to the nation winning the war against the highly contagious viral disease. Health experts recommend observance of social distancing as useful in preventing further spread of the disease, he pointed out.

"Make sure you adhere to preventive measures as advised by our experts," the president added.

Dr Reginald A. Mengi: His Legacy

"Opportunities are, by nature, shy; they always wait for you to run for them."



Industrialist Dr Mengi invested very heavily and profitably in innovation

By Michael Eneza

ONE parameter of Dr Reginald Abraham Mengi's rich career was his exceptionally keen sense of noticing demand-driven needs in society and looking around himself to see what resources he could collect around and start doing the job.

There were three identifiable stages of his work: first the period of shortages where the issue was the making of commonplace items like his starting point of ballpoint pens, then accompanying daily use products like soap or tissue rolls, and as time went on it wasn't only the direct product but also brand sense that was coming into view.

It is the second stage of his work that made IPP take shape in earnest in its original comprehension as a sort of promotional activity of industrial products either on its own or in league with brand owners.

There was still an element of that original industrial creativity work, for instance there was a government-owned English-language daily newspaper (with a sister weekly) and no truly independent source of news or views.

That publication was largely viewed as too thin for a growing market of professionals and administrators hungry for diversity. It was with that in mind that The Guardian Limited newspapers were designed, essentially to fill a void of communication in a sense that is basically demand-driven.

When it comes to the bottling industry, which some may describe as the pinnacle of Dr Mengi's industrial career while media outlets in print and broadcasting were public affairs or service oriented, the mixture of innovation and brand presence proves all the more balanced.

The trend-setting Kilimanjaro Water - processed and packaged from his Moshi-based Bonite Bottlers Limited - has stood out as genuinely a product of innovation that stayed at the top for decades, while Cola-Cola was brand involvement and thus an aspect of



Dr Reginald Mengi takes a visiting high-profile Coca-Cola Africa delegation around Moshi-based Bonite Bottlers Ltd.

industrial promotion.

But knowing Coca-Cola's decades-old presence in Tanzania, it is the modernisation of its marketing that comes into view rather than its promotion - as this was chiefly in the form of constant reminders to a changing public.

There was a third stage of innovation that was a little difficult to take up, though some of it was basically

pursued and succeeded to an extent. It called for investments ordinarily above the limits even the better equipped of fellow Tanzanian investors could manage to make.

For one thing, there are insufficient financial resources for workable credit to invest say in mining or in gas and petroleum, and politically there was actual conviction in various quarters that this was a sphere of foreign

investment. As happened, locally, these foreigners would have the Tanzania Petroleum Development Corporation first as a partner and then as a regulator - and the matter would stay closed.

Still, towards the end of Dr Mengi's working and investment career, a new branch opened up that relates to ongoing globalisation of production and markets.

It will be recalled that Dr Mengi was

taking up the sorts of projects that brought basic industrialisation in the sense of bringing in heavy industry from South East Asia - for instance, in motor vehicle assembly and reviving the tyre-making factory. This would clearly require a joint venture sort of format if it was to fit into larger markets as in a regional integration context.

Sadly, nature intervened and this was not to be, with the phase cut short. It

all brings one to the point of wondering what forward-looking Dr Mengi's reactions would be to the crying needs for equipment and supplies to keep abreast of checking the spread of Covid-19 infections while ensuring that economic activity in the country remained as open as practicable and actually weathered the storm.

With a month or so of experience in how not just Tanzania but the wider world is doing in that regard, some impressions can be constituted in figuring out how his demand-driven ingenuity for timing the moment and making an event out of it in the country's industrial life would have taken up these trying times.

It would appear, and this is just conjecture, that Dr Mengi would have directed resources into the making of temperature scanners as the most effective test to assure that people in a public office or enterprise are scanned at their doorsteps.

There is thus a challenge to other business groups in the country, some boasting a stretch of enterprises but with many without the many and varied ideas that inspired or drove Dr Mengi the entrepreneur and philanthropist.

The Covid-19 pandemic isn't just a time of threat, lockdown and trembling before the reality of disease and in many cases near-certain death but also one of opportunity - even duty - to innovate and invest resources when an individual or a corporate body is endowed enough to do it.

But it is also a spirit of risk taking and a wish to make a service to the public that leads one to alleys where the feasibility of an investment is assured and its demand in the future could be at risk.

It is the spirit of philanthropy that would make a difference in the belief that it is more advisable putting resources into the venture now to help reassure public movement and interaction than it would be play safe with resources, let the public meander its way with imported kits and widely unaffordable prices in part owing to shortages.



Dr Mengi (2nd-R) congratulates one of the winners of the President's Manufacturer of the Year Awards, as chief guest former President Jakaya Kikwete looks on.



Dr Mengi visits Kamal Industries premises in Bagamoyo District, where he had shown interest in industrial development.



Work on the grave where the long-serving head of the Mikochei B Assemblies of God church, Rev Dr Gertrude Rwakatare, will be buried in Dar es Salaam today under way yesterday. Photo: Selemani Mpochi

TPSF forms special committee to follow up Covid-19 impact

By Guardian Reporter

THE Tanzania Private Sector Foundation (TPSF) has formed advisory committee that comprises 14 members from different sectors in a bid to complement government effort to contain the spread of Covid-19.

Addressing a press conference in Dar es Salaam yesterday, TPSF chairperson Angelina Ngalula said that among other things the committee will advise on actual and potential businesses risks related to COVID-19 impacts on all clusters of the private sector.

According to Ngalula, the committee comprises experts from different fields will also advise on post-COVID-19 recuperation proposals and build a case to the government, financiers and regional bodies on how to jointly develop recovery projects and programmes.

"The team will also advise on post-COVID-19 investment strategies in favor of export-oriented manufacturing in Tanzania as well as providing policy recommendations to the government on addressing the impacts of COVID-19," said Ngalula, who was accompanied by Dr Godwill Wanga, executive secretary of the Tanzania National Business Council (TNBC).

She named some of the appointed members of the advisory committee as Dr. Hoseana Lunogelo, independent

consultant, Dr Tausi Kida, executive Director economic and social research foundation (ESRF), Lawrence Mafuru CEO-Bankable Tanzania and Phillip Redman managing director-Tanzania Breweries Limited (TBL).

TPSF has also established an online poll to conduct assessment to find out how much the Covid-19 outbreak had affected businesses, employment and operations in the country.

TPSF acknowledged that the pandemic had affected several sectors as it is in other countries across the world, she said, adding that TPSF and TNBC had undertaken a number of initiatives ranging from awareness creation, resources mobilisation, and assessment of risks (adverse impacts) on private sector businesses in Tanzania," a statement reads in part.

Dr Wanga urged companies to pay taxes as required by law and they shouldn't use Covid-19 as an excuse, as there are many sectors such as health, which are still performing well.

He also encouraged companies to continue working hard as the government has been working hard to contain the pandemic.

"We commend the efforts taken by the government in combating the spread and impact of COVID-19 in the country," he said, calling other players to join hands against the invisible killer disease.

JPM appoints new PSs for health, transport dockets

By Guardian Reporter

PRESIDENT John Magufuli has appointed Dr Zainab Chaula to be Permanent Secretary in the Ministry of Communications and Transport.

A press statement issued yesterday by the State House Director of Communications,

Gerson Msigwa, said before her new appointment Dr Chaula was Permanent Secretary in the Ministry of Health, Community Development, Gender, Elders and Children.

With the appointment, she replaces Dr Maria Sasabo who has retired.

At the same time President Magufuli has

appointed Prof Mabula Mchembe to be the new Permanent Secretary in the Health Ministry.

Before his appointment Prof Mchembe was Presidential Advisor on health issues.

Meanwhile President Magufuli has appointed Prof Abel Makubi to be Chief Medical Officer.

Before his appointment Prof Makubi was the managing director of Bugando Referral Hospital, replacing former holder of the position, Prof Mohamed Bakari who has retired.

All the appointments took effect yesterday, April 22 2020, according to the statement.

JOB VACANCY

Position : Clearing and Forwarding Officer	clearing and Forwarding from a recognized Institution/University, Eight (8) years of
Reports to : Managing Director	working experience in clearing and forwarding
Location : Dar es Salaam	field together with experience in using Tanzania Customs Integrated System (TANCIS), East African Customs in Clearing and Freight Forwarding Practicing Certificate (CFPPC) and Managerial experience will be of an added value.
Broad Function:	Application Procedures:
This position is accountable for planning, controlling and implementing all import and export activities. This includes; Preparation of Documentation, Attending all Declaration procedures through TANCIS, Managing Clearing and Forwarding Operations and Logistics, Booking of shipping space, assist payments of duties and taxes and also to correct all customs queries and requests.	All applications should be sent via email, applicationandf@guardian.co.tz , barnabasfelix@yahoo.com before 30th May, 2020.
Preferred Qualifications and Experience:	The applicant should attach a COVER LETTER, CV together with copies of certificates.

#StaySafe Get Your Copy Wherever You Are!

Get Additional **15%** Discount

on **The Guardian** and **Nipashe e-papers** at your Finger tips!
For Guardian use coupon **Staysafe** & For Nipashe use coupon **Jilinde** and get **e-paper** at the rate as low as **Tsh 340/=** per e-paper.

Free Delivery at Your Doorstep + more than **20% off** on 1 Year upfront subscription. You can get your copy at a rate as low as **Tsh 796/=** per copy.

For **Subscription & Delivery**, please contact Us
 ☎ +255 745 700 710 | +255 677 020 701
 ✉ subscription@guardian.co.tz

*** Terms and conditions apply***

<https://epaper.ippmedia.com>



The Guardian - IPP Media



Scan To Download

TIGO TANZANIA FIRST QUARTER TARIFF REPORT JANUARY - MARCH 2020

On Demand Tarrif (Taxes Exclusive)

** - Voice charging is rounded off to the nearest second
- Data charging is rounded off at Tsh. 0.4 per 10Kb

LOCAL TARIFFS	
Call Category	Price (Tsh./Min)
On net (Tariff is applied during peak and Off peak hours)	65
Off Net (Tariff is applied during peak and Off peak hours)	65

INTERNATIONAL TARIFFS		
Call Category (Zones/Groups)	Price (Tsh/Min)	Destinations
Group A	739	Kenya, Angola, South Africa, Nigeria, Botswana, Ghana, Ethiopia
Group B	739	Lebanon, Israel, Spain, UAE, UK Mobile, UK Fixed
Group C	1825	Rest of the world
Group D	1825	Cuba, DRC, Burundi, Zimbabwe, Mozambique, Switzerland, Malawi, Zambia
Group E	14342	All satellite networks
Group F	1304	Australia, Nepal, Turkey, Russia, Comoros, Uganda, Rwanda, France, Denmark, Italy, Oman, Germany
Group G	869	Sweden, Hong Kong, Pakistan, Yemen, Phillipines, Saudi Arabia, Netherlands, Japan, Malaysia, Norway, Ireland
Group Z	522	China, India, USA, Canada

SMS TARIFFS	
Category	Price (Tsh/SMS)
National SMS	51
International SMS	156

DATA TARIFFS	
Category	Price (Tsh)
Data MBs	29

Bundle Tariffs (Voice , SMS & Data) All Taxes Inclusive

ALL NETWORKS					
Price	Total Mins	SMS	MBs	Validity	Add-on
500	25	50	0	24 hrs	N/A
1000	85	50	0	24 hrs	N/A
2000	240	50	0	24 hrs	N/A
1000	30	20	350	24 hrs	N/A
2000	120	20	1024	24 hrs	N/A
3000	220	100	0	7 days	N/A
5000	500	100	0	7 days	N/A
10000	1100	100	0	7 days	N/A
15000	1700	100	0	7 days	N/A
3000	120	100	2048	7 days	N/A
5000	250	100	3584	7 days	N/A
10000	550	100	8192	7 days	N/A
15000	950	100	13312	7 days	N/A
10000	1150	500	0	30 days	N/A
20000	2600	500	0	30 days	N/A
30000	3900	500	0	30 days	N/A
50000	6900	500	0	30 days	N/A
10000	550	500	6144	30 days	N/A
20000	1500	500	13312	30 days	N/A
30000	2400	500	21504	30 days	N/A
50000	4000	500	35840	30 days	N/A

INTERNATIONAL				
Price	Total Mins	SMS	MBs	Validity
1000	Rest of the world - 20 Mins	0	0	24 hrs
3000	Africa - 4 Mins	0	0	24 hrs
3000	Arabic - 4 Mins	0	0	24 hrs
3000	Rest of the world - 70 Mins	0	0	7 days
5000	Africa - 8 Mins	0	0	7 days
5000	Arabic - 8 Mins	0	0	7 days
5000	Rest of the world - 250 Mins	0	0	30 days
10000	Africa - 20 Mins	0	0	30 days
10000	Arabic - 18 Mins	0	0	30 days

*Rest of World: India,USA, Canada, China, Hong Kong, Germany & UK

*Africa: East Africa, South Africa & West Africa

*Arabic: UAE, Yemen, Pakistan, Saudia Arabia, Qatar, Lebanon

SMS				
Price	Total Mins	SMS	MBs	Validity
500	0	300	0	24 hrs
1000	0	1000	0	7 days
1500	0	1000	0	30 days
2000	0	3000	0	30 days

NO VALIDITY			
Price	Total Mins	SMS	MBs
500	8	0	0
1000	20	0	0
1000	12	50	5
1000	25	50	5
2000	45	0	0
5000	135	100	25

DATA			
Price	MBs	Validity	Add-on
500	100	24 hrs	N/A
1000	750	24 hrs	N/A
2000	3072	24 hrs	N/A
3000	3072	7 days	N/A
5000	6144	7 days	N/A
10000	13312	7 days	N/A
15000	22528	7 days	N/A
10000	10240	30 days	N/A
20000	22528	30 days	N/A
30000	34816	30 days	N/A
50000	61440	30 days	N/A

SOCIAL			
Price	MBs	Validity	Add-on
1000	WhatsApp+Facebook -1024 Mb	24 hrs	N/A
1500	WhatsApp+Facebook+Instagram+Twitter - 2048 Mb	24 hrs	N/A
1000	WhatsApp+Instagram - 1024 Mb	24 hrs	N/A
2000	WhatsApp+Facebook -3Gb	7 days	N/A
3000	WhatsApp+Facebook+Instagram+Twitter - 6Gb	7 days	N/A
2000	WhatsApp+Instagram - 3Gb	7 days	N/A
15000	Home Internet - 12GB	7 days	N/A
25000	Home Internet - 20GB	7 days	20GB Night
35000	Home Internet - 30GB	7 days	30GB Night
5000	WhatsApp+Facebook - 8Gb	30 days	N/A
8000	WhatsApp+Facebook+Instagram+Twitter - 16Gb	30 days	N/A
5000	WhatsApp+Instagram - 8Gb	30 days	N/A
50000	Home Internet - 30GB	30 days	30GB night + 150 Mins
85000	Home Internet - 50GB	30 days	50GB night + 300 Mins
120000	Home Internet - 100GB	30 days	100GB night + 400 Mins

VIDEO			
Price	MBs	Validity	Add-on
500	Youtube-600Mb	24 hrs	N/A
1000	Youtube-2GB	24 hrs	N/A
1000	Startimes-1GB	24 hrs	N/A
2000	Startimes-1.5GB	24 hrs	N/A
1500	Kwese/iflix-1GB	24 hrs	N/A
3000	Kwese/iflix VIP-1GB	24 hrs	N/A
2000	DSTV - 1.5GB	24 hrs	N/A
7000	Startimes - 6 GB	7 days	N/A
7000	Kwese/iflix - 6 GB standard	7 days	N/A
10000	Kwese/iflix - 6 GB VIP	7 days	N/A
7000	DSTV - 6GB	7 days	N/A
20000	Startimes - 16 GB	30 days	N/A
20000	Kwese/ Iflix -16 GB Standard	30 days	N/A
25000	Kwese/ Iflix -16 GB VIP	30 days	N/A
20000	DSTV -16 GB	30 days	N/A

MIC TANZANIA PLC,
Derm Complex, Kiwanja Namba 11, Kitalu 45 A, Barabara ya Bagamoyo
S.L.P 2929, Dar es Salaam, Tanzania.

www.tigo.co.tz



Municipal council to offer 3,504 surveyed plots to encroachers

By Michael Sikapundwa, Morogoro

MORE than 3,000 plots which were formerly owned by Tungi Sisal Estate have been surveyed and will be given to people who have been living in the area for the past 35 years.

Morogoro district commissioner Regina Chonjo said that Morogoro municipal council had surveyed 3504 plots and it has been working on better ways of portioning the land to the groups of people who had been living in the area since 1985.

"Those groups will be required to pay charges of residential ownership certificates since all preliminary charges paid by municipal council after citizens were reluctant that process ended in November 2019. Their names and pictures will be published at public buildings," DC Chonjo told reporters here yesterday. She said the process of giving land

for those who will meet the criteria will commence on 22 April at the Municipal land office, information about ownership will be sent via messages," she added.

She added that the owners are supposed to organise themselves in groups of 50 to avoid congestion because of Covid-19, and authority will provide information through messages.



...the process of giving land for those who will meet the criteria will commence on 22 April at the Municipal land office, information about ownership will be sent via messages



Home Affairs ministry Permanent Secretary Christopher Kadio (3rd-R) and his deputy, Ramadhani Kailima, inspect Mbande Police Station in Dodoma Region yesterday. Photo: Guardian Correspondent



Canara Bank (Tanzania) Ltd.

(Together, we can build a better life)

PUBLICATION OF FINANCIAL STATEMENTS

Issued pursuant to regulations 7 and 8 of the Banking and Financial Institutions (Disclosures) Regulations, 2014

CONDENSED STATEMENT OF FINANCIAL POSITION AS AT 31ST MARCH 2020

(Amount in Million TZS)

	Current Quarter 31st March 2020	Previous Quarter 31st Dec 2019
A ASSETS		
1 Cash	796.63	405.33
2 Balances with Bank of Tanzania	17,653.40	6,601.31
3 Investment in Government Securities	18,619.79	25,371.80
4 Balances with other banks and Financial Institution	777.39	668.44
5 Cheques and item for Clearing	61.95	67.32
6 Inter branch float items	0.00	0.00
7 Bills negotiated	0.00	0.00
8 Customer Liabilities for Acceptances	0.00	0.00
9 Interbank Loan Receivables	30,836.28	36,866.46
10 Investment in other securities	0.00	0.00
Loans, advances and Overdrafts (Net of allowances for probable losses)	38,521.20	35,634.01
12 Other Assets	857.05	838.23
13 Equity Investments	0.00	0.00
14 Underwriting Accounts	0.00	0.00
15 Property, Plant and Equipment	1,452.86	1,556.18
16 TOTAL ASSETS	109,576.53	108,009.07
B LIABILITIES		
17 Deposits From Other Banks	29,050.00	32,500.00
18 Customer Deposits	42,081.30	37,399.46
19 Cash Letters of Credit	0.00	0.00
20 Special Deposits	0.00	0.00
21 Payment Orders / Transfers Payable	0.00	0.00
22 Bankers cheques and Drafts issued	0.00	0.00
23 Accrued taxes and expenses payable	1,137.08	1,302.99
24 Acceptances Outstanding	0.00	0.00
25 Interbranch float items	0.00	0.00
26 Unearned income and other deferred charges	0.00	0.00
27 Other Liabilities	819.25	839.34
28 Borrowings	0.00	0.00
29 TOTAL LIABILITIES	73,087.63	72,041.79
30 NET ASSETS (LIABILITIES) 16 Minus 29	36,488.90	35,967.28
C SHAREHOLDERS FUNDS		
31 Paid Up Share Capital	32,830.00	32,830.00
32 Capital Reserves	788.02	828.58
33 Retained Earnings	2,349.26	836.39
34 Profit(Loss) Account	521.62	1,472.31
35 Other Capital Accounts	0.00	0.00
36 Minority Interest	0.00	0.00
37 TOTAL SHAREHOLDERS FUNDS	36,488.90	35,967.28
38 Contingent Liabilities	14,538.72	10,781.42
39 Non Performing loans and advances	4,032.28	4,125.84
40 Allowances for Probable Losses	282.27	162.90
41 Other non performing Assets	0.00	0.00
D SELECTED FINANCIAL CONDITION INDICATORS		
(i) Shareholders Funds to Total Assets	33.30%	33.30%
(ii) Non performing loans to total gross loans	10.42%	11.49%
(iii) Gross loans and advances to Total Deposits	54.41%	51.14%
(iv) Loans and advances to Total assets	35.51%	33.24%
(v) Earning Assets to Total Assets	81.00%	91.23%
(vi) Deposit Growth	1.76%	5.01%
(vii) Assets Growth	1.45%	5.60%

CONDENSED STATEMENT OF PROFIT OR LOSS AND OTHER COMPREHENSIVE INCOME FOR THE PERIOD ENDED 31st MARCH 2020

(Amount in Million TZS)

	Current Quarter 31st March 2020	Comparative Quarter Previous Year 31st March 2019	Current Year Cumulative 31st March 2020	Comparative Previous Year Cumulative 31st March 2019
1 Interest Income	2,128.43	1,836.15	2,128.43	1,836.15
2 Interest Expenses	781.62	541.05	781.62	541.05
3 Net Interest Income (1 minus 2)	1,346.81	1,295.10	1,346.81	1,295.10
4 Bad debts written off	0.00	0.00	0.00	0.00
5 Impairment Losses on loans and Advances	119.37	60.00	119.37	60.00
6 Non-Interest Income	192.02	195.09	192.02	195.09
6.1 Foreign Currency Dealings and Translation Gains/(loss)	35.93	51.18	35.93	51.18
6.2 Fees and Commission	156.09	143.91	156.09	143.91
6.3 Dividend Income	0.00	0.00	0.00	0.00
6.4 Other Operating Income	0.00	0.00	0.00	0.00
7 Non-Interest Expenses	687.84	1,058.75	687.84	1,058.75
7.1 Salaries and Benefits	320.14	337.26	320.14	337.26
7.2 Fees and Commissions	0.00	0.00	0.00	0.00
7.3 Other Operating Expenses	367.69	721.49	367.69	721.49
8 Operating Income/(Loss)	731.62	371.44	731.62	371.44
9 Income Tax Provision	210.00	120.00	210.00	120.00
10 Net income (loss) after income tax	521.62	251.44	521.62	251.44
11 Number of Employees	25	20	25	20
12 Basic Earnings Per Share	16	8	16	8
13 Diluted Earnings Per Share	16	8	16	8
14 Number of branches	1	1	1	1
SELECTED PERFORMANCE INDICATORS				
(i) Return on average total assets (%)	0.48%	0.25%	0.48%	0.25%
(ii) Return on average shareholders' funds (%)	1.44%	0.73%	1.44%	0.73%
(iii) Non interest expenses to gross income (%)	29.64%	52.12%	29.64%	52.12%
(iv) Net Interest Income to average earning assets Annualized (%)	5.75%	5.64%	5.75%	5.64%

CONDENSED STATEMENT OF CASH FLOW STATEMENT FOR THE QUARTER ENDED 31ST MARCH 2020

(Amount in Million TZS)

	CURRENT QUARTER 31st March 2020	PREVIOUS QUARTER 31st Dec 2019	CURRENT YEAR CUMULATIVE 31ST MARCH 2020	PREVIOUS YEAR CUMULATIVE 31ST MARCH 2019
I Cash flow from operating activities				
Net Income (Loss)	521.62	1,472.31	521.62	251.43
Adjustment for:	-	-	-	-
Impairment / Amortization	111.70	1,300.77	111.70	240.00
-Net change in loans and advances	(2,887.18)	(842.93)	(2,887.18)	3,052.34
Gain/Loss on Sale of Assets	-	-	-	-
-Net change in Deposits	1,231.84	3,336.53	1,231.84	(4,984.43)
-Net change in Short term negotiable securities	-	-	-	-
-Net Change in Other Liabilities	98.60	794.93	98.60	(242.34)
-Net change in Other Assets	77.05	(931.66)	77.05	181.23
-Tax paid	(210.00)	(612.79)	(210.00)	-
-Others	-	-	-	-
Net cash provided (used) by operating activities	(1,056.37)	4,517.15	(1,056.37)	(1,501.77)
II Cash flow from Investment activities				
Dividend Received	-	-	-	-
Purchase of fixed assets	(8.38)	(19.39)	(8.38)	(6.75)
Proceeds from sale of Fixed Assets	-	-	-	-
Purchase of non-dealing securities	6,751.93	978.16	6,751.93	(3,564.55)
Proceeds from sale of non-dealing securities	-	-	-	-
Others	-	-	-	-
Net cash provided (used) by investing activities	6,743.55	958.77	6,743.55	(3,571.30)
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 - Payment of lease liability	(74.57)	(346.31)	(74.57)	-
Net cash provided (used) by financing activities	(74.57)	(346.31)	(74.57)	-
IV Cash and Cash Equivalents:				
Net increase (decrease) in cash and cash equivalent	5,612.61	5,129.61	5,612.61	(5,073.07)
Cash and Cash Equivalents at the beginning of the Quarter/Year	48,369.87	43,240.26	48,369.87	42,092.56
Cash and Cash Equivalents at the end of the Quarter/Year	53,982.48	48,369.87	53,982.48	37,019.49

CONDENSED STATEMENT OF CHANGES IN EQUITY AS AT 31st March 2020

(Amount in Million TZS)

	Share Capital	Share Premium	Retained Earnings	Regulatory Reserve	General Provision Reserve	Others	Total
Current Year 2020							
Balance as at the beginning of the year	32,830.00	-	2,308.69	828.58	-	-	35,967.28
Profit for the year	-	-	521.62	-	-	-	521.62
Other Comprehensive Income	-	-	-	-	-	-	-
Transactions with owners	-	-	-	-	-	-	-
Dividends Paid	-	-	-	-	-	-	-
Regulatory Reserve	-	-	40.56	(40.56)	-	-	-
General Provision Reserve	-	-	-	-	-	-	-
Others	-	-	-	-	-	-	-
Balance as at the end of the current period	32,830.00	-	2,870.88	788.02	-	-	36,488.90
Previous Year 2019							
Balance as at the beginning of the year	32,830.00	-	1,125.67	45.93	493.37	-	34,994.97
Profit for the year	-	-	1,472.31	-	-	-	1,472.31
Other Comprehensive Income	-	-	-	-	-	-	-
Transactions with owners	-	-	-	-	-	-	-
Dividends Paid	-	-	-	-	-	-	-
Regulatory Reserve	-	-	(782.65)	782.65	-	-	-
General Provision Reserve	-	-	493.37	-	(493.37)	-	-
Others	-	-	-	-	-	-	-
Balance as at the end of the previous period	32,830.00	-	2,308.69	828.58	-	-	35,967.28
SELECTED EXPLANATORY NOTES FOR THE QUARTER ENDED 31st March 2020							
In preparation of the quarterly financial statements, consistent accounting policies have been used as those applicable to the previous year audited financial statements (if there were changes during the quarter, the changes be explained as per IAS 34 & IAS 8)							
Name	Title	Signature	Date				
T R BALAJI RAO	CHIEF EXECUTIVE OFFICER	(signed)	14-Apr-20				
FADHILI PETRO SANGA	HEAD OF FINANCE	(signed)	14-Apr-20				
FREDRICK HIPPOLITE	CHIEF INTERNAL AUDITOR	(signed)	14-Apr-20				
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	Title	Signature	Date				
1. SANTANU KUMAR MAJUMDAR	BOARD MEMBER	(signed)	14-Apr-20				
2. RAJAB SELEMAN KAKUSA	BOARD MEMBER	(signed)	14-Apr-20				

Canara Bank (T) Ltd
Head Office Dar Es Salaam Branch
Eliu Complex P.O. Box 491, Dar Es Salaam, Tanzania
E:mail ctbl@canarabank.co.tz, T +255 222112530 (D) +255 222112532
www.canarabank.co.tz

Niobium mining in Mbeya region to start soon - govt

By Felister Peter, Dodoma

THE government has said that mining of niobium in Mbeya region, which has been halted for years, is expected to start soon as the government finalises talks with the investor.

Minerals minister Doto Biteko said when responding to a question from Mbeya-Rural MP Oran Njeza (CCM), who had wanted to know the time frame for the niobium mining project in the region to kick-off.

According to Biteko, the ministry is expected to provide suggestions and guidelines for implementation of the project which is under the Panda Hill Tanzania Ltd (PHT).

He said that following review of the new Mining Act in 2017, the investor was forced to review some of the provisions in the feasibility study report to ensure a win-win situation between the investor and the government specifically on payment of royalties, taxes and shareholding.

He said that issue of compensation to people who will be forced to relocate had yet been resolved. The investor will also have to compensate Mbeya prison for part of land which will be taken by PHT.

Located approximately 26 kms from Mbeya city, the PHT project is jointly owned by Tremont Investments Ltd (50 per cent) and Cradle Resources Ltd (50 per cent).

The company owns three mining licences-ML 237/2006, ML 238/2006 and ML 239/2006 all issued in November 16th 2006. The licensed mining projects covers an area approximately 22.1 square kilometers.

The country's mining laws of 1979, 1998 and 2010 had no provision for renegotiations to strike a win-win situation.

However, the investor has re-submitted a project proposal requesting for clarification on a number of sections in the Mining Act in 2017 as well as his suggestions on how to implement the mining project.

According to the feasibility study which was completed in April 2016 the companies should conduct mining activities for 30 years.

The mined mineral, niobium could be improved to Ferro-Niobium which has markets in Northern America, Europe and Asia. Niobium is used with iron and other elements in stainless steel alloys and also in alloys with a variety of metals. The metal is used in super alloys for jet engines and heat resistant equipment.

Mbeya coffee growers worried over uncertain market due to Covid-19

By Guardian Correspondent, Mbeya

SOME coffee growers in Mbeya region are worried over the plummeting of the product's markets due to Covid-19 infections, saying that many buyers are foreign based.

Speaking in this paper at different times at the weekend, farmers from Kitengule valley in Mbalizi said they are worried because many international borders are now closed.

Among them, Joseph Mwashitete said coffee is different to food crops because its domestic market is small compared to the foreign markets and that they cultivate the crop due to the push from international markets.

He said some foreign international companies have even been lending them agricultural inputs for coffee cultivation and now there is a danger for the suspension of the loans and the plummeting of production prices.

"In regard to food crops... even if we fail to sell them we feed ourselves, but as for coffee, my family cannot finish one bag in the whole year," he said and added that the foreign countries which have been buying our coffee are the very ones mostly affected by Covid-19 pandemic.

Another coffee farmer, Nathan Mbwaga from Itimba village said the coffee picking period was approaching but up to now the firms that showed their intention to buy the crop are very few.

He appealed to the government to continue educating wananchi at all levels to minimise the spread of the pandemic because domestic coffee markets could also shrink.

He said coffee production has been increasing every year due to the increase of demand in world markets but if international demand shrinks, so will production.

PCCB recovers 554.6 million/- from ongoing investigations in Ruvuma

By Guardian Correspondent, Songea

DURING the period January to March this year the Prevention and Combating of Corruption Bureau (PCCB) in Ruvuma Region has recovered 554,642,017/- from various crimes it had investigated from January until March, this year.

Speaking here yesterday to reporters in his office, PCCB head for Ruvuma region Yustina Chagaka said out of the amount 498,352,788/81 was recovered from Savings and Credit Cooperative Societies (SACCOS) in Songea district while 43,741,228/95 was recovered from the ongoing investigations in Mbinga Community Bank (MCB).

Chagaka explained that 10,868,000/- was recovered from investigations conducted in various agricultural marketing cooperative societies (AMCOS) in Namtumbo district the money which had already been paid to farmers.

He further said 1,680,000/- was paid back after investigations on TASAF funds in Tunduru district from employees who were paid unauthorized allowances.

Chagaka said in the same period the PCCB in the region made follow ups on 12 development projects so as to satisfy itself that the money allocated thereon was used for the intended purposes and that there was valued for the money spent.

He mentioned some of the projects that included the construction of infrastructures for the health sector, education and livestock valued at 906,275,630/-.

Five out of the projects valued at 158,870,060/- had been completed, three projects valued at 84,000,000/- are in the final stages and four projects are still ongoing.

He said PCCB was able to recover 100 bags of cement for a dispensary construction project at Masimeli village in Mbinga district. He said the cement was about to be stolen by Kitanda Ward officials in the district.

Govt trained over 350 youth in extractive industry - minister

By Felister Peter, Dodoma

THE government has trained more than 350 youth on specialised oil and gas exploration who have obtained international accreditation certificates that enabled them to work anywhere in the world.

The trainings were conducted by the Tanzania Petroleum Development Corporation (TPDC) in collaboration with the Vocational Educational and Training Authority (VETA) and international oil companies (IOCs) at a cost of US\$ 4 million.

According to the Energy Ministry, the government has also been conducting trainings for Tanzanians in the oil and gas sector whereas a number of graduates and trainers had benefited.

"All these are done to ensure the country has a good number of qualified personnel in the sector. VETA has been conducting regular vocational trainings to youth in Lindi and Mtwara regions to enable them secure jobs at oil and gas exploration companies", the ministry stated in its written response to a question from Special Seats legislator, Shamsia Mtamba (CUF).

In her basic question, the MP requested the government to construct a technical college which will specifically offer courses and trainings on oil and gas taking into consideration that most of the gas discoveries in Tanzania had been found in Mtwara and Lindi regions.

The ministry highlighted that apart from youth training, VETA, TPDC and IOC had been providing capacity building trainings for entrepreneurs on how to offer various services to people working on natural gas exploration projects, such trainings had so far benefited more than 195 entrepreneurs in Lindi and Mtwara regions.

"TPDC has established 32 oil and gas clubs at different primary and secondary schools in the particular regions. The move is aimed to educate students on various matters related to the field as well as how oil and gas can economically benefit individuals and the nation", stated the ministry.

Statistics by the Energy Ministry indicates that until March 2020, Tanzania had 57.54 trillion cubic feet of proven natural gas reserves.

The natural gas reserves were discovered at various gas exploration fields conducted in deep sea. The use of gas from natural gas fields in Mnazi Bay and Songo Songo Island started in 2004 and 2006 respectively.

TPDC has already supplied the energy through a network of pipelines to 72 houses at TPDC Estate and 24 housing units at Twiga Estate in Mikocheini.

According to residents who use the energy, its price is 40 per cent cheaper than other sources of energy like charcoal and Liquefied Petroleum Gas (LPG).

The cooperation said recently that plans are underway to connect 200 houses along the gas supply network by June, this year.



Simanjoro district executive director Yefred Myenzi (R) takes part in environmental cleanliness at a hospital in Langai ward on Tuesday. Photo: Correspondent Gift Thadey

Agro-experts push for more research to increase country's farm production

By Correspondent Valentine Oforo, Dodoma

AGRICULTURAL experts in Tanzania have warned that the fast spreading of Covid-19 pandemic throughout the globe might disturb key agricultural researches, the development which will lead to poverty in the country.

Despite the ongoing lockdown of numerous economic activities in the world, the experts maintained that the government must allow continuation of key agricultural researches and field tours, with an eye to serve the nation's future economy.

However, they observed, researches play a paramount role in advancing the key sector which the nation's economy depends on, whereby the current shows that an average of 80 per cent of Tanzanians are employed within the sector.

While it is known that the agricultural sector accounts for 30 per cent of the country's Gross Domestic Product (GDP), the sector is likely to be affected by the currently killer viruses projected to lead to economic hardships in the near future.

Senior plant breeder for TARI-Hombolo centre, Dr Lameck Nyaligwa

insisted that researches were key for the economic development of the crucial sector. "Farmers are important components in seed breeding processes, particularly, through participatory variety selection (PVS).

For instance, the centre at Hombolo is currently undertaking the sorghum and millet preliminary yield trial which needs participation of farmers in order to be approved," he said.

He noted however that, in order for the researched seeds to be approved by the Tanzania Official Seed Certification Institute (TOSCI) farmers must play pivotal role. "There are number of agricultural research projects, under the lucrative financial funds from local and international organisations in Tanzania, which can be impacted by the coronavirus disease if the government will not give this sector with utmost care," he urged.

He said it was prudent that the government allows the said researchers to allow the experts to continue with their activities in the current catastrophic period, because development of the agriculture sector, which is prime for the welfare of the country's human resources.



Canara Bank (Tanzania) Ltd.

(Together we can build a better life)

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

CUSTOMER COMPLAINT REDRESSAL MECHANISM: To The Esteemed Customers Canara Bank (Tanzania) Ltd Tanzania

than 14 working days thereafter.

1. 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.

2. 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.

General Manager (Operations) Canara Bank (Tanzania) Ltd,
Dar es Salaam Branch,
Post Box 491 Dar es Salaam
Phone: +255 (22) 2112532
Fax: +255 (22)2112534
E Mail : cblt@canarabank.co.tz

The Nodal Officer, Grievance Redressal Cell,
Canara Bank (Tanzania) Ltd
Post Box 491 Dar es Salaam,
Phone : +255 (22) 2112530;
Fax: +255 (22)2112534
E Mail compliance.cblt@canarabank.co.tz

NOTE:
• For lodging complaint with BOT please use Complaint Form No 1.
• For detailed information for lodging complaint with BOT please visit BOT website https://www.bot.tz.org.

3. 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 complaint.
• In exceptional circumstances if we are unable to resolve the complaint within 21 working days, we will immediately inform the complainant of our inability and reason for the inability and what measures are being taken to resolve the matter urgently and in any case not more than 14 working days thereafter.

4. HOW TO LODGE A COMPLAINT WITH THE DESK AT BANK OF TANZANIA (BOT) (NAMNA YA KUWASILISHA MALALAMIKO KWA DAWATI LA BOT)
If you are dissatisfied with the decision of our Bank in respect of your complaint or do not receive a response from our Bank within 21 working days from the date of lodging your complaint, you may within 14 working days lodge your complaint with the Desk at BOT. However, before lodging your complaint with the Desk at BOT, you are required to exhaust the Internal Complaints resolution mechanism of our Bank first.

The complaint with Complaints Resolution Desk at Bank of Tanzania shall be lodged in the prescribed form (Schedule A), duly signed by the complainant and shall be submitted in any of the following ways:
a) By hand or by post to:
Complaint Resolution Desk
Office of the Secretary to the Bank of Tanzania,
10 Mirambo Street,
11834, Dar es Salaam.
b) By electronic mail: complaints-desk@bot.gov.tz
c) By facsimile to fax no: +255 22 2234067
d) By phone: +255 22 2233265/ +255 22 2233246

NOTE:
a) Complaints shall be lodged with the Desk from 9.00 AM to 12.30 PM (Monday to Friday).
b) Your complaint must be lodged before expiry of two years after the cause of action arose.

5. PECUNIARY JURISDICTION OF THE BOT DESK (MAMLAKA ZA KIFEDHA ZA DAWATI)
The Desk shall handle complaints whose total monetary value in respect of both the claim amount and remedy to be awarded does not exceed Fifteen Million Tanzania Shillings (TZS 15,000,000/-).

6. ELIGIBLE COMPLAINTS (MALALAMIKO YA HAKI)
Only the following categories of complaints are eligible for submission to the Desk;
a) A complaint against a banking institution which is either a member of the Tanzania Bankers Association or regulated by the Bank.
b) A complaint which is lodged within 14 days after a banking institution has delivered its decision or has failed to respond.
c) A complaint in respect of an incident which occurred less than two (2) years ago.

7. INELIGIBLE COMPLAINTS (MALALAMIKO YASIYO NA HAKI)
In terms of the Guidelines issued, the Desk considers the following complaints as ineligible:
a) A complaint which has been the subject of legal proceedings before a Court or Tribunal.
b) Where the complainant has not suffered any financial loss, material inconvenience or distress.
c) A complaint which would be more suitably dealt with by a Court or under other dispute resolution arrangement.
d) A complaint whose resolution would prejudice the rights of other parties who have not consented to the resolution by the Desk.
e) A complaint which is vexatious or frivolous or not in good faith.
f) A complaint which was not first reported to the banking institution concerned.
g) A complaint which is lodged more than 14 days after a banking institution has delivered its decision or failed to resolve the complaint.
h) A complaint which is beyond the pecuniary jurisdiction of the Desk.

8. INFORMATION YOU MUST INCLUDE IN THE COMPLAINT (TAARIFA MUHIMU ZA KUJUMUISHA KWENYE MALAMIKO)
a) Your name and address.
b) The name and address of the banking institution against which the complaint is made.
c) 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.
d) What you have lost in terms of personal injustice, financial loss, hardship or inconvenience.
e) 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.
f) Include documentary evidence, if any.

9. WITHDRAWAL OF THE COMPLAINT (KUFUTA MALAMIKO)
A complainant may, at any time before the Desk's determination, withdraw his complaint in writing from the Desk, and the matter shall be closed by the Desk.

10. FREE SERVICE (HUDUMA ZA BURE)
Resolution of banking consumers' complaints is free of charge as the Desk does not charge any fee whatsoever.

11. MEDIUM OF COMMUNICATION (NJIA YA MAWASILIANO)
The medium of communication is both English and Kiswahili.

12. REMEDIES AWARDED (SULUHISHO LILLOPATIKANA)
The function performed 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

CANARA BANK (TANZANIA) LIMITED			
A. SAVINGS BANK		D. REMITTANCES	
TZS	USD	TZS	USD
1. Monthly Maintenance Charges	FREE	FREE	FREE
2. Non Maintenance of Minimum Balance	FREE	FREE	FREE
3. A/C Statement Charges	FREE	FREE	FREE
a) Monthly	5,000.00	\$5	\$5
b) Interim	5,000.00	\$5	\$5
4. Cash Withdrawal Charges	FREE	Upto 5000 Free Above 5000 - 0.3%	Upto 5000 Free Above 5000 - 0.3%
5. Cash Deposit Charges	FREE	FREE	FREE
6. Balance Confirmation certificate	15,000.00	\$7	\$7
7. A/c Closure charges	15,000.00	\$15	\$15
8. Activation of Dormat A/C	6,000.00	\$6	\$6
B. CURRENT ACCOUNT		E. LOAN/ADVANCES RELATED CHARGES	
1. Monthly Maintenance Charges	FREE	FREE	FREE
2. Non Maintenance of Minimum Balance	FREE	FREE	FREE
3. A/C Statement Charges	5000	5000	5000
a) Monthly	5000	\$5	\$5
b) Interim	5000	\$5	\$5
4. Cash Withdrawal Charges	UPTO 50 MIO- FREE ABOVE 50 MIO-0.12%	Upto 10,000- Free > 10,000- 0.3%	Upto 10,000- Free > 10,000- 0.3%
5. Cash Deposit Charges	UPTO 50 MIO- FREE ABOVE 50 MIO-0.12%	Upto 10,000- Free > 10,000- 0.3%	Upto 10,000- Free > 10,000- 0.3%
6. Balance Confirmation certificate	25,000.00	\$15	\$15
7. Stop Payment Charges	30,000.00	\$15	\$15
8. Cheque Return Charges	30,000.00	\$15	\$15
a) Inward	30,000.00	\$15	\$15
b) Outward	30,000.00	\$15	\$15
9. A/c closure charges	25,000.00	\$20	\$20
C. MOBILE BANKING CHARGES		F. LETTER OF CREDIT	
1. Cash Withdrawal	2,000.00	NA	NA
Upto 100,000	2,000.00	NA	NA
101,000 to 200,000	3,000.00	NA	NA
201,000 to 400,000	5,000.00	NA	NA
401,000 to 600,000	6,000.00	NA	NA
601,000 to 999,000	8,000.00	NA	NA
2. Funds Transfer/Mobile Wallet	500.00	NA	NA
Upto 100,000	500.00	NA	NA
101,000 to 250,000	1,000.00	NA	NA
251,000 to 500,000	2,000.00	NA	NA
501,000 to 1,000,000	3,000.00	NA	NA
1,001,000 TO 10 Mn	10,000.00	NA	NA
Mobile Banking Services	500.00	NA	NA
A) Monthly Subscription Charges	500.00	NA	NA
B) PIN Request	2,500.00	NA	NA
H. LOCKERS RENT YEARLY		G. GUARANTEES (LOCAL & INTERNATIONAL)	
1. SMALL	350,000.00	1.2% (Min TZS 75,000)	1.2%
2. MEDIUM	600,000.00	1.2%	1.2%
3. BIG	750,000.00	1.2%	1.2%

Banking Services offered BY Canara Bank (Tanzania) Ltd

- Current and Saving Account
- Salary Account
- Student Account
- Fixed Deposit Account
- Re Investment Deposit Account
- Overdraft and Term Loans
- Vehicle Loan

We offer following Services

- Mortgage Loan
- Personal Loan
- Insurance Premium Funding
- Safe Deposit Lockers
- All Export and Import Related transactions
- Letter of Credit and Guarantees
- E-Remit Facility to India
- Mobile Banking

Plot No 16/1, Elia Complex
Zanaki-Bibi Titi Street, P.O.Box 491- Dar es Salaam, Tanzania
T: +255 222 112 2530 (0) +255 222 112 532
Email: cblt@canarabank.co.tz

Access your A/C 24x7

All these are done to ensure the country has a good number of qualified personnel in the sector. VETA has been conducting regular vocational trainings to youth in Lindi and Mtwara regions to enable them secure jobs at oil and gas exploration companies

The Guardian

www.ippmedia.com

THURSDAY 23 APRIL 2020

Taking A New Look
At The News
ESTABLISHED IN 1995

Covid-19 shouldn't lead to a food crisis in Africa

POVERTY and hunger in Africa are inextricably linked to the plight of smallholder farmers, who produce most of the continent's food but struggle with unproductive soil, unreliable water supplies, low-quality seeds, and scarce markets for their crops.

Measures instituted by African governments to combat the COVID-19 pandemic should not lead to food crisis on the continent, according to the Alliance for Green Revolution in Africa (AGRA).

Alliance for a Green Revolution in Africa (AGRA) was founded in 2006 on the belief that investing in agriculture is the surest path to reducing poverty and hunger in Africa. It works across the continent to help millions of smallholder farmers—who make up 70 per cent of Africa's population—boost their farm productivity and incomes.

AGRA has supported more than 400 projects, including efforts to develop and deliver better seeds, increase farm yields, improve soil fertility, upgrade storage facilities, improve market information systems, strengthen farmers' associations, expand access to credit for farmers and small suppliers, and advocate for national policies that benefit smallholder farmers.

AGRA aims to play a central role in transforming the agricultural sector in Africa and its food system—in a way that is tailored to conditions in Africa and places a strong emphasis on safeguarding the environment. To that end, AGRA is building an alliance of partners—including farmers and their organizations, governments, agricultural research organizations, the private sector, local nongovernmental organisations, and civil society—to significantly and sustainably improve the productivity and incomes of smallholder farmers, many of whom

are AGRA has said there would be food security crisis on the continent that could affect the political, social and economic health of African countries, if measures are adopted by African governments to contain the corona virus restricted smallholder farmers from working on their farms.

AGRA president, Dr Agnes Kalibata entreated African governments to put measures in place to ensure that people have access to food.

"Africa's smallholders produce 80 per cent of the food we eat. It, therefore, goes without saying that if they can't farm because of COVID-19, Africa will inevitably face a food crisis," it said, adding that "already over 250 million people in Africa are without food, and the vulnerable populations will suffer more from both the short- and long-term effects of the pandemic."

Africa must take measures to ensure that people have food now, in the recovery period and beyond. If this is not done, COVID-19 will result in a food crisis that will affect poor people the most, in both rural and urban areas.

Of the 14 countries that AGRA partners with has imposed some degree of restrictions to protect the populations from the spread of the virus and this is clearly an important protective stop.

AGRA commended African governments for measures instituted to tackle COVID-19 and promote food production on the continent, saying, "There are very good lessons coming from across Africa and beyond and we will bring these to our countries as we go."

There should measures to provide fertiliser and other farm inputs for farmers at subsidised prices, and the efforts by the governments to get fertiliser and farm inputs to farmers at lower prices.

Why ITU seeks to encourage gender balance in the ICT

INTERNATIONAL Girls in Information and Communications technology (ICT) Day is celebrated every year on the fourth Thursday of April. ICT is an extension term for information technology (IT) that stresses the role of unified communications and the integration of telecommunications telephone lines and wireless signals and computers, as well as necessary enterprise software, middleware storage.

International Girls in ICT Day is an initiative backed by all International Telecommunication Union (ITU) member states in ITU plenipotentiary resolution in 2014 aiming to create a global environment that empowers and encourages girls and young women to consider careers in the growing field of ICTs, enabling both girls and technology companies to reap the benefits of greater female participation in the ICT sector.

One of the best reasons is that there are job opportunities in the ICT sector! The sector is marked by a pressing need for a wide range of ICT talents. This means that highly qualified women in technical fields have significant opportunities available to them. The European Commission, for example, has predicted a skills gap of over 500,000 ICT jobs in Europe by 2020; within a similar time frame the US Department of Labour forecasts the creation of around 1.4 million IT jobs and Canada is expected to create at least 218,000 computing related jobs, just to name a few examples. The ICT sector needs new talent! This is because not enough students are preparing themselves for studies in math, engineering, computing, and sciences. Compounding this problem, the number of female technical students is disproportionately low. ICT companies are looking to

attract and promote women because achieving greater workforce diversity is good for business. The lack of young women attracted to ICT studies is reflected in ICT companies and government agencies around the world. The ICT sector is currently male dominated, especially at senior levels. Where women are present, it is often in low-level, low-skilled jobs. Fortunately, many companies are looking to increase the numbers of women in the sector. A broad range of organisations and companies have concluded that increasing women at the top positively impacts financial performance, while those that ignore diversity issues risk ongoing labour shortages. The International Telecommunication Union (ITU), as the leading United Nations agency for telecommunications and ICTs, seeks to encourage gender balance in the ICT sector at all levels of the profession.

Supporting the education of women and girls in the ICT sector is also in line with United Nations Sustainable Development Goals (SDGs); in particular SDG 5, aimed at achieving gender equality and empowering all women and girls through, among others, Information and Communication Technologies. Not only are jobs in the ICT sector lifting women out of poverty, a more gender-balanced sector offers fulfilling mid and high-level careers, and enables highly talented women to springboard to the top of the career ladder. This is good for everyone. As former UN Secretary General Ban Ki-moon has said, "Equality for women and girls is not only a basic human right it is a social and economic imperative. Where women are educated and empowered, economies are more productive and strong. Where women are fully represented, societies are more peaceful and stable."

The Guardian Limited Key Contacts

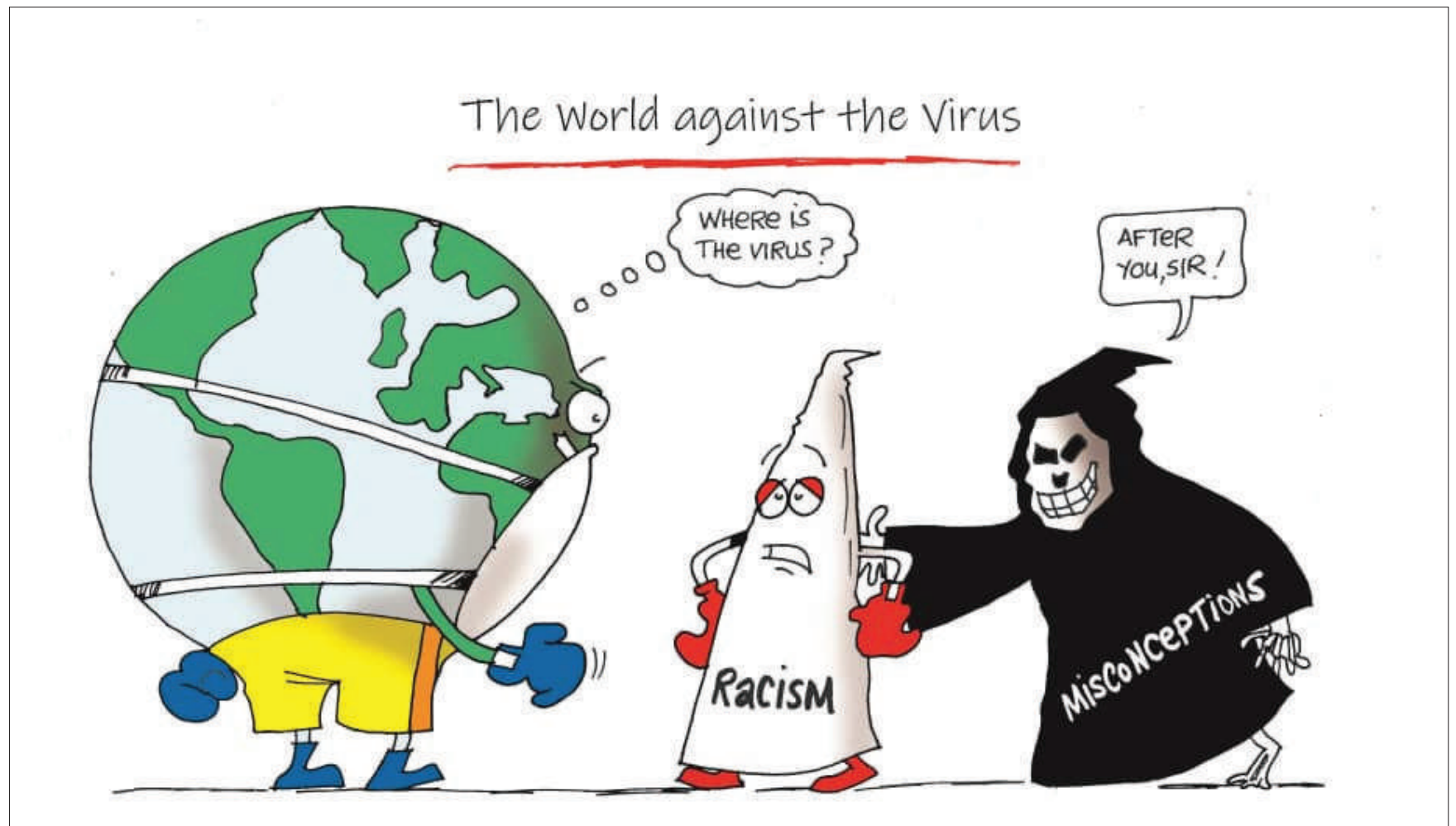
Managing Editor: WALLACE MAUGGO
Circulation Manager: EMMANUEL LYIMO

Newsdesk

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

Advertising

Mobile: 0686101335
E-mails: advertise@guardian.co.tz
Website: www.ippmedia.com
epaper.ippmedia.com



Beating COVID-19 with data: Randomised testing promises more than mass screening

By Jan Schenk

GROUPS of fieldworkers are going from house to house asking people for six pieces of information - their name, age and whether or not they are experiencing four particular symptoms. Those referred for testing are given a slip with a time slot and an instruction to make their way to the local testing site. But there are other more efficient and effective ways.

As the director of a survey research consultancy based in Cape Town, who puts a lot of faith in the authority and persuasiveness of accurate and well-sourced data, I was relieved and excited when it became clear that the government is taking a science- and data-driven approach to tackling the coronavirus crisis. It made the strict lockdown regulations look purposeful and the lesser evil compared to the alternatives.

Unfortunately, over the past few days I have grown worried that the government's positive intentions and initiatives in this regard are about to hit a reality wall, costing us precious time that was bought with the lockdown while effective and affordable options are falling by the wayside.

The problem with current screenings On Easter Monday Professor Salim Abdool Karim, the chairperson of Health Minister Zweli Mkhize's Covid-19 advisory group, gave a detailed presentation about the scientific rationale guiding the government during this crisis. The projections he made are sound and reasonable, but the truth is that we still know too little about the virus and how it spreads to make any firm predictions.

I do not worry about the quality of the work done by the scientists but I am concerned about the reliance on modelling itself that seems to inform most decision-making these days as we simply do not know enough about this virus and local contexts vary too much to make precise predictions at this point.

There is no doubt that scientific modelling plays a key role in understanding, predicting and controlling the epidemic, but until we have enough data to feed the models, and they are starting to converge, putting our fate into the hands of scientific models alone is a gamble we cannot afford to take.

There is an alternative: the collection of data to measure the infection rate. While the latest number of infections is publicly updated on a daily basis, we do not know the real figure because of the way we are testing. With the start of the lockdown there have been repeated announcements by the



Amid the crisis, and despite a second wave of infections in Asian countries, South Korea continues to lead the way in containing the spread of COVID-19, with one of the lowest casualty rates in the world

government that it will seriously ramp up screening and testing. One of the most tangible signs of these efforts are the community screening and testing campaigns carried out in selected neighbourhoods.

My neighbourhood, Bo-Kaap in Cape Town, happens to have been one of the first places selected for community screening, and it is my participation in this exercise that sparked my curiosity and subsequent nervousness about the government's data strategy. In my neighbourhood, screening meant that groups of fieldworkers were going from house to house and asking exactly six questions (name, age, four symptoms) for everyone who lived there. Those referred for testing were given a slip with a time slot and an instruction to make their way to the local testing site.

There are many problems with this approach, first of which is that it will take too long - it took a week to complete screening in the Bo-Kaap, including a four-day break over Easter.

But what really filled me with trepidation, as I dutifully spelt my strange-sounding name to the friendly and professional fieldworker, was the sight of the paper sheets she was using for recording our responses. I might be a bit of a snob when it comes to face-to-face data collection methods, but there really is no reason why in this day and age we are still seeing fieldworkers equipped with clipboards and piles of papers instead of tablets or smartphones.

Apparently, the CSIR is working on an app for data capture which will be rolled out to fieldworkers in the coming weeks, which is mind-boggling considering that every day in lockdown costs us a sizable chunk

of our economy. Existing solutions for this sort of data capture and processing already exist and are deployed on a daily basis. Instead, we try to build our own app and, in the meantime, send fieldworkers out with piles of paper.

In fact, I argue that we should not do any in-field screening at all. Instead of sending fieldworkers from door to door, the bulk of this work could and should be done via WhatsApp chatbots, SMS and USSD surveys and robocalls. Working with the mobile network providers, there are many ways to ensure quality control, participation and feasibility (e.g. comparing location data and personal details with RICA, making participation data-free, incentivising participation with free airtime etc).

The entire screening exercise as it is currently done is only good for referring symptomatic cases for testing (versus asymptomatic individuals who can still transmit the virus). Arguably, symptomatic individuals are likely to show up at a local testing site or clinic on their own account if their symptoms worsen.

This approach will not help us get an accurate picture of the infection rate because we will never cover the entire country - testing only the obvious cases while a very large chunk of infections go undetected. Nor will we learn anything new about the virus.

The case for a household survey So what do we do? Screen and test as many individuals as possible, right? Yes and no. Ideally, we would want to test as many people as possible, so that positive cases are separated from the rest of the population and given the care they need. But we simply won't be able to test a large proportion of the

population anytime soon, even if all the stars align. In the meantime, it would still make a huge difference to know whether our currently low infection rate reflects reality or whether the virus has managed to silently spread to large parts of the population beneath the radar of public testing and community screening.

To achieve this, I am arguing that we must take the field resources freed up by shifting face-to-face screenings to digital, and invest them into a representative, nationwide testing survey. The idea here is that if we apply the same sampling procedures used for representative household surveys to test for Covid-19, we will be able to get a precise estimate of the real infection rate fairly quickly. What this means is that we go to the homes of a statistically random selection of South Africans and test them, regardless of whether they show any symptoms or not.

Ideally, we would aim to conduct the survey once lockdown has ended and confirmed cases in clinics and hospitals start to rise exponentially once again. Not only will this enable us to know with a greater level of certainty the percentage of people infected in our country, but if we ran it as an ongoing survey over the course of the epidemic, adding variables of interest as we go along, we could learn so much more about the virus.

This way we would not only have a reliable measure of the spread of the virus at any given time, but we could also start making inferences about its mode of transmission and keep a finger on the pulse of a nation in distress.

This is not a maverick idea: Germany, USA and Austria at least are planning to roll out a representative testing survey in the near future (Austria already conducted a relatively small one to be repeated on a larger scale) for the same reasons provided above. The government's own plan to introduce national surveillance days where 5% of selected schools, mines, big companies and prisons will be tested (or screened) on a monthly basis seems to follow a similar logic, but it will not replace a representative survey as it still leaves out a large proportion of the population and is not very efficient.

There are statistical and practical hurdles we would need to overcome, but we do have a real advantage over many other places in rolling out such a survey.

While face-to-face household surveys have been largely replaced by online and telephonic surveys in developed countries, we do have a highly capable, experienced and innovative face-to-face survey industry prepared to get the job done quickly and efficiently - if given the chance.

Covid-19 has thrown global capitalism into crisis: Can there be any escape?

By Oscar Van Heerden

RESIDENT Cyril Ramaphosa spent the better part of his adult life wanting to be president of South Africa, and this is what his presidency has come to: No matter how he deals with this pandemic or what the final outcome, he will always be remembered for this moment in our history.

We have now seen the naked truth about capitalism and the inept manner in which it purports to deal with this invisible enemy, Covid-19. We are told that money can solve all our problems, that nothing is too big for capital to handle, but what we see now is putrid and pathetic. Wealthy countries are buckling under the pressure. Hospitals in First World countries are unable to cope with the coronavirus. Poor countries, especially in Africa, will most probably be hardest hit by this ferocious virus. But for the First World to be exposed like this is intriguing.

The mighty European Union (EU), that purports to be a community of common purpose, of similar values and a common market, has proven to be anything but. It is common cause that EU policies aim to ensure the free movement of people, goods, services and capital within the internal market, enact legislation in justice and home affairs, and maintain common policies on trade.

All of these wonderful ideals have come to naught since the outbreak of the coronavirus pandemic. Individual countries have not only closed their borders but have hardly come to the aid of other hard-hit member states, like Italy and Spain.

Instead, the capitalist system and rules dictate that the EU makes available loans to member states in this time of utter crisis. It takes only one major crisis to expose the fragility of the EU and its bullshit with regards to being a union. Close borders now, loans instead of aid and solidarity. These are clear indications that you are on your own as a nation state.

The Portugal, Ireland, Greece and Spain (PIGS) countries cannot rely on the EU for any kind of help. Piecemeal assistance here and there but nothing that resembles a clear Marshall Plan. Nothing! How pathetic can the European Union be?

But we would have never thought that the capitalist system is so self-absorbed and selfish that it would rather resort to piracy and bullying, as we have observed from the US, the largest economy in the world.

The UK would rather argue that intellectual property rights of ventilator technology remain sacrosanct in order to make a buck during this crisis, than to save lives. These countries would outbid poorer nations to purchase limited personal protective equipment (PPE) and medical equipment globally, because they can.

The US insists that any vaccine development must first

and foremost be made available to the US only.

Just like the 2008/09 global financial crisis when we saw governments having to bail out corporations and "the market", so too are we witnessing this abomination now. So, let me see if I get this right: first we actively renounce socialism as a system, in fact, we feel so strongly about this tyranny called communism, we fight wars over it. But, when the shit hits the fan back home and our precious capitalist system is in peril, we gladly apply such socialist tendencies to bail out the market, the very capitalists who insist on less government involvement in the economy and the market in good times but when the market isn't so good, say we need government involvement NOW please. Capitalism is indeed in crisis.

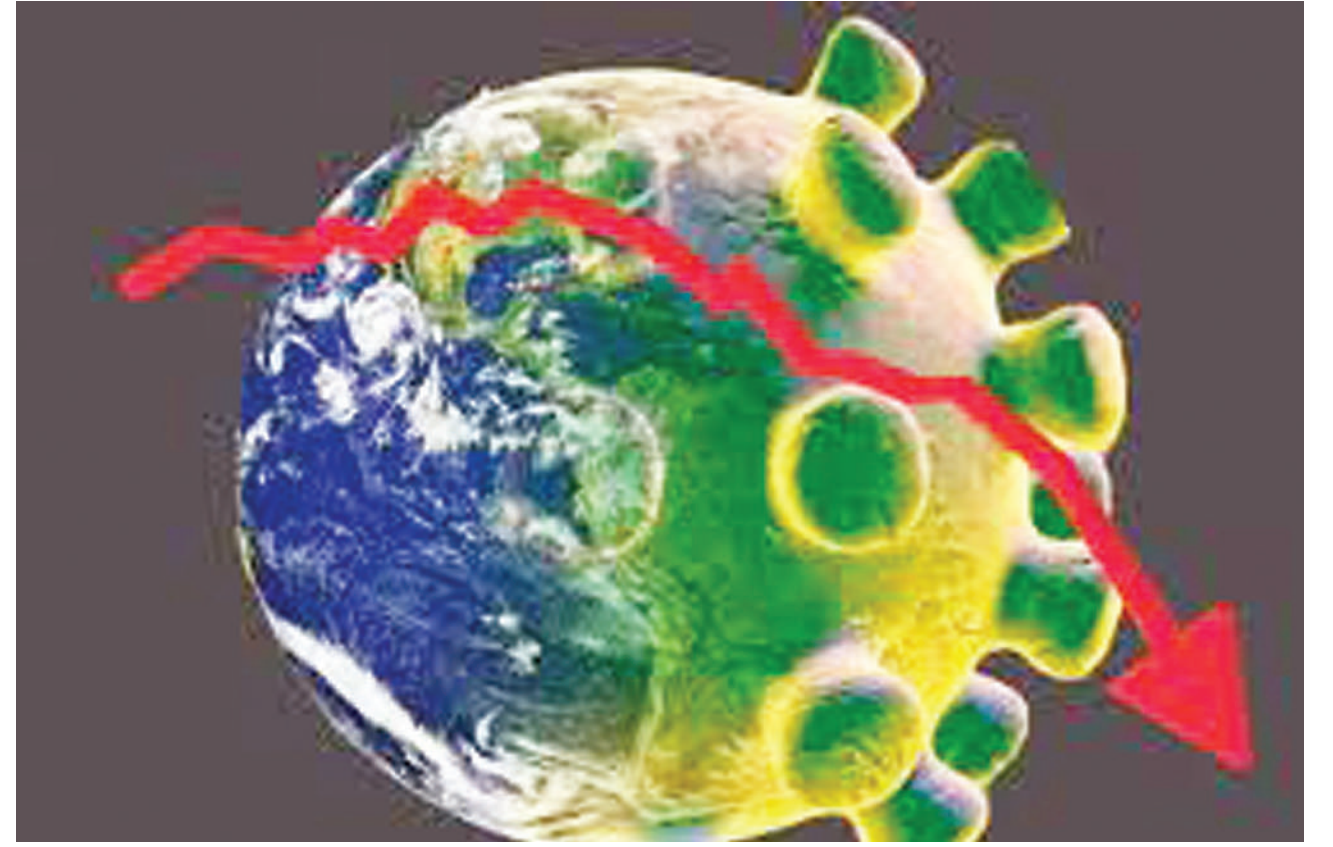
Karl Marx once argued that the capitalist bourgeoisie mercilessly exploited the proletariat. He described how the wealth of the bourgeoisie depended on the work of the proletariat.

Therefore, capitalism requires an underclass. But Marx predicted that the continued exploitation of this underclass would create great resentment. In order for us to avoid such resentment and with the continuation of the lockdown, we cannot have it both ways. We either also accommodate the poor and working people, or we face the consequences.

Furthermore, according to the Alumniportal, an organisation in Germany, today, "after the end of the Cold War and in the age of climate crisis, of chronic underemployment, of global inequality, of financial speculation and of weak growth, it has long been not only surviving leftists who talk of the end of capitalism. In economics, word of 'secular stagnation' is spreading, and at the world summit of the capitalist elite the sentence, 'The capitalist system no longer fits into this world' was making the rounds."

In Das Kapital, Marx lays claim to having discovered "the economic law of motion of modern society". It is, first of all, a law of progress: capital-driven economy, as the sketch in the Communist Manifesto predicts, "has created more massive and colossal productive forces than have all preceding generations together", it has fostered technology and science and created the world market. But the actors in this economy, the capitalists, are driven men: at the risk of bankruptcy, they must develop the productive forces, perpetuate innovation, press out of the workers as much output as possible and exploit the raw materials of the Earth as rationally as possible so as to transform them into commodities. Thus, capitalism creates the conditions for a world without want and hunger.

But under the systemic constraint to maximise surplus value and drive on growth, this mode of production can in the long run "develop only by simultaneously undermining the original sources of all wealth - the soil and the worker". Best we start looking after our working class dur-



ing this very difficult period.

Thomas Piketty, on the other hand, tells us that the problem was inherent in capitalism itself. Over the past century, the rate of return on capital (r) and existing wealth, owned disproportionately by the rich, had exceeded the rate of growth in the economy (g) as a whole. That had created a chasm of inequality comparable to what existed during the Gilded Age, before the gilding was removed by two cataclysmic world wars and the Great Depression. You could distil the core of Piketty's theory down to three characters: r > g.

Piketty both diagnoses and prescribes: he tries to expose the contradictions of the reigning ideology of "hypercapitalism" and its malign consequences (including a populist-nativist backlash), and, to stave off disaster, he recommends a breathtaking series of reforms.

They include a schedule of taxation on income and wealth that reaches 90% and the elimination of nation-states in favour of "a vast transnational democracy" which will secure "a universal right to education and a capital endowment, free circulation of people, and de facto virtual abolition of borders". A serious disease, Piketty believes, calls for strong medicine.

So, Piketty's thesis, supported by his extensive research, is that financial inequality in the 21st century is on the rise, and accelerating at a very dangerous pace. For one thing, this changes the way we look at the past. In the 21st century he says, "this is not only the case in the so-called 'rich' countries - the US, the UK and Western Europe - but also in Russia, China and other countries (including

South Africa) which are emerging from a phase of development". The real danger is that if this process is not arrested, poverty will increase at the same rate and, Piketty argues, "we may well find that the 21st century will be a century of greater inequality, and therefore greater social discord, than the 19th century".

Why I mention all this is because the current debate in South Africa is about whether we as South Africans can afford to continue with the lockdown in order to curb the spread of the virus or whether we must pay more attention to the ailing economy.

The key thing here, it seems to me, is a stimulus package that is needed now.

This must comprise two crucial elements: stabilising the economy through a number of tools available and improving the socioeconomic position of the most vulnerable in our society.

How do we do this? Do we borrow from the IMF/World Bank or the New Development Bank (BRICS) or do we instigate a start to some very serious structural economic reforms? We all know what this means: in effect another self-imposed structural adjustment programme.

Or do we do a combination of both, borrowing (albeit a small amount to deal with the immediate crisis of Covid-19), combined with a self-imposed structural adjustment economic programme? Do we succumb to the desperate need of the capitalist to get the economy going again at the expense of the working people and their health considerations or do we put the people first and get to the economy a bit later?



AVIS D'APPEL A MANIFESTATION D'INTERET (PRE-QUALIFICATION)

TITRE DE L'APPEL D'OFFRES : TRAVAUX DE RENOVATION DES INFRASTRUCTURES DU PORT DE KALUNDU A UVIRA SUR LE LAC TANGANYIKA, PROVINCE DU SUD KIVU EN REPUBLIQUE DEMOCRATIQUE DU CONGO

NUMERO D'APPEL D'OFFRES : PRQ20191104

TradeMark East Africa (TMEA) est une organisation sans but lucratif, financée par un nombre d'agences de développement dans le but de promouvoir le commerce régional et l'intégration économique en Afrique de l'Est. TMEA a son siège à Nairobi avec des bureaux à Addis Ababa, Bujumbura, Kigali, Kampala, Dar es Salaam, Juba et au secrétariat de la Communauté de l'Afrique de l'Est (CAE) à Arusha. TMEA appuie plusieurs initiatives pour atteindre ses objectifs stratégiques d'accroître l'accès physique aux marchés; de renforcer l'environnement commercial et d'améliorer la compétitivité des entreprises. TMEA travaille en étroite collaboration avec les institutions gouvernementales, les organisations de la société civile, le secteur privé et le secrétariat de la Communauté de l'Afrique de l'Est (CAE).

Le gouvernement de la République démocratique du Congo (RDC) a reçu des fonds de subvention de TradeMark East Africa. TMEA, en étroite collaboration avec la Direction Générale des Migrations, la Direction Générale des Douanes et Accises et la province du Sud Kivu ont l'intention d'utiliser une partie des fonds aux paiements directs éligibles pour la modernisation des infrastructures du port de Kalundu.

Cet appel d'offre est lancé pour préqualifier les entreprises intéressées à soumissionner pour la réalisation des travaux de rénovation des infrastructures portuaire au port de Kalundu. Les documents de cet appel d'offres peuvent être obtenus à <http://www.trademarkea.com/get-involved/procurement/>. Toutes les demandes d'éclaircissements citant le titre et le numéro de l'appel d'offres dans le sujet doivent être envoyées par email à l'adresse courriel procurement@trademarkea.com. Soumissions peuvent être faits uniquement par voie électronique, due au COVID-19 des soumissions en durs ne peuvent être acceptées.

La date de clôture des soumissions électroniques est le 22 mai 2020 à 10 :00h (heure de Kinshasa) ou à 12h00h (heure de Nairobi).

TMEA ne peut répondre à aucune requête relative à cet appel d'offres 5 jours ou moins avant la date buttoir de soumission.



215712101

DECLARATION OF DIVIDEND FOR THE YEAR 2019

The Board of Directors of CRDB Bank Plc recommends a dividend of TZS 17 per issued and fully paid up share in line with the Bank's Dividend Policy subject to obtaining approval from the Annual General Meeting of shareholders to be held on 16th May, 2020.

Pursuant to approval of the dividend recommendation, the timetable for dividend payment will be as follows:

Announcement of Dividend Payment:	9th April, 2020
Trading of Shares Cum Dividend:	9th April - 30th April, 2020
Trading of Shares Ex-Dividend:	4th May, 2020 onwards
Closure of the Members Register:	6th May, 2020
Re-Opening of the Register:	7th May, 2020
Dividend Payment on/or about:	1st June, 2020

Dividend will be paid directly to shareholders bank accounts, through M-Pesa, Airtel Money and Tigo Pesa for those who have issued instructions.

For communication the contact is:

The Company Secretary
CRDB Bank Plc
Office Accommodation Scheme Building – Azikiwe Street, 4th Floor
P. O. Box 268
Dar es Salaam
Tel. no. 022 – 2114237
Email: shareholders@crdbbank.com

By order of the Board,

John B. Rugambo
John B. Rugambo
Company Secretary
8th April, 2020

215711401

Micro kindnesses are laying the foundations for transformed SA

By Jess Auerbach

LOCKDOWN has shown South Africa both the best and the worst of who we are as a country. When it ends, we have to hope that it is the best that will prevail. Once you have seen, you cannot un-see, and across South Africa, people are seeing one another with fresh perspectives.

I returned to South Africa in December 2019, after a decade away which included a US PhD. My partner and I had planned to move into our home on 31 March 2020, but one of the strictest national lockdowns was announced of all the global roll-outs, and we were stranded.

I have high-functioning Asperger's syndrome and our temporary studio apartment was not an option. The thought of being "caged" as I experienced it, in a tiny flat from which one could barely see the sky had me holding my head and rocking in a corner in panic like a scene out of Rainman. For the first time in my life, I wondered if I might need to be institutionalised for my condition (and not for the first time, I reflected that were I born elsewhere in South Africa's economic landscape, I probably would have been).

By chance, the next day we met our "new" neighbour in the complex we were moving into. When she heard what had happened, with no questions asked and having known us for only a few minutes, she offered us the keys to her home. As she was living alone, she had decided

to spend the lockdown with relatives. Within a few days, my mind put itself back together, my hands stopped bleeding from stress and I was able to return to my research.

Our neighbour's offer did not come from a desire for recognition, or praise. It was simply an example of what is locally - albeit in sometimes clichéd and tired ways - referred to as ubuntu: A belief in one another that is quietly holding South Africa together while we go through this process of dismantling and reconfiguration. "I am because you are", is a lesson that many South Africans are internalising in completely new ways during the lockdown, and is what the Archive of Kindness that I have begun to compile aims to record.

Why an archive of kindness? Lockdown has shown South Africa both the best and the worst of who we are as a country. When it ends, we have to hope that it is the best that will prevail. It should not be surprising that in the violent, unequal state that was South Africa before Covid-19, violence and inequality are now prevalent within reactions. There is a great deal to critique, to criticise, to mobilise against and it is good that this is happening.

And yet there are also other sides to the experience. People are now in contact who in normal circumstances would never know of the other's existence. Urgently formed Community Action Networks (CAN) are linking not only neighbours, but

neighbourhoods in ways that bridge the divides of apartheid urban planning.

People are asking for help and in many cases they are receiving it through personal cash transfers organised via social media. If you were hungry in South Africa three weeks ago, that was your problem and yours alone, but suddenly there are any number of Facebook groups to appeal for help on, and any number of people cooking food. Sitting at home, we are connected as a nation in different ways.

This connection is changing us. Once you have seen, you cannot un-see, and across South Africa, people are seeing one another with fresh perspectives. The archive is being made so that we do not forget that such change is possible, and that the same way the 2010 World Cup taught us that Cape Town's trains can run on time, lockdown might teach us that no person in this country should sleep with an empty belly, nor feel alone.

Both strangers and friends are writing to me. An older man told me about the "flowerbombing" of a residential home in Paarl - what else to do with the flowers from postponed weddings, but give joy to the elderly? 11-year-old Siphenkosi from Muizenberg shared that he is loving lockdown because it gives time to be, undistracted, with his mom - no school or work to take them from each other, and the neighbour's dog who comes over to play. For Siphenkosi, this time may prove one of the hap-



piest in his memory.

Across South Africa, people are offering up whatever they can. Take Amien-able - a widow in Mitchell's Plain with two children, who didn't have anything to give but her time. She sent her number into the world asking women who needed emotional support to contact her. And they have. And it has helped. Or Verona, a dietician from East London who is offering free consults on how to manage nutrition in this time.

Every CAN and every street committee, every NGO and religious organisation, and person sitting at home suddenly has a cause: To get through lockdown, to "save" South Africa. Be it through cooking, tutoring, or making masks, for the first time since the

struggle to end apartheid, the country is largely united and we know we cannot do it alone.

But none of us can do it alone at the best of times either. We must not un-see.

We must not un-see.

When lockdown lifts, we all know that life cannot return to how it was before, but the question is, what lessons will we take from it and how will these translate into policy and action? Will care for the homeless continue once those who can go back to jobs and gyms? How will we square ubuntu with business relief packages that are exponentially more xenophobic than the tax system? How do we respond to the psychological impact of this all?

Will we maintain the collective outrage that has resounded from the suburbs in response to videos of military violence in the townships when we go back to playing our roles in an economy that is built on the back of this very violence and inequality?

The Archive of Kindness is, story by story, recording the emerging blueprint of a connected, compassionate country. In capturing the best of what South Africans can offer each other, it asks us to transcend our darker sides.

None of us is entirely powerless, and as this archive makes visible, it will be the little actions of humanity that define both our experience now, and our reactions to what lies ahead. I invite readers to share their contribu-

An opportunity to stitch a new garment

“WE cannot go back to normal, normal never was.” That hit me. You know this isolation business reminds me of growing up in the 80s. The pace of life was tenable. Banks closed at 3pm, supermarkets at 5pm. So our folks organised their times around these hours. Also I have no recollection of hearing my mum saying that she was living the house to go half way across town to have coffee or tea with a friend. The said friend came home for tea, usually with her little brood. The mums drank tea, and the children played. Usually at 5 pmish, the visitors left to go to their homes, presumably for their evening routine, and we definitely had ours. Bath. Supper. Bed. The then TV station “closed” at 11pm and last programme for us was a no-no.

In my humble view, this clock work pace was good for our mental, emotional, physical and financial health. Maybe this is what normal really is. Once we come out of this period, it is my intention to resume this simple, unhurried and content routine.

And on what you said about acceptance, no truer words have been spoken. Acceptance as you rightly say brings forth freedom, which in turn brings contentment, which in turn brings the fidelity to simplicity.

Earlier this week we saw the UK Prime minister was admitted to ICU in a London hospital after he contracted the corona virus. Earlier on we had heard that Prince Charles also had it. I haven't heard much about Prince Charles since then, so I hope that means He has recovered. I certainly pray that Boris Johnson recovers as soon as possible and get on with leading his country through this pandemic. At such times of global crisis, we need all the (good) leadership we can get.

Clearly this virus is no respecter of persons. Money or influence and social status cannot shield us from contracting it. It's the unseen enemy that cannot be kept away by high walls, top security or fat bank

accounts. COVID19 has become the equalizer. Both the folks at the top and bottom of the pyramid in society all have survival as their basic need right now. The social class bubble has burst thanks to corona virus.

The only bubble that I was waiting to burst for a long time was the property market bubble. Analysts predicted for a long time that due to the oversupply of houses (especially targeting the middle class) prices would drop sharply. Part of that prophecy has come true now because there are many completed homes with no one to buy them. The lack of affordable mortgages and credit has contributed to the housing glut also. The future of profitable housing projects is in low cost houses where most of our people reside in. That's the analysis from expert Lucas he he.

This pandemic has levelled the playing field of life in many ways. It has shed off the blinkers through which we see life and laid bare what really matters in life. It has also emphasized that not much matters in life. We have been accused to be a society that worships money and that most of us can do almost anything for cash. Now the importance of cash has reduced drastically. Apart from affording to fill trolleys when panic buying, it can't buy us freedom to socialize or insure us from this deadly virus. Leading nations in the world who have always helped developing nations are hardest hit now and are struggling to minimize casualties as much as possible.

The playing field doesn't get more flatter than this. But are there benefits to the bubble bursting? I believe there are and its high time we sought them. There is a light at the end of the tunnel. I choose to believe it's there despite the tunnel being much longer than expected. First, we just need to accept our reality. Acceptance brings a freedom of sorts and moves us further from denial and closer to responsibility where we do what we can to help turn the situation around. Ac-



ceptance helps us be more proactive than defensive in the situation.

Secondly, I see this as a forced global tactical withdrawal. We need to step back and re-consider how we will move forward. Maybe the universe saw that humans were driving it straight towards a steep cliff that would be the end of us all. We have become human doings led by strong, personal

and mostly greedy desires that blind us to the effect our actions have on others. We have damaged (sometimes killed) many relationships and are destroying mother nature at an alarming rate. Many of us operate on short term goals and wins. I hope that once the un-pause button is pressed and we get a new normal, we will have a long (and wider) view of our motives

and actions. May we adopt Richard Dawkins quote moving forward. He says, "Let us try to teach generosity and altruism, because we are born selfish." Lastly the busyness that we are

addicted to has evaporated and many of us are clueless on how to function. May this bubble bursting take us back to caring and feeling deeply about what matters in life. We have all been strongly reminded that life is but a breath away and just a sneeze or touch can take us out. May we learn to make our days count going forward.

May corona help us become more people oriented and less task oriented in future. May we seek more cool spots instead of hot spots as we move on in life.

We don't have to be glued to the screens on our devices scrolling for stuff that mostly won't benefit us. Too much breaking news may end up breaking us in the process. We can try sitting in a restaurant or a vehicle and just stare around taking in our surroundings, appreciate it and be on the lookout for an opportunity to do good.

If it will take our personal bubbles bursting for us to re-learn being our brothers (and mother natures) keeper then so be it. May this be our new normal. I love how Sonya Renee Taylor has described life post corona.

"We will not go back to normal. Normal never was. Our pre-corona existence was not normal other than we normalized greed, inequity, exhaustion, depletion, extraction, disconnection, confusion, rage, hoarding, hate and lack. We should not long to return my friends. We are being given the opportunity to stitch a new garment. One that fits all of humanity and nature."

That describes the world I desire to live in after COVID 19 has left us alone. And if that's what living outside my bubble looks like then may my bubble remain burst forever.



College Comfort Zone

With

Salima Hamisi

saly30@gmail.com

0762 174 124

Rotary clubs donate vital items to Dar's hospitals amid Covid-19

By Guardian Reporter

THE Rotary club of Bahari and Rotary club of Dar es Salaam yesterday donated surgical face masks, medical N95 masks and examination gloves worth 17m/- to Ilala and Temeke hospitals.

The donation is part of the

rotary clubs to help protect the doctors and nurses who are in the frontline in the fight against Covid-19.

Speaking during the handover event, president of the Rotary Club of Bahari, Hitesh Tanna said the support will also help the medical professionals do their jobs safely reducing their

risk of exposure to the coronavirus.

"Rotary is an integral part of the local community and we believe that it is crucial that we do everything we can to support the government during this period," he said.

He also informed that the Rotary clubs are seeking to raise

and additional 200m/- in order to give further donations of the essential products.

Tanna further called on other well-wishers to continue supporting the government in the fight against Covid-19.

He said the donation is part of the commitment made by Rotary members and partici-

pants to play part in containing the spread of the COVID-19 pandemic.

"As people of action, Rotary members are engaged in their communities offering help to those in need. Fighting disease is one of Rotary's main areas of focus, so members already support efforts to promote proper

hand washing techniques, teach people other ways to stay healthy, and supply training and vital medical equipment to health care providers."

Rotary brings together a global network of volunteer leaders dedicated to tackling the world's most pressing humanitarian challenges. Rotary

connects 1.2 million members of more than 34,000 Rotary clubs in over 200 countries and geographical areas. Their work impacts lives at both the local and international levels, from helping families in need in their own communities to working toward a polio-free world.



Rotary Club of Bahari president Hitesh Tanna (R) and his Rotary Club of Dar es Salaam counterpart, Sameer Gupta (L), hold a message supporting government's efforts to contain Covid-19 after presenting medical equipment and supplies to Health, Community Development, Gender, Elderly and Children minister Ummy Mwalimu in Dar es Salaam yesterday. The donation is meant for medical personnel at Ilala and Temeke district hospitals. Photo: Guardian Correspondent

Morogoro launches language translating programmes for primary, secondary subjects

By Correspondent Michael Sikapundwa, Morogoro

AUTHORITIES in Morogoro region have launched language translating programmes for primary and secondary schools so as to enable pupils continue with studies while at home.

Morogoro regional administrative secretary (RAS) Eng Emmanuel Kalobero said that the idea is to make school children remain active all the time, particularly at this time when all of them are forced to stay at home due to the spread of Covid-19.

According to him, most of the materials available online have been designed in English language, a situation which hinders school children to learn effectively.

"During his time when our children are at home, we should work tirelessly to translate materials available in our programmes namely eteta and e-library which link teachers and parents. I Hope before the end of April all primary and secondary schools students will access lessons electronically," he said when speaking on the sidelines of an open meeting that involved over 100 regional heads

of departments at the regional office.

Regional education officer, Eng Joyce Baravuga mentioned translating priorities for mathematics, English, science and history.

"The target is for children in Standard Four and Seven for elementary schools and Form Two and Six for secondary level."

Experts had already translated mathematics from English to Kiswahili language. Science, English and history will follow later and by next week students will access lessons as normal," she added.

Bavaruga said, all translating process and an authorized education materials guided by Tanzania Institute of Education (TET) as to meet NECTA's requirements and avoid inconvenience from one region to another during national exams.

Joyce Peter, among the parents congratulated the regional authority for the decision, saying that e-learning through Kiswahili language will also help to plug the gap between public and private schools where most of them access lessons online.

Mbeya RC reverses earlier order on bar closures time

By Guardian Correspondent, Mbeya

MBEYA region has rescinded its earlier decision to the region's bar operators to close business at 9.00pm as a way to contain Covid-19 infections.

The rescission order was announced by the Regional Commissioner, Albert Chalamila, on Saturday, one day after his earlier order of closing the bars at 9.00pm that came together with the order for people not to roam the streets after that time.

Chalamila rescinded his earlier order after he discussed the matter with bar owners in the region and became satisfied with the strategies they put up against the spread of the pandemic infections.

The chairman of Mbeya Region Bar Owners Association, Heri Chaula, said they are well mobilised to fight the disease in their places of businesses.

Chaula said among the strategies agreed was to ensure the places have disposable glasses for drinking.

He said they would also ensure that customers are seated on one metre apart as a way of social distancing.

"But we also agreed for each bar owner to have an expert to mobilize the use of sanitizers for people to understand before they become drunk," said Chaula.

In addition, he said all music halls and other entertainment areas will be temporarily closed to support the government efforts in the fight against Covid-19 infections.

After bar owners' pledge, RC Chalamila said the strategies are good and will help government's efforts against the pandemic, hence he rescinded his earlier order.

He said the explanation by bar owners show they do not oppose government's decisions; instead they have devised alternative ways to fight the pandemic.

He appealed to bar owners to implement their approach in practice and added that the government in the region will devise a way to monitor the implementation.

He also allayed fears on the part of wanchi in the region about the pandemic and called on them to take precautionary measures against the pandemic.




**CALL FOR BIDS
(RE-ADVERTISED)**

**REHABILITATION OF MKONGORO
GRAVITY-FED WATER SUPPLY SCHEME**

The Kingdom of Belgium through Enabel and the Government of Tanzania through the Ministry of Water, are implementing a water and sanitation project in Kigoma region. This is a 5-year project which runs through June 2022 and aims to promote provision of sustainable water supply services in the region. This intervention has three key result areas namely: 1) sustainable water supply operations and maintenance, 2) water supply scheme rehabilitation and extension and 3) promotion of safe hygiene practices in domestic water management. Under the second result area, the Water and Sanitation Kigoma Region Project (WASKIRP) is now inviting bids from qualified construction companies and consulting firms for the works program for the Mkongoro Gravity-fed water supply scheme.

Rehabilitation Works
This public works contract will consist of construction of a new intake, a treatment plant, transmission mains and distribution network which includes distribution points, in conformity with the conditions of the provided tender documents. The preferred contractor will have demonstrated financial and technical capacity to carry out the assignment described in the specifications of this tender.

Duration: 8 months with a post-construction defects liability period of 12 months.
Location: Mkongoro in Kigoma rural district in the region of Kigoma.

More information and bid documents of these two assignments are available at: <https://btctanzania.wordpress.com/>

The works contract notice is also published on the Enabel website, www.enabel.be, in the Belgian Public Tender bulletin (BDA) and on the Organisation for Economic Cooperation and Development (OECD) website.



Dar es Salaam Office

Call for Proposals

Description	To Conduct End of Project Evaluation
Ref Number	50IURT5000//20/02
Deadline	06 May 2020
Publishing Date	23 April 2020

UNESCO under the support of Switzerland Development Cooperation (SDC) has been implementing the project, *Empowering Local Radios with ICTs for the Promotion of Rural Citizens' Participation in Democratic Discourse*. The project beneficiaries include 25 local radios in Tanzania Mainland and the Zanzibar Archipelago, as well as the Community Media Network (Tanzania Development and Information Organization -TADIO). The support aims at ensuring that people in Tanzania, especially the poor, women and girls, have the capacity to make informed decisions on issues that affect their daily lives through access to relevant, culturally appropriate, gender responsive, and accurate information and knowledge.

Evaluation of UNESCO's projects and programmes is one of the key aspects of the organization as articulated in its medium term strategy (37 C/4) for 2014 - 2021 that "UNESCO evaluation plays a critical role in enabling the organization to meet its mandate by providing credible and evidence-based information that feeds into various decision-making process".

UNESCO is therefore, inviting companies and individuals to submit Technical and Financial proposals to conduct end of project evaluation to assess extent to which the project's expected results have been achieved. Interested applicants (companies or individuals) may obtain a full TOR upon request.

Proposals may be posted to UNESCO Tanzania Office at the below address or emailed to: lw.madete@unesco.org on or before **06 May 2020 at 16:00 pm EAT**.

**Head of Office and Representative,
UNESCO Dar es Salaam Office,
59 Mtwara Crescent, Oyster Bay
P.O. Box 31473, Dar es Salaam,
United Republic of Tanzania**

Covid-19 negatively affecting Dar women economically

By Henry Mwangonde

EUGENIAH Chuma stares at her sewing machine as if expecting it to respond to her questions. "When is this coronavirus going to end? How am I going to feed my four children?", she asks while shaking her head before she slowly went back to sewing the cloth face masks she started selling in Mbagala, Dar es Salaam over a week ago.

"I am hoping these masks can provide some relief as business is now rock bottom. People here are beginning to realize that they also need to wear the face masks in addition to washing their hands with soap and maintaining some distance from each other to prevent the spread of the coronavirus," she said.

With single mothers such as herself adamant to continue operating their small businesses in Mbagala, Chuma says poor female-headed families are caught between a rock and a hard place. The reality in Mbagala is that, the majority of breadwinners operating in the informal sector cannot afford staying at home owing to how this would affect the wellbeing of their families.

Chuma says there is no other livelihood option other than continuing to work in her small shop. "At least my customers can see that the shop is open and bring business. I understand the risks posed by the coronavirus and I am doing all I can to protect myself and family," she said.

She is not the only woman who is putting up a brave fight despite the risks. Maria Mwangilaha, a mother of two from Mwananyamala, in Dar es Salaam, says business has gone down but she too cannot quit her small vegetable stall. Every morning, she displays some tomatoes and a variety of green vegetables in a marketplace a stone-throw away from her home, hoping to sell something.

"Times are hard, people are not buying as they used to before this coronavirus. Some of my customers said they are not getting their salaries due to the temporary closure of their companies," Mwangilaha said. This statement may sound familiar in many African countries, particularly those on lockdown. Currently the world is on the brink of an economic recession owing to the impacts of the Corona Virus Disease-19 (COVID-19).

A prolonged search for a cure will spell devastating effects on women's incomes and labor force participation. The effects will be strongly felt by women who are already

vulnerable, many of whom are concentrated in the informal sector. Globally, 740 million women work in the informal sector while women aged 25 to 34 years are 25 percent more likely than men to live in extreme poverty.

In Tanzania, 51 percent of women work in the informal sector as employees and owners of micro and small enterprises. These women often depend on public spaces and social interactions which are now restricted to curtail the pandemic.

A United Nations Policy Brief on the Impact of the COVID-19 on women warns of different impacts on economic and productive lives of women and men. This is attributed to the fact that across the globe, women earn less, save less, hold less secure jobs and are more likely to be employed in the informal sector.

"As women take on greater care demands at home, their jobs will also be disproportionately affected by cuts and lay-offs. Such impacts risk rolling back the already fragile gains made in female labor force participation," reads part of the Policy Brief.

In Tanzania, women who depend on cross border trade for livelihood are hit harder following the restrictions imposed on movement between countries and reduced consumer demand in export markets.

According to the Tanzania Women Chamber of Commerce Director, Mwajuma Hamza, in times like these, economic resilience initiatives are critical to increase women's capacity to absorb shocks and ensure quick recovery in the aftermath of the crisis.

"As we continue devising immediate ways to help avert acute impacts on women, particularly those in the informal sector and agriculture, we are also looking at their ability to recover from this shock, which can take months.

Cash transfers can help to provide immediate relief, but we also know that when businesses are grounded, it would be difficult for poor households to rebuild their enterprises and bounce-back after the emergency. We therefore need to start implementing intervention packages that will provide immediate relief while at the same time building economic resilience," Hamza said.

Although putting some cash into the hands of women hardest hit by the pandemic through financial platforms such as mobile money credits can provide some immediate relief, lessons emerging from some countries in the Sub Saharan Africa show that governments and development partners are struggling to expand safety nets and cover all poor people.

Tanzania's first woman Pan-African Parliament Speaker and member of the African Women Leaders' Network (AWLN), Tanzania Chapter, Dr. Getrude Mongella said what is emerging from the coronavirus crisis is that it may be prolonged than expected, hence the need for development partners to



Dr Getrude Mongella Tanzania's first woman Pan-African Parliament Speaker and member of the African Women Leaders' Network (AWLN), Tanzania Chapter.

collaborate with the government in strengthening social protection alongside placing women's livelihoods at the heart of socio-economic response and recovery plans.

"The epidemic is telling us that there is need to ensure that all women in all sectors, including the informal sector have access to some form of regular support such as paid sick and maternity leave, pensions, health insurance and unemployment benefits," Mongella said.

She further explained that, while ensuring that women were operating

in safe environments and protecting themselves is crucial, so is investing in building women's economic resilience to ensure Tanzania continues to strengthen a gender equal, inclusive and sustainable economy.

"The idea is to ensure that we use innovative strategies to survive the pandemic and also importantly, protect the women to remain safe and productive. It is a fact that women are at the front-line of addressing the coronavirus epidemic both at home and in the health sector.

The national interventions should therefore respond to their needs for their protection and safety of all. In this crisis, we have learnt that when we protect ourselves, we also protect others. I really believe that a Tanzania free of the coronavirus is possible!" Mongella said.

She explained that for women such as Eugenia Chuma to remain productive, they can be engaged to provide face

masks while working from home. "We also need to look at other businesses run by women and see how we can help them to sustain their enterprises and to look after their families," Mongella said.

The United Nations Resident Coordinator in Tanzania, Zlatan Miliši said the UN will partner with the government and development partners to support the designing of fiscal stimulus programs that target women.

"Through our interventions, we can look at the most effective ways to put cash in women's hands, through expanding cash and food transfers and other non-food items. It's also important to ensure that women can both access and control the cash as well as other commodities," said Miliši.

For her part, the UN Women Representative, Hodan Addou said her agency will partner with the government to conduct a Gender Rapid Assessment, which will help to examine the impact of the coronavirus on livelihoods.

The assessment, she explained, will also look at circumstances of women and girls in Tanzania and identify policy and program recommendations for key stakeholders and partners to improve the wellbeing of women and girls.

Addou further explained that UN Women's economic interventions are targeting sectors where women are a large proportion of workers and where supply chains have been disrupted, such as in the agriculture sector and trade. "We will collaborate with the government and other partners to establish short and long-term gender-responsive recovery plans to address the expected economic recession on women-led businesses," Addou said.

She added that recovery measures will include, removal of barriers that prevent full involvement of women in economic activities; promotion of equal pay and equal opportunities for women and men; recognizing, reducing and redistributing unpaid care work; engendering fiscal policy and social protection mechanisms; promoting access to finance for women entrepreneurs left behind; and application of various mechanisms that can boost women's self-employment.

SA wines being pushed off international shelves as a result of lockdown

By Martin Wohlfarter

IT is time for organised agriculture to become proactive in shaping SA's future. The industry requires a clear and well-communicated vision. It can no longer rely on 'boer maak 'n plan'.

It's obvious that South Africa's agricultural sector was poorly prepared for the government-imposed lockdown. Harvests, transport and exports have ground to a halt.

In primary agriculture, farmers essentially have the same goal - to produce quality crops or animal products. They are generally happy to leave marketing, market access and exports to industry bodies, growers' associations and exporter forums. However, even these bodies are lagging behind and farmers, labourers and rural communities are bearing the brunt.

Many of us are familiar with the over-quoted statistics of primary agriculture's low contribution to South Africa's GDP (2%). Yet we all need to eat. And in times of global shutdowns, the rapid movement of fresh produce is even more critical.

This extends beyond commercial exports, such as daily herb flights from George to Zürich, Switzerland, and beyond the informal economy of 'bakkie traders' who collect directly from farms to supply informal sellers of produce on pavements, at traffic lights and in spaza shops.

For now, I will focus on organised agriculture and more particularly the formal wine market. I grew up on a wine farm near Bonnievale in the Western Cape. My father, an engineer with no previous farming experience, learned from his neighbours how to grow vines. He personally meticulously trained each one of his

37,000 grapevines.

In the early 2000s, Merwepont, the cooperative winery we delivered our grapes to, appointed a new manager. He came from the corporate world but said he had a plan - a vision of growing bottled exports. After the 2006 triple-merger between Merwepont, Nordale and Bonnievale cellars and some re-branding, the new cooperative had significant volume under one brand.

We began exporting to Sweden. The Scandinavians had steadily increased their annual wine consumption to above 20l per capita, ranking the 4th highest wine consumers in Europe. Years later I was proud to find a bottle of Bonnievale Cellar Cabernet Sauvignon on the shelf in System Bolaget (a government-controlled liquor store chain) in Karlstad, Sweden. The vision had become a reality. In 2019 Bonnievale Cellar underwent another merger, growing its capacity by a further 14% and increasing its prominence as an export player.

Few wineries are big enough to deal with the demands of large EU supermarket chains. Late last year, Kobus van der Watt, a lecturer at GSB commented on the lack of coherence within the SA wine industry to pool sufficient volumes for export and high-lighted missed opportunities. He was referring to the huge unmet demand in China. Under the current conditions, not putting all our grapes into one basket was not such a bad idea.

Today, I live in Copenhagen, Denmark. The night Prime Minister Mette Frederiksen announced restrictions on gatherings of people (maximum 10 persons) and suggested a two-week closure of restaurants, cafés, bars and clubs, I went to my nearest supermarket, Føtex, to take a look. People were panic buying toilet paper,

pasta and canned tomatoes. The giggling shop assistant told me about a guy who had just bought a year's worth of dental floss. Madness! I bought some milk and SA wine.

That same supermarket is well stocked with a variety of goods and fresh produce imported from all over the world. Cheeses from France, Switzerland, Holland, the UK, salad, tomatoes and tasteless citrus from Spain, small avocados from Chile, olives from France, berries from Morocco and Portugal - Denmark is a net food importer. Føtex also has an expansive international selection of wine. Of South Africa's 4.2-million hectolitre wine exported in 2019, Denmark represented the 6th most important market by volume at 16.5-million litres and 7th by value at R384-million, down 19% from 2018. Neighbouring Sweden imported 17.9-million litres at R495-million during 2019, representing the 4th most important market by volume and 5th by revenue. Combined, the two Scandinavian countries represent only about 9% of SA's export volume - just under R900-million.

A mere 4.8% of wine imported to Denmark comes from SA, with about seven labels representing the bulk on the average supermarket shelf. Three are very familiar brands, one of which encroaches on the Vaaljappie market. I don't even think they've ever changed their label during the last 30 years, while others have ludicrous 'exotic' labels showing SA scenery and animals.

Back home in South Africa, these same brands have way more appealing and classy labels. I cannot fathom why some marketers think that overseas buyers would be tempted by bland, hideous labels on SA wine. But, patriotic as I am, I bought them, even



though the cheaper Argentinian Malbec is better!

Just for the record, it was R155 for the cheapest SA Chenin Blanc compared to R88 for the cheapest Italian Pinot Grigio (R2.25 = 1 DKK). During the past month, after the recent credit ratings downgrade, the rand has dropped 18% to the Danish Kroner.

Making dinner for a Danish friend the other night, I reluctantly had to serve a French Chardonnay. Why? Because stocks of SA white wine have been low for three weeks now. Three weeks! That implies insufficient delivery before the SA lockdown, suggesting prior supply problems. It's no good blaming EU borders being closed or containers being stuck in Rotterdam or Hamburg. We still

receive fresh raspberries from Morocco daily.

When President Ramaphosa announced the lockdown starting on 26 March, I immediately read the Disaster Management Act, 2002: Amendment of Regulations Issued in Terms of Section 27(2) Gazetted on the 25 March 2020. It was only once friends in the wine industry had taken to social media to express concerns about the transport of wine to ports that I realised the implication of Section 11B, subsection 6(a): "All borders of the Republic are closed during the period of lockdown, except for the transportation of fuel, and essential goods." This was supported by Annexure B, section B on Services, which made no provision for the transport of non-essential

goods such as wine to warehouses and ports. Therefore, on top of the local sales ban of alcoholic beverages, crucial exports and export-related functions could not be performed.

I was stunned to read about farmers having trouble harvesting and transporting grapes to cellars - grapes being considered by the government as non-essential goods. Within two days of the regulations being promulgated, Vinpro (a representative body of South African wine producers) managed to convince the government to allow harvests to continue. Vinpro has furthermore been very active in sharing updates on the progress made in lobbying the government since the lockdown began. Yet, some crucial matters remain to be resolved.



Thursday 23 April 2020

CRDB's investment in digitisation paying off as results for 2019 show

By The Banker Reporter

ALMOST 80 percent of transactions done at CRDB Bank Plc in 2019 were outside its physical branches thus symbolising movement towards digitization.

The Dar es Salaam based lender which in 2018, adopted a new strategic plan which focused on taking its services to a larger part of the country's population through digitization, has also introduced a number of products and services along the same line.

In the bank's results for the year ending December 2019, Managing Director Abdulmajid Nsekela said investment in digitization has allowed more transactions to be conducted outside its branches hence covering more people and freeing space for both customers and the bank while also enhancing financial inclusion.

Through its slogan, 'UlipitoTupo' which literary translates into being available at the convenience of clients, Nsekela said his management envisages to leverage technological use in advancing its services and products in the market.

"Our focus is to invest heavily in digital technology as a bank of choice for the future," Nsekela said while promising customers of improved services at affordable rates. Late last year, the bank unveiled 'Jiwezeshe' loan scheme targeting petty traders popularly known as 'machingas' who get services through their mobile handsets.

"These loans will be issued through the borrowers' mobile phones without any hassles and collateral," Nsekela said when launching the 'Jiwezeshe' loans in Kigamboni municipality of Dar es Salaam. The loan amounts range between 10,000/- and 500,000/- with no interest rate charged but an administrative fee of between 500/- and

2,000/- upon repayment.

In addition to having identity cards issued by President John Magufuli, borrowers only need to register their mobile phone number with CRDB's SimAccount to qualify for the digital loans. In line with the 2018/22 strategy, CRDB's recent performance has shown a steady movement towards digitization.

In its results for the year ending December 2019, the market's largest, home-grown financial services provider, recorded an outstanding performance with net profit of 120.1bn/- representing an increase of 87 percent from 64bn/- made in 2018.

The CRDB Group's CEO attributed the impressive performance to sustained reforms targeted at revitalizing the business by creating new efficiencies and synergies to power growth. "All our Key Performance Indicators are in the green! This is because we are taking our propositions seriously and we are working to elevate our customer experience by providing services efficiently and reliably," he said.

He further noted that to help propel economic growth, his administration grew its loan portfolio by 8 percent 3.4trn/- last year from 3.1trn/- in 2018 which accounted for 20 percent market share of industry net loans and advances.

This growth was primarily motivated by the bank's sustained effort provide affordable credit to Small and Medium Enterprises (SMEs) and consumer sectors. "We have launched several innovative financing solutions for different sectors and customer segments aiming at addressing financial challenges that impede growth," he added.

Among digital innovative products



CRDB managing director Abdulmajid Nsekela (2nd L) exchanges contracts with Kigamboni municipal director Ng'ilabuzu Ludigija during the launch of 'Jiwezeshe' digital loans in Dar es Salaam end last year. File photo.

that contributed to the impressive performance include 'Jiwezeshe' loans. "We took advantage of the government's initiative to recognise the 'machingas' as an opportunity to financially include them. We believe that 'machingas' play a significant role in facilitating trade and so by giving them access to loans, we help to accelerate their growth and also enhance their contributions to the country's economic growth," the youthful CRDB boss noted.

Beneficiaries of the bank's digital products and services are also applauding its transformation as per its four year strategy. "An opportunity has come knocking at our door steps seeking to be seized and utilised by anyone who dares to venture into competitive free market

business ventures," said Kigamboni DC, Sarah Msafiri during the launch of 'Jiwezeshe' loan scheme.

While commending CRDB's management for the innovation, Msafiri paid tribute to President Magufuli for officially recognising the petty traders who have long been ignored. "President Magufuli has already guaranteed you with CRDB to get the loan and invest in growing your business, an opportunity which you have been denied for many years," the Kigamboni DC added.

In Zanzibar, digitization of visa processing has increased revenue collection to record levels unprecedented in the history of the Spice Islands in the past five years from US\$400,000 (over 922.5m/-) in the past five years to US\$11 million (over 25.3bn/-) last

year.

Zanzibar Association of Tour Operators Chairman, Hassan Ali Mzee commended CRDB for digitizing the visa processing fee system at AAKIA saying Zato members had lobbied for such a move for many years while state officials were slow to accept.

"We need change of attitude here and consider tourism as a commercial business so that Zanzibar can leap big. The digitization of visa processing fees which we had advocated for since 2013 is just one example, but there are many areas where we can employ CRDB's expertise," Mzee said while stressing that Zato has made a number of suggestions to boost tourism revenue through commercialisation but state officials are slow to respond and approve.

BK introduces special loan to support retail customers during Covid-19 pandemic

KIGALI

BANK of Kigali has introduced a COVID-19 economic relief loan product for its clients to facilitate economic recovery following a countrywide lockdown in a bid to curb the spread of the Novel Coronavirus.

The special loan product dubbed "Turikumwe Special Loan" aims at providing relief to the bank's retail customers who are facing economic challenges due to COVID-19 pandemic. The loan's terms and conditions allow one to secure up to twice the amount of a client's net salary in credit up to a maximum of Rwf 10Million per client, repayable in 12 months.

"Turikumwe Special" Loan grants Bank of Kigali customers a three months grace period, at an affordable interest rate of 15.5 per cent per annum which is way below most commercial banks' interest rates averaging at 16 and 17 per cent.

Eligible clients have been urged to make their applications by the 31st of May 2020 with the lender promising disbursement in 48 hours for each customer loan request. The product comes in handy for individuals whose cash flows and revenues were affected during the lockdown period.

This is one of many interventions by the Bank in response to the COVID-19 pandemic which has affected revenue and income streams for a large section of Rwandans following a countrywide lockdown beginning March 21st.



Bank of Kigali CEO Dr Diane Karusisi.

Interested customers are invited to visit the Bank's website by clicking on <https://bit.ly/2xK2TQs> to know the loan requirements and application process. To facilitate its customers, Turikumwe Special Loan requests will be filled digitally, either by form filling or by writing a request letter that is to

be sent to turikumwe@bk.rw, a dedicated email to receive Turikumwe Special Loan applications.

Bank of Kigali Plc is one of four subsidiaries of BK Group which in 2019 recorded an after-tax profit of Rwf37.3 billion (about \$40.5 million) which was a 36 per cent growth from the previous year. The lender which has one of the largest clients base in the country in March promised that most of their 2020 activities would be concentrated around shoring up the economy.

As the biggest bank in assets and liquidity, there was much expectation on its role in driving the recovery of the local private sector. With most of the sectors having slowed down with other halting operations altogether, the Bank offered a grace period of up to 3 months for principal and/or interest payments in support of their clients' businesses that are affected by the pandemic.

For customers of the BK who want to continue paying their loans, the Bank waived all late payment penalties on all term-loans (loans with monthly instalments) including BKquick loans as well as Credit card penalties for the months of March, April and May 2020.

BK Group also made a cash donation to support vulnerable community members that have been affected by the crisis availing Rwf282 Million that was handed to the Government to support in the distribution of cash and supplies to vulnerable families that are affected by the crisis.

S. Africa entitled to \$4.2bn with few strings, IMF says

JOHANNESBURG

THE fiscal framework presented by the Treasury two months ago has been overtaken by recent events and a new budget that includes revised growth projections is necessary, Mlachila (pictured) said.

South Africa is entitled to as much as \$4.2 billion in emergency funding from the International Monetary Fund should it request financial support to fight the coronavirus, and it could do so with few strings attached.

Some senior officials in the ruling African National Congress and its alliance partners have shot down a suggestion by Finance Minister Tito Mboweni that the government might seek help from multilateral lenders for health funds, saying the structural adjustments associated with loans from the institutions would undermine the nation's sovereignty.

However, Montfort Mlachila, the IMF's senior resident representative in South Africa, said no such conditions would be attached under the rapid financing instrument, through which the country could access emergency assistance. Typically, countries seeking assistance would write to the lender's managing director describing the nature of the shock it is facing, its socio-economic impact and how it would use resources from the fund, he said in a phone interview on Tuesday.

"The country also commits to general good economic management and transparency in the utilization of resources," Mlachila said. While it's not a blank check, "there is no ex-post conditionality for such a request," he said. Such a loan would be payable over 3.25 to five years and at an interest rate of just over 1%, he said.

The lender sees Africa's most industrialised economy shrinking by 5.8% in 2020 as measures taken to curb the spread of the virus have halted almost all global economic activity and disrupted trade. The IMF forecasts the country's budget deficit would widen to 13.3% of gross domestic product, almost double what the National Treasury projected in February.

While the pandemic has added to woes of an economy that was stuck in its longest downward cycle since World War II even before the outbreak and which has little room for fiscal stimulus, the government has not approached the Washington-based lender for assistance, Mlachila said. That's despite the lender mobilising more than \$18 billion to help 40 African countries who have approached it.

The fiscal framework presented by the Treasury two months ago has been overtaken by recent events and a new budget that includes revised growth projections is necessary, Mlachila said.



AU: Covid-19 could cost Africa \$500bn, destroy tourism and aviation sectors

ADDIS ABABA

UP TO 20 million jobs in the formal and informal sectors in Africa could be lost because of Covid-19, according to a new study by the African Union. Released in early April, the study found that foreign direct investment (FDI), tourism receipts and remittance flows will also suffer significant declines as the continent tackles the pandemic.

Titled The Impact of Coronavirus on the African Economy, the study modelled two scenarios, each with an equal chance of being realised. Under scenario one (realistic), the

pandemic will be contained within five months, inflicting minimal damage; under scenario two, the pandemic will last for eight months and countries will be severely affected.

The more optimistic scenario one projects a 2020 GDP growth of -0.8% while the pessimistic scenario two will result in -1.1% growth. Given that the continent's 2020 GDP growth had been projected at 3.4%, even the optimistic scenario is a significant decline of 4.18% while the pessimistic scenario projects a decline of 4.51%.

The negative growth would be

due to a "disruption of the world economy through global value chains, the abrupt fall in commodity prices and fiscal revenues and the enforcement of travel and social restrictions." Furthermore, a 35% dip in exports and imports would be worth \$270bn. Yet, Africa will require \$130bn to "fight against the spread of the virus and medical treatment," stated the African Union.

Africa will lose between 20% and 30% of its fiscal revenue, which was 500 billion in 2019, forcing governments to resort to borrowing to meet the shortfall. Commodity-de-

pendent countries such as Algeria, Angola, Cameroon, Gabon, Ghana, Nigeria, and the Republic of the Congo will be most affected.

The slump in oil price to below \$30 a barrel, and a nosedive of the tourism and air transport sectors, will upend countries' development agendas. The tourism and oil sectors represent 25% of the GDPs of Africa's top five economies—Nigeria, South Africa, Egypt, Algeria and Morocco. The study emphasised that: "The level of the impact of Covid-19 on these five economies will be representative for the whole of the African economy."

GCR says BancABC Tanzania outlook stands stable at CCC+

By The Banker Reporter

BANCABC Tanzania's outlook has been described as stable while rating has been downgraded to long and short term Tanzanian national scale ratings to CCC+(TZ)/C(TZ), from B+(TZ)/B(TZ) respectively.

Johannesburg-based GRC Rating, which in May 2019 announced that it had released new criteria for all banks and bank-like entities, rated BancABC in December last year using a methodology titled Criteria for Rating Financial Institutions.

"BancABC Tanzania's national scale long term issuer rating of CCC+(TZ) reflects the bank's modest franchise, low levels of capitalisation, weak funding structure and just adequate liquidity, and improving risk position," the rating agency which is affiliated to New York Stock Exchange said.

The report said its accorded ratings also factor in support from the bank's parent, ABC Holdings Limited as it intended to do a share swap including

BancABC Tanzania along with three other sister banks, for an equity stake in Kenya-based Equity Group Holdings Plc.

"Whilst we believe there is a fairly strong chance of the deal happening, we do not know the exact timing or details regarding the transaction. However, we do factor in continued support by the parent for the Tanzanian entity until the deal is complete," the GRC Rating report stated.

The report further added that the bank's company profile is considered to be a negative ratings factor, reflecting the second tier position in a fragmented domestic market, lack of geographical diversification outside Tanzania and eroding revenues, coupled with ongoing bottom line losses.

"The bank has four major business pillars, namely retail banking, commercial banking, global markets and treasury. Traditionally, the bank has been focused on

corporate banking, although in recent years it has started shifting its strategy to grow retail business. BancABC Tanzania has a modest market share of about 1 percent," the report added noting that due to the low levels of the rating, management and governance shortfalls were not included.

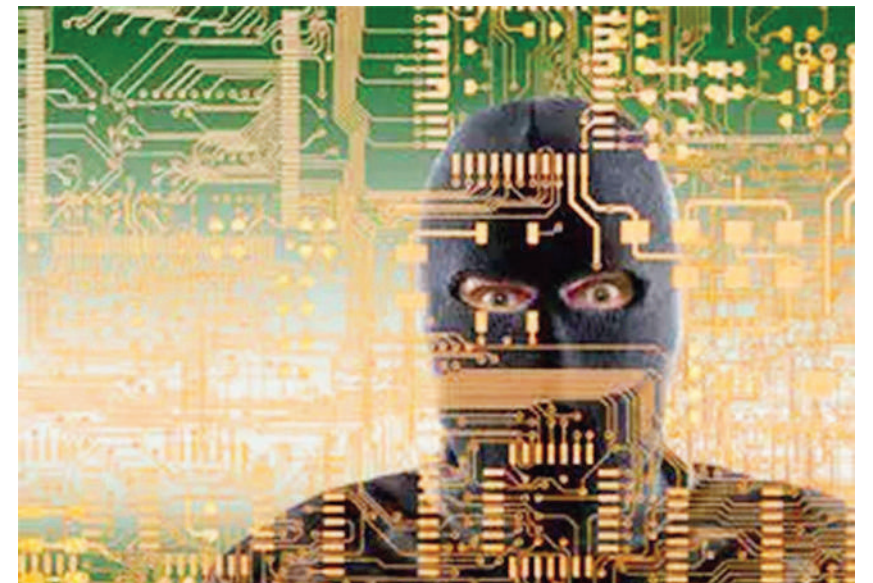
"BancABC Tanzania capitalisation is considered to be low as reflected by a GCR Capital Ratio of 15 percent at 3Q19 (FY18: 13 percent), although the regulatory capital adequacy ratio is healthier at 16.9 percent as of the same period. The slight improvement in the capital ratio is attributable to a US\$3m capital injection from the shareholders at the beginning of FY19 and a contracting risk asset base," the GRC Rating noted.

The bank's loan book shrunk by about 40 percent between FY17 and FY18 and a further 22 percent as at 3Q19 due to substantial write offs, in addition to

the selective lending to SMEs and increased focus to transactional business banking.

"We think that BancABC Tanzania's capital will likely remain subdued over the rating horizon largely due to poor internal capital generation," the report warned while stating that BancABC's risk position is a slight negative to the rating, balancing asset quality that is broadly in line with the market, with somewhat high counterparty concentrations, with top 20 NPLs accounting for about 69 percent of total NPLs at 3Q19.

"We believe asset quality is improving, largely due to loan restructurings and write offs, and not necessarily an improvement in the bank's underwriting processed. As such, the non-performing loans (NPLs) ratio improved to a still high 14.8 percent at 3Q19 from 30.7 percent (FY17) years earlier," the report pointed out.



An illustration of banking malware.

Over one-third of banking malware attacks in 2019 targeted corporate users

JOHANNESBURG

IN 2019, 773,943 users of Kaspersky solutions globally were attacked by banking Trojans. Of those users, a third (35.1%) were in the corporate sector.

African countries were affected too: almost every hundredth user (varying from 0.9 to 1%) in South Africa, Ethiopia, Nigeria and Kenya was attacked by banking Trojans at least once during the past year, yet the share of affected corporate users varied greatly in these countries. This is among the findings from Kaspersky's analysis of the financial threat landscape.

Banking Trojans or 'bankers' are one of the most widespread tools for cyber-criminals as they focus on stealing money. Bankers usually search for users' credentials for e-payment and online banking systems, hijacking one-time passwords, and then passing that data to the attackers.

A third of these attacks in 2019 targeted corporate users, an increase from the figure (24% - 25%) that has remained fairly consistent for the previous three years.

According to experts, the rationale of this is clear: attacks on the B2B sector could not only provide access to banking or payment system accounts, but, through employee exposure, could also compromise a company's financial resources.

The collected data also shows that Ethiopia has the largest share of corporate users among those who are targeted by banking malware in African regions - it reached 71% in 2019, which means that almost two thirds of banking malware attacks in the country were aimed at the corporate sector. It is followed by South Africa, where this figure is significantly smaller and can be compared to the global number, reaching 30%. Kenya and Nigeria, however, saw this parameter being lower than average, with approximately a fifth (22.5%) of banking malware attacks in Kenya targeting corporate devices, compared to 13% in Nigeria.

"While the overall number of attacks with bankers decreased in 2019, the growing interest for corporate users' credentials indicates we are not yet seeing respite from financial threats. We

therefore ask everyone to stay cautious when conducting financial operations online from PCs. While we are in the current peak of remote working during the Coronavirus pandemic, it is especially important to not underestimate criminals' desire for stealing money," said Oleg Kupreev, security expert at Kaspersky.

The key findings of the report are:

Phishing: In 2019, the share of financial phishing increased from 44.7% of all phishing detections to 51.4%; Almost every third attempt to visit a phishing page blocked by Kaspersky products was related to banking phishing (27%); The share of phishing-related attacks on payment systems and online stores accounted for almost 17% and over 7.5% respectively in 2019. This is more or less the same as 2018 levels; The share of financial phishing encountered by Mac users fell slightly, accounting for 54%.

Banking malware (Windows): In 2019, the number of users attacked with banking Trojans was 773,943 - a decrease compared to the 889,452 attacked in 2018; 35.1% of users attacked with banking malware were corporate users - an increase from 24.1% in 2018; Users in Russia, Germany, and China were attacked most frequently by banking malware.

Android banking malware: In 2019, the number of users that encountered Android banking malware dropped to just over 675,000 from around 1.8 million; Russia, South Africa, and Australia were the countries with the highest percentage of users attacked by Android banking malware; and Threats targeting businesses, such as banking Trojans and financial phishing, can and should be detected and blocked on a network level - even before they reach employee's endpoints.

In particular, the use of a secure Internet gateway solution like Kaspersky Security for Internet Gateway, ensures secure Internet traffic and transactions and prevents many types of malware and threats.

Kaspersky solution has received positive honest customer feedback and been named a 2020 'Customers' Choice for Secure Web Gateways', according to Gartner Peer Insights Customers' Choice.



BancABC Tanzania's CEO, Faith John (2nd-R).

Standard Bank profit drops as virus leading to more loan defaults

JOHANNESBURG

STANDARD Bank said first-quarter net income declined 27% after Africa's largest lender prepared for a surge in loan defaults as measures to contain the coronavirus batter business and personal incomes alike.

Credit-impairment charges for the three months through March were "significantly higher" than in the prior year, the Johannesburg-based company said in a statement on Wednesday. "The increase was driven by deterioration in both the portfolio performance and the forward-looking assumptions used in the modeling of expected credit losses."

South Africa, Standard Bank's biggest market, is in the process of a strict five-week shutdown that has brought the economy to a halt. Policy makers have cut interest rates by 225 basis points this year to

mitigate a recession, while Standard Bank and its peers agreed to lower fees and help customers caught in the virus fallout.

President Cyril Ramaphosa on Tuesday unveiled a R500 billion (\$26 billion) package to shore up the economy, of which R200 billion will be allocated to a loan-guarantee program for banks. "It is worth noting that, by 31 March 2020, the Covid-19 related stress on individuals and businesses had, to a large extent, not emerged yet and the provisions raised were based on our best estimate at the time," Standard Bank said.

Standard Bank stock fell as much as 5.9% at the start of Johannesburg trading, the biggest decliner in the five-member FTSE/JSE Africa Banks Index. Standard Bank's profit also took a hit after a 40% stake in London-based ICBC Standard Bank suffered a small loss, while earnings from



South Africa's Standard Bank CEO, Lungisa Fuzile.

its 20% holding in ICBC's Argentina unit weren't included.

The performance of its South African insurance business, Liberty, was affected by volatile equity markets. While the compa-

ny had "fairly robust" loan growth in the first three months of the year, lower interest rates weighed on margins. Operating expenses were well managed and revenue growth outpaced costs.

MARKETTRENDS

Banks' excess cash pile at CBK rises to Sh50bn

NAIROBI

COMMERCIAL bank reserves stayed above the 4.25 percent cash reserve ratio (CRR) set by the Central Bank rising to Sh50.3 billion last week.

This was an increase from Sh41.3 billion a week earlier, representing a 21.7 percent jump. The high level of excess reserves in the money markets reflects State repayments, but also lower economic activity. "The money market was liquid during the week, supported by government payments, which partly offset receipts from tax and auction of government securities," said CBK in the bulletin.

The reserves above the statutory requirement have risen sharply since the downward revision of the CRR to 4.25 percent from 5.25 percent. They stood at Sh38.8 billion in the last week of March. The main objective of the cut was to enable banks free more cash for lending, but the rising level could reflect low uptake by the economy.

"By reducing Cash reserve ratio to 4.25 percent, Sh35.2 billion additional liquidity will be available to banks to directly support borrowers that are distressed as a result of Covid-19," said the Central Bank of Kenya (CBK) Monetary Policy Committee during its latest briefing.

The rise comes as interbank rates have shot past the six per cent mark for the first time since mid-December last year. The rates have continued to rise from four percent since the country's confirmation of the first Covid-19 case to six percent last Friday, with banks moving an average of Sh5.6 billion last week from Sh8.15 billion the previous week.

The rising interbank rates are an indicator of smaller banks having liquidity problems in a market dominated by risk-averse bigger players. With excess reserves piling at the CBK, the ideal situation would be for the interbank rates to cool off but large lenders appear ready to keep idle cash than lend to smaller peers.

Customers laud Tigo, MTN, Safaricom on cross-border mobile money alliance

By The Banker Reporter

JUMA Mabusi is relieved that finally, leading mobile network operators (MNOs) in East Africa have come together to allow cross border transactions in the region. "For me it's a game changer because mobile network transacting across frontiers is the way to go now and in the future," said Mabusi who is Arusha based businessman who operates across the region.

"I regularly work with partners in Nairobi, Kampala and Kigali but sending or receiving money from each other was the biggest headache because of the banking industry bureaucracy," he said noting that the Tigo Tanzania, Safaricom and MTN alliance will make cross border transactions more secure and efficient.

"The world of today belongs to digitization of the payment systems which has to come down to individual mobile phones in a secure and efficient environment,

Tigo, Safaricom and MTN have done given us what is needed in the world of today," he noted while pointing out that the move will also help financial inclusion of small business owners and individuals.

According to a 2019 report on the industry, GSMA estimates that there are mobile money services in 96 percent of countries where less than a third of the population have registered account with formal financial institutions.

Sub-Saharan Africa remains "the enduring epicentre of mobile money" driving global adoption, GSMA's report indicated pointing out that the region saw a 12 percent growth in registered accounts—the second highest globally last year. The region's dominance also reflects in transaction volume and value as Sub Saharan Africa accounted for over 60 percent of the \$690 billion transacted through mobile money services last year.

Experts point out that the latest leading MNOs alliance which was



Tigo Tanzania's acting CEO for Mobile Financial Services Angelica Pesha speaks at a past event.

launched earlier this week means that SSA's mobile money transactions this year will peak to new highs.

Tigo Tanzania's acting CEO for Mobile Financial Services Angelica Pesha said: "This new service between the four countries further cements how Tigo adapts to its customers' needs with digital solutions and it also means that the benefits of mobile money can be extended to cross-border trade, allowing businesses and families to transfer money quickly and securely in East Africa... we believe this venture will increase the number of trans-

actions for cross-border remittance users."

Pesha added: "To send money to the different services, Tigo Pesa customers can dial *150*01# on their mobile phones, select send money, send out of the country, select either Kenya, Uganda or Rwanda."

MTN Uganda provides a range of financial services via its MoMoPay offering. Stephen Mutana, MTN Uganda General Manager Mobile Financial Services, added: "As mobile money is becoming borderless, this partnership with Tigo Tanzania is part of our commitment to offer our customers within the East African Community; an option to transfer funds to their friends, families and business partners using their Airtel Money Wallets."

Jidia Gasana from Airtel Rwanda said receiving money from Tigo Tanzania is free and to send money to Tigo Tanzania customer must dial *500*13# and follow the prompts. "This partnership be-

tween Safaricom, MTN, Airtel and Tigo Tanzania will enable us meet the growing demand for cross border transactions within East Africa," said Gasana.

To send money to the different services, M-Pesa customers can dial *840# on their mobile phones or through mySafaricom App by selecting the "M-PESA Global" option under "M-PESA" then selecting "Send."

In early April 2020 the Centre for Global Deployment (CGD) released details of a report which found that just 56% of citizens across 99 developing countries, including Sub-Saharan Africa, have access to a phone, a bank account and an ID card.

Anit Mukherjee from the CGD and a co-author of the report, said in Kenya, 82.9% of the population are financially included, while other countries including Rwanda, Uganda and Nigeria follow Kenya closely.

How newly proposed restrictions by US on chip-making equipment will affect Africa

By Edison Xie

SOME senior officials in the Trump administration have agreed to new measures to restrict the global supply of chips to Huawei Technologies, at a time when the Covid-19 pandemic impacts economic growth around the world.

Under the proposed rule change, foreign companies that use U.S. chip making equipment would be required to obtain a U.S. license before supplying certain chips to Huawei.

Analysts say the proposed change of trade rules will backfire on U.S. companies as the later will develop their own supply chain. A report by the Boston Consulting Group states further escalation in U.S. export control to Huawei will result in and end the leadership of U.S. in semiconductor and will consequently decouple the US and Chinese technology industries.

Driving force of development

The semiconductor industry is widely recognized as a key driver and technology enabler for the whole electronics value chain. With expanding tech industry and deepening innovation culture, Africa has proved its potential to be a competitive force in technology in the future. How this unilaterally proposed change of rules by U.S. would hurt Africa's fast growing technology industry?

In 2019, the global market for semiconductors was projected to shrink by 12% due to growing economic uncertainties from the U.S.-China trade war. This year's COVID-19 pandemic is further shaking up the global semiconductor industry. A new IDC report says the semiconductor industry will fall by 6%.

The proposed move by some U.S. officials will create more uncertainties in the global industry of semiconductor, the centrepiece of ICTs that transform society for the better. These technologies which enable new technologies like artificial intelligence, 5G and the Internet of Things, have been playing a critical role in Africa's social economic development. When the COVID-19 pandemic is behind us, ICTs and digital economy will also play a crucial role in economic recovery.

Not allowed to cook in your own kitchen with an American pan

If we look closely at the proposed change of rules, we can see that it aims for imposing restrictions on the use



Edison Xie Director of Media Affairs at Huawei Southern Africa Region.

of equipment that has already been sold. This will severely undermine the basic principles of international trade. The post-sale rules change will ultimately erode trust in the global supply chain, nullifying established norms and regulations overnight. Needless to say, Africa will also be the victim.

The global semiconductor value chain has taken decades to build. Semiconductor modules are highly interdependent, and no company or country can build up a comprehensive supply chain on their own.

If these new rules were to take effect, even if merely one piece of US-origin equipment, say a screwdriver purchased from the US years ago, was used at any step in the production of chips, chipmakers outside of the US

would have to seek approval from the US government.

By way of example, this is equivalent to say one could not be allowed to make face mask during the coronavirus pandemic, because a pair of American scissors are used in the mask production line. This situation will further deteriorate the already hard-hit global economy, when we are in urgent need of an open, collaborative, and stable global value chain.

Africa's share in semiconductor industry

According to a report by Deloitte, the global semiconductor industry is set to continue its robust growth well into the next decade due to emerging technologies such as autonomous driving, artificial intelligence (AI), 5G and Internet of Things, coupled with consistent spending on R&D and competition among key players.

The global semiconductor sector market offers Africa opportunities not to be missed. With a massive growth in technology hubs across the continent-growing over 50% in the last several years, Africa needs to have a share in global semiconductors industry, to secure its competitiveness in the future.

Collaborating to build an innovative transportation industry across Tanzania

By Theresia Mshana



ACCORDING to the GSMA Report on Digital Transformation in Tanzania (2019), a digital transformation is underway in Tanzania, reflected by the growing number of people connected to communications and internet services. This is having a profound impact on the country's social, cultural and economic frameworks, through enhanced access to key services and improved productivity and efficiency across economic sectors.

This transformation ought to be encouraged, owing to the multitude of benefits that technology activates in a society. Technological trends move at rapid speeds in the fourth industrial revolution and while doing so, unlock innovative business models, applications, and services. For this to happen, it is critical that the policy framework supports innovation and business growth, rather than over regulate the industry to the point of stifling both of these.

In order to create a conducive environment for disruptive innovation, a collaborative approach between regulators and the private sector is necessary to achieve a broad consensus. The development of legislation that affects a critical sector such as public transportation is one such example.

We applaud the visionary approach Tanzania has taken in being the first country in Sub-Saharan Africa to successfully pass regulations to govern operations in the ride-hailing sector. We have collaborated with the Land and Transportation Regulatory Authority (LATRA) by sharing global practices and our perspective on the impact of the regulations on the sector. We have done this as part of our drive to be global in our approach, yet local in our execution, meaning we strive to take into account realities that affect the communities we live and work in. With the coronavirus outbreak affecting communities globally, companies such as Uber have showcased their commitment to drivers, riders and the community at large by providing much needed information and support to curb the spread of the virus.

In Tanzania, we are supporting drivers by providing information on COVID-19 as well as providing financial support for up to 14 days for drivers who become infected with the virus. To prevent infection with coronavirus, we are distributing surface sanitizers to drivers for day to day use.

We support the transport regulations review because we believe that tens of thousands of new jobs and business opportunities could be created to meet the ongoing demands for safe, efficient and low-cost transportation for Tanzanians. Ride-hailing regulations that do not present barriers to entry for Tanzanians will continue to allow more and more people to leverage accessible flexible earnings, made possible by ride-hailing.

By taking these positive steps to ensure modern regulations are in place, Tanzania is firmly placing itself on the path towards transforming its economy to derive maximum value and benefit from a digital economy in terms of job creation and a more prosperous future for entrepreneurs.

NB:

Theresia Mshana is Uber Country Manager for Tanzania.

BANKING & FINANCE

GSMA contest seeking innovations to boost mobile internet usage

LONDON

THE GSMA has opened applications for the Innovation Fund for Mobile Internet Adoption and Digital Inclusion. The Innovation Fund aims to increase mobile internet adoption and usage among those who have mobile internet coverage but are not using it in countries in Africa and Asia. The Fund is supported by UK's Department for International Development (DfID), BMZ the

Federal Ministry for Economic Cooperation and Development in Germany, the GSMA and its members. "Today, we understand the value of being connected like never before. "Mobile operators have invested almost \$1 trillion in network infrastructure over the past five years, bringing mobile internet coverage to 91 per cent of the world's population. Despite this, 3.3 billion people are not using mobile internet services," said John Giusti, Chief Regulatory Officer,

GSMA.

"Now is the time to find innovative ways to solve this usage gap for the digitally excluded - regardless of who they are or where they are. The Innovation Fund for Mobile Internet Adoption and Digital Inclusion will drive partnerships to develop new and innovative ways of increasing use of the mobile internet so that more citizens can fully participate in society and the economy."

The reach of mobile has

expanded significantly in recent years. Currently, mobile broadband networks cover more than 7.1 billion people globally, but 3.3 billion of those already covered are not using mobile internet services. These citizens tend to belong to the most marginalised members of society - disproportionately rural, female and illiterate. Women, for example, are 20 per cent less likely to use mobile internet than men in low- and middle-income countries. The Innovation Fund focuses on

addressing this usage gap to ensure underserved citizens can use the mobile internet. As mobile networks have become the primary way of accessing the internet globally, the ability to access and use mobile services is critical to driving economic growth and creating opportunities for citizens and businesses to thrive. The objective of the Fund is to support solutions that seek to address one or more of the following barriers to mobile internet adoption:

Accessibility: Innovations which improve the accessibility and usability of handsets and mobile internet services for citizens who are unable to access them.

WORLD

Spain aims to phase out virus lockdown in second half of May

MADRID

SPAIN aims to begin winding down its coronavirus lockdown in the second half of May, Prime Minister Pedro Sanchez said yesterday, though restrictions could come back if the epidemic worsens again in one of the worst-hit nations.

With the world's second most infections and Europe's second highest death toll, Spain has imposed one of the severest lockdowns.

With the epidemic seemingly having passed its peak, measures will be eased slowly and gradually to ensure safety, Sanchez said at a parliamentary session, where he will ask lawmakers to extend the state of emergency until May 9.

On Tuesday night, the government bowed to public pressure and said children under 14 would be able to take short walks outside under supervision.

A sharp slowdown in infections has Spaniards optimistic their nightmare may be easing, and officials are turning their attention to restarting the flagging economy.

Spain's death toll from the coronavirus climbed by 435 in the past 24 hours, the Health Ministry said on Wednesday, roughly in line with the 2 percent increases reported in the past few days.

The cumulative death toll now stands at 21,717, while the number of confirmed infections rose by 4,211 to 208,389, according to the ministry.



Prime Minister Pedro Sanchez

Global tally

Confirmed COVID-19 cases worldwide has topped 2.5 million and the global toll surpassed the 178,000 mark, according to the Center for Systems Science and Engineering (CSSE) at Johns Hopkins University.

Among all countries and regions, the United States recorded the most cases and the highest death toll, which stood at 823,786 as of 8:00 pm EST on Tuesday (0000 GMT Wednesday) and 44,999, respectively. Spain has reported 208,389 cases and 21,717 deaths, while Italy reported 183,957 cases and 24,648 deaths, the CSSE said.

Other countries with over 100,000 cases included France, Germany and the United Kingdom, according to the CSSE tally.

US

The US Senate on Tuesday unanimously approved US\$484 billion in additional coronavirus

relief for the US economy and hospitals treating people sickened by the pandemic, sending the measure to the House of Representatives for final passage later this week.

The House is expected to vote on Thursday on what would be the fourth coronavirus-response law. Taken together, the four measures amount to about US\$3 trillion in aid.

President Donald Trump urged Congress to quickly approve the measure, which mainly expands funding for loans to small businesses, leaving additional aid to state and local governments for a later bill.

The US economy has been battered as businesses have closed and residents have observed stay-at-home orders.

Governors of about half a dozen US states pushed ahead on Tuesday with plans to partially reopen for business despite warnings by some health officials that doing so could trigger a new surge of coronavirus cases.

Director of the US Centers for Disease Control and Prevention, Robert Redfield, warned that a second wave of the coronavirus will be far more dire because it is likely to coincide with the start of flu season, according to a report of The Washington Post.

Having two simultaneous respiratory outbreaks would put unimaginable strain on the healthcare system, he said.

The number of COVID-19 cases in the United States topped 823,000 as of Tuesday evening, with over 44,900 deaths, according to the CSSE.

Health officials in California's Santa Clara County have identified two people who died from COVID-19 in early and mid-February, making them the earliest known victims of the outbreak in the United States.

It was previously thought that the first US death from COVID-19 was a man in his 50s who died in Washington state on Feb 29.

Earth Day: UN chief urges 'green recovery' in response to virus

LONDON

UN chief Antonio Guterres urged governments to use their economic responses to the coronavirus pandemic to tackle the "even deeper emergency" of climate change, in a message for the 50th anniversary of Earth Day.

With global battle lines emerging between investors backing "green stimulus" measures and industry lobbyists aiming to weaken climate regulations, Guterres (pictured) cautioned governments against bailing out heavily polluting industries.

"On this Earth Day, all eyes are on the COVID-19 pandemic, the biggest test the world has faced since the Second World War," Guterres, a former Portuguese prime minister, said in a statement. "But there is another, even deeper emergency, the planet's unfolding environmental crisis."

A landmark in the emergence of the environmental movement when it first took place in 1970, Earth Day, which falls on Wednesday, has prompted calls from many companies, politicians, and economists for governments to pursue green recoveries.

So far, massive economic stimulus packages launched by various countries have focused mainly on staunching the damage to existing industries and staving off the threat of a global depression.

Nevertheless, in the past week, ministers from Germany, France and other EU members have signalled their support for subsequent interventions to align with climate goals, a theme taken up by climate campaign groups around the world.

In an early example of governments linking post-virus rescue packages to climate goals, Austrian environment minister Leonore Gewessler said last week that state aid for Austrian Airlines should support climate policy targets.

Conditions could include a significant reduction in short-haul flights, the use of eco-friendly jet fuel and adjustments to the flight tax, a ministry spokesman said.

Guterres, who has made climate change his signature issue since he took over as UN secretary-general in January, 2017, said governments should use their fiscal firepower to drive a shift from "the grey to green" economy.

"Where taxpayers' money is used to rescue businesses, it needs to be tied to achieving green jobs and sustainable growth," Guterres said.

"Public funds should be used to invest in the future, not the past, and flow to sustainable sectors and projects that help the environment and the climate."



Commonwealth Heads of Government Meeting in Rwanda postponed due to Covid-19

KIGALI

THE 26th Commonwealth Heads of Government Meeting (CHOGM) which was scheduled to take place in Kigali, Rwanda from June 22 to 27 has been indefinitely postponed due to the COVID-19 pandemic.

This decision was made in accordance with the 2005 Memorandum of Understanding Establishing the Commonwealth Secretariat and the CHOGM Technical Manual, as well as with precedent, a statement from the Commonwealth said.

"In the coming months, every Commonwealth nation will be fully focused on combatting COVID-19 and its socio-economic impact on our people. Our organization's deep reservoirs of solidarity and expertise will be invaluable tools as we work together globally to ensure no country is left behind," Rwandan President Paul Kagame said.

"We look forward to welcoming the Commonwealth family to Kigali for CHOGM once the pandemic has been defeated."

Commonwealth Secretary-General Patricia Scotland said the



COVID-19 pandemic has changed the course of modern history.

"Lives have been lost, economies are shrinking, and livelihoods have been shattered. It is difficult to predict what the new normal will look like. We must be mindful of the risks large meetings pose to all," she said.

Noting that the current circumstances require heroic decisions, Scotland affirmed their stand together with Rwanda, and thanked all member countries their commitment in these trying times.

"I too warmly look forward to reuniting with the Commonwealth family, face-to-face, in the beautiful country of Rwanda,"

she said.

The Commonwealth is an association of 54 independent countries mainly former colonies of Britain.

The last country to join the Commonwealth was Rwanda in 2009.

Rwanda on Tuesday said the number of confirmed COVID-19 cases in the central African country reached 150, while the number of people who have recovered rose to 84, according to the health ministry.

Xinhua

Man-made virus rumours debunked

By Karl Wilson in Sydney

RUMOURS that the virus which causes COVID-19 originated in a laboratory in Wuhan have been roundly criticized by several leading Australian scientists.

The overwhelming weight of scientific research so far, however, points to the coronavirus originally stemming from animals, they said.

This coronavirus strain, known as Severe Acute Respiratory Coronavirus 2 (SARS-CoV-2), is believed to have made the jump from an animal host into a human some time in late 2019 and was first diagnosed and reported in Wuhan in Central China's Hubei province.

The coronavirus family includes the common cold, SARS and MERS (Middle East Respiratory Syndrome) and which are all of zoonotic, or animal to human, origin.

"There is no evidence that SARS-CoV-2, the virus that causes COVID-19 in humans, originated in a laboratory in Wuhan," said Professor Edward Holmes.

Professor Nigel McMillan, from Griffith University's Menzies Health Institute in Queensland state, said all the evidence so far

points to the virus being naturally derived and not man-made.

Coronaviruses like SARS-CoV-2 are commonly found in wildlife species and frequently jump to new hosts. This is also the most likely explanation for the origin of SARS-CoV-2, said Holmes, a leading evolutionary virologist and a member of the Charles Perkins Centre and the Marie Bashir Institute for Infectious Diseases and Biosecurity at the University of Sydney.

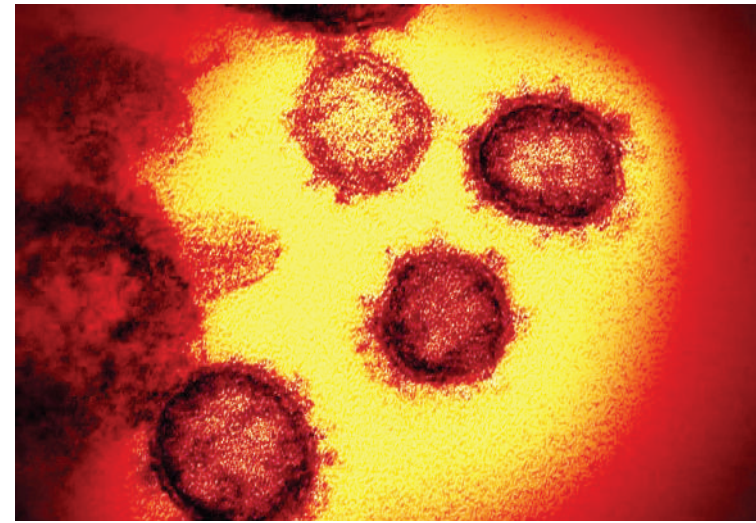
The closest known relative of SARS-CoV-2 is a bat virus named RaTG13. There is some unfounded speculation that this virus was the origin of the virus that causes COVID-19.

Sample from Yunnan

But Holmes said that the level of genome sequence divergence between SARS-CoV-2 and RaTG13 which was sampled from Yunnan province in Southwest China is equivalent to an average of 50 years (and at least 20 years) of evolutionary change.

"Hence, SARS-CoV-2 was not derived from RaTG13," he said in answer to questions.

"In addition, we know that virus-



This handout illustration image obtained Feb 27, 2020 courtesy of the National Institutes of Health shows a transmission electron microscop image that shows SARS-CoV-2—also known as 2019-nCoV, the virus that causes (AFP)

es related to SARS-CoV-2 are also found in pangolins. This suggests that other wildlife species are likely to carry relatives of SARS-CoV-2."

Holmes said the abundance, diversity and evolution of coronaviruses in wildlife strongly suggests that SARS-CoV-2 is of natural origin.

"However, a greater sampling of animal species in nature, including bats from Hubei province, is

needed to resolve the exact origins of SARS-CoV-2," he added.

McMillan said the genetic changes in the virus can be found in two other coronaviruses from bats and pangolins and these are the source hosts.

"If you were going to design it in a lab, the sequence changes make no sense, as all previous evidence would tell you it would make the virus worse. No system exists in the

lab to make some of the changes found."

He said analysis shows the sorts of mutations found in the virus are "clearly natural and not man-made".

Associate Professor Hassan Vally, an epidemiologist and senior lecturer in public health at Melbourne's La Trobe University, said: "There is no substance to this claim and other conspiracy theories about the origin of COVID-19."

READ MORE: Scientist debunks fringe theory linking coronavirus to lab leak

"We've been aware for some time that another coronavirus, like SARS and MERS before it, could cause a pandemic, and so in many ways the emergence of a new coronavirus with pandemic potential is not a surprise."

He said that while there is "absolutely no evidence to support the conspiracy theories being propagated by a few individuals", there is evidence to support the natural emergence of the novel coronavirus, with preliminary genotyping studies showing its relationship with other bat viruses.

Agencies

'Preparations underway for talks between UNSC permanent members'

MOSCOW

PREPARATIONS are underway for a summit of the five permanent members of the United Nations Security Council (Russia, China, France, the United Kingdom and the United States), Russian Presidential Spokesman Dmitry Peskov told reporters yesterday.

He pointed out that French President Emmanuel Macron in a telephone call with his Russian counterpart Vladimir Putin put forward an initiative to hold a video conference of the five countries' leaders.

"Diplomats are working on a video conference, work is also underway on a possible joint document," Peskov (pictured) said. According to him, "once things are clear," an announcement will be made.

The joint document for a summit of the UN Security Council's five permanent members is being worked out via diplomatic channels and may be agreed in the coming days, Dmitry Peskov went on.

"This will be in the coming days. This will [happen] rather swiftly," Peskov said. "Yes, there is such a possibility."

According to the Kremlin spokesman, the document was "being prepared and coordinated." Peskov declined to reveal its content, advising journalists to wait until the diplomats completed their work. "I don't want to forecast anything now and speak about the document's provisions. It still has to be endorsed by the heads of state."

Putin and Macron held a telephone conversation on April 17. The call was initiated by Paris. **Agencies**



International organisations should be supported in fight against Covid-19

"CHINA supports WHO in leading the global efforts to develop science-based and proper control and treatment and minimize cross-border spread." Chinese President Xi Jinping's remarks at the G20 Extraordinary Leaders' Summit on COVID-19 on March 26 revealed China's active support for international organizations.

Such gesture showed China's sense of responsibility of a major country at this critical moment, empowering the world in fighting against the pandemic.

China also called on G20 members to enhance anti-pandemic information sharing with the support of WHO and to promote con-

trol and treatment protocols that are comprehensive, systematic and effective. The G20 platform for communication and coordination shall be used to increase policy dialogue and exchange, and high-level meetings on international public health security shall be convened in due course.

These detailed suggestions on multilateral cooperation raised by China at the summit showcased the country's readiness to enhance international coordination to cope with the current crisis.

Mankind is a community with a shared future. Therefore, the lives and health of people of all countries can only be fully protected

when mankind defeats the virus as a whole.

International coordination must be in place for the world to respond timely to any sudden outbreak of public health incidence. And in this process, international organizations' role cannot be overemphasized.

As a specialized organization for health affairs within the United Nations (UN) system, WHO shoulders significant responsibilities in early testing and warning, coordinating prevention and control strategies, sharing treatment and organizing international assistance of infectious diseases, and plays a vital role in building a global public health emergency

response mechanism featuring risk sharing and common security.

Currently, WHO is making all-out efforts to mobilize the international community to cope with the coronavirus pandemic and giving full play to its leadership together with relevant international and regional organizations by launching multiple laboratories, and accelerating the pace in building a global testing network.

Besides, it is also mobilizing international forces to speed up scientific research and innovation, setting up the COVID-19 Solidarity Response Fund with the UN Foundation and other relevant partners and has released guide-

lines on basic health services.

To actively participate in global health governance and contribute to the cause of global public health is a responsibility that conforms to the common interests of the mankind. The consensus of the G20 Extraordinary Leaders' Summit on COVID-19 embodies the expectation of the world.

The G20 is committed to do whatever it takes to overcome the pandemic, along with WHO and other international organizations, working within their existing mandates. The G20 fully supports and commits to further strengthening the WHO's mandate in coordinating the international fight against the pandemic.

G20 members will quickly work together and with stakeholders to close the financing gap in the WHO Strategic Preparedness and Response Plan. And they will further commit to provide immediate resources to the WHO's COVID-19 Solidarity Response Fund, as well as the Coalition for Epidemic Preparedness and Innovation.

What matters the most is that the G20 has vowed to deliver on the promises with tangible efforts.

China has always advocated and implemented multilateralism as well as supported international organizations' roles in global health governance. Since

the onset of the COVID-19, the country has been working closely the WHO.

"The speed with which China detected the outbreak, isolated the virus, sequenced the genome and shared it with WHO and the world are very impressive, and beyond words," said Tedros Adhanom Ghebreyesus, director general of WHO.

China has always been a staunch supporter of the WHO, offering convenience to the organization's field visit to the epicenter Wuhan, and the China-WHO Joint Mission on COVID-19. It also shared experiences with and provided material assistance for the WHO. **People's Daily**

Trump ban geared at 'green card' seekers to last 60 days

WASHINGTON
US President Donald Trump said on Tuesday his new US immigration ban would last 60 days and apply to those seeking 'green cards' for permanent residency in an effort to protect Americans seeking to regain jobs lost because of the coronavirus.

Trump plans to institute the ban through an executive order, which he said he was likely to sign on Wednesday. He said it would not apply to individuals entering the United States on a temporary basis and would be re-evaluated once the 60-day period had passed.

Trump said that pausing immigration would put "unemployed Americans first in line for jobs" as the country reopened.

"It would be wrong and unjust for Americans laid off by the virus to be replaced with new immigrant labor flow in from abroad. We must first take care of the American worker," he told reporters at the White House.

Trump said there would be some exemptions in the order and he could renew it for another 60 days or longer.

The president, a Republican, won the White House in 2016 in part on a promise to crack down on immigration. Critics saw his announcement as a move to take advantage of a crisis to implement a long-sought policy goal.

The order could spark legal action.

A senior administration official said the administration was looking at a separate action to cover others affected by

US immigration policy, including those on so-called H-1B visas.

Trump confirmed that a secondary order was under consideration.

The first order would include exemptions for people involved in responding to the coronavirus outbreak, including farm workers and those helping to secure US food supplies, the official said.

As the country begins to open up its economy, immigration flows were expected to increase, and the administration wanted to ensure that employers hire back fired workers rather than giving jobs to immigrants at lower wages.

The US Department of State issued roughly 462,000 immigrant visas in fiscal year 2019, which began on Oct 1, 2018. The visas allow an immigrant to obtain lawful permanent resident status, informally known as a green card. The status allows a person to live and work in the United States and apply for citizenship after a five-year period.

Critics viewed Trump's new policy as an effort to distract from his response to the pandemic.

"I think this is a malevolent distraction," said Neera Tanden, president of the Center for American Progress, a left-leaning policy institute in Washington.

Giovanni Peri, an economics professor at the University of California, Davis, said researchers generally agree that immigration into the United States has stimulated economic growth, increased the size of the economy, and created jobs.



US President Donald Trump

"The idea that immigration threatens American jobs is just not there in any data," he said.

Fanning Flames

Under the separate immigration action, technology industry workers with H-1B visas may need to provide updated certifications to the government that they are not displacing American workers. That was one of a handful of proposals being looked at.

"As a general matter we don't have to close down legal immigration to reopen America, and that is what we are focused on: safely reopening and get-

ting the economy going again," said Neil Bradley, executive vice president and chief policy officer at the US Chamber of Commerce.

Early in his presidency Trump issued an executive order directing the Department of Homeland Security, which oversees US Citizenship and Immigration Services (USCIS), to tighten its policies on H-1B visas, which are used heavily by the tech industry to bring in skilled workers.

Critics of the visas say they have been monopolized by staffing firms that bring in workers that displace Americans, often in back-office techni-

cal jobs. But the visas are also used by the healthcare and education sectors and other businesses recruiting workers who generally have degrees.

The United States has more coronavirus cases than any other country by far and immigration is effectively cut off anyway at the moment through border restrictions and flight bans.

Immigration advocates scoffed at the contention that cutting off immigration was being done to protect Americans' health.

Andrea Flores, a deputy policy director with the American Civil Liberties Union, which has sued over a number of Trump immigration policies, said Trump appeared "more interested in fanning anti-immigrant flames than in saving lives" with his latest proposal.

The Trump campaign plans to highlight immigration again in the 2020 election battle, and the president regularly highlights progress on the construction of the wall on the US-Mexican border.

The issue may have less resonance this year, however.

The coronavirus outbreak has dramatically altered priorities among many Americans over the past few months, especially within Trump's Republican Party, according to a Reuters/Ipsos public opinion poll. Its latest survey, conducted April 15-21, found that the economy had replaced immigration as the most-cited concern for Republicans.

Agencies

Iran and Russia discuss trade, pledge anti-virus cooperation

MOSCOW

IRAN and Russia should increase their cooperation in the fight against the new coronavirus outbreak and continue to trade with each other, President Hassan Rouhani told Russian President Vladimir Putin on Tuesday, the Iranian presidency website said.

Iran is one of the Middle Eastern countries hardest hit by the outbreak and Russia has seen a recent surge in infections.

"Officials from the two countries must make efforts for trade exchanges to take place between them while observing health protocols," Rouhani said, according to the official website's account of a phone call between the two presidents.

"The issues of controlling the spread of coronavirus infection are discussed in detail," the Kremlin said in a statement, adding that Rouhani thanked Russia for its assistance to Iran.

"The two sides agreed to promote cooperation between relevant departments, including direct contacts between the ministries of health," it said.

According to the statement, the importance was noted of consolidating the efforts of the international community to combat the coronavirus pandemic together, including the Russian initiative to create "green corridors" free from trade wars and sanctions during the crisis for deliveries of medicines, food, equipment and technologies.

Rouhani, trying to revive an economy reeling under tough US sanctions, also pointed to what he called provocative actions by the United States and Israel in the region, and said that Iran and Russia should increase their cooperation to address regional problems.

Iran and Russia have both been fighting in the Syrian conflict in support of President Bashar al-Assad.

Separately, Rouhani said in a phone call with Qatar Emir Sheikh Tamim bin Hamad al-Thani that the countries of the region must work together to establish security, the Iranian presidency website said.

"We believe that there is no way to establish security and long-lasting stability in the region other than cooperation and friendship among the countries of the region," Rouhani said.

Xinhua

Xinhua

Israel averts 4th election with unity govovernment deal reached

JERUSALEM

AFTER three consecutive elections in more than a year, a unity government is expected to be formed in the coming days in Israel with two main political rivals' announcement of a power-sharing agreement.

After weeks of negotiations, Israeli Prime Minister and leader of the Likud party Benjamin Netanyahu and leader of the Blue and White party Benny Gantz reached a compromise, ending a long period of political paralysis for the country.

The threat of a fourth election has been removed, for now. "I promised the state of Israel a national emergency government that will work to save the lives and livelihoods of the citizens

of Israel," Netanyahu (pictured) tweeted, after the announcement. Israel, which is battling to curb the spread of the coronavirus in recent weeks, has been under a care-taker government for over a year, making policy and budget decisions difficult.

More than 180 Israelis have died of the virus so far, with almost 14,000 people diagnosed with COVID-19.

The government will be defined as an emergency for the first six months in light of the virus in the country. The agreement stipulates a three-year period in which the government will rule.

According to the deal, it will be Israel's largest cabinet ever with between 34 to 36 ministers. For



Netanyahu, Israel's longest serving prime minister, the deal is a victory. Busy fighting off corruption charges, he is expected to make his first court appearance in the coming weeks.

In the agreement, the Likud, gets veto power on the appointments of the attorney general and the state attorney, people who have a major influence on

Netanyahu's future.

The Likud also gets a say on judicial appointments. Also, if the Supreme Court rules Netanyahu cannot lead, the agreement ensures an automatic new election and not the formation of a government.

Under the power-sharing deal, Netanyahu will serve as prime minister for 18 months before being replaced by Gantz, who will serve as prime minister for another 18 months, as part of a rotation deal that will be bound in law.

"Netanyahu achieved most of his goals," said Eytan Gilboa, an expert on government and politics at the Bar Ilan University. "He wanted to dismantle the opposition and he secured several

advantages for himself."

"Gantz has no political experience and demonstrated that he does not have any experience in negotiations," Gilboa told Xinhua. "Gantz had more to lose, and he was facing a growing gap with his supporters," said Dr. Yonatan Freeman, from the Political Science Department at the Hebrew University of Jerusalem.

"They both failed to form a government three times," Freeman said. "Public opinion wanted unity and not an election. A fourth election will see much greater disunity."

"There is a good chance Netanyahu will not give up. If he decides to break up the government, he would find a good excuse to do that because he is

a superb manipulator, a political magician and the other side is no match for him," Gilboa added. "Gantz and Netanyahu see eye-to-eye on almost all policies, Israel under Gantz will not change its course," said Freeman.

Gantz was Israel's military chief under Netanyahu and the two are accustomed to working together. Palestinian officials immediately condemned the part of the coalition agreement that calls for promotion of annexation.

It seems that for now, Netanyahu has secured his position for another 18 months. If he overcomes the supreme court hurdle, he will be able to conduct his trial from the cushy position of Israel's prime minister.

Xinhua

Xinhua

Online medical services thrive in China amid Covid-19

TELEMEDICINE, something that has long existed in China before the outbreak of the novel coronavirus, witnessed robust growth amid COVID-19 as people quarantined themselves at home and hospitals reduced clinical reception.

"How can the novel coronavirus pneumonia patients be treated?" "How can they be discharged?" Those are netizens' questions raised to Wang Tao, chief physician of the Department of Respiratory and Critical Care Medicine under Union Hospital affiliated to Tongji Medical College of Huazhong University of Science and Technology, on an online medical platform.

Since the onset of COVID-19, the medical platform Haodf.com joined hands with People's Daily app and Xuexi Qiangguo app, and invited around 210,000 doctors to offer free online medical services.

According to statistics, the daily visits of Haodf.com since the outbreak of COVID-19 stood around 200,000, jumping tenfold, which

is impossible for any brick-and-mortar hospital except Internet ones - as they can mobilize national resources of doctors.

From Jan. 22 to Feb. 25, Haodf.com received 4.26 million users, 20 percent of whom were on the platform for consultation of pneumonia and relevant sicknesses. There were approximately 20,000 doctors online on a daily basis receiving the patients.

Haodf is not the only one that offers online medical services. On Jan. 23, an early phase of COVID-19, a real-time aiding platform for novel coronavirus pneumonia was launched by WeDoctor, which provides online access to licensed doctors. The platform offered free online diagnosis, psychological counseling, online clinic, traditional Chinese medicine (TCM) counseling and remote consultation. As of 10:00 pm on March 13, the platform was visited 125 million times, and 48,581 doctors received patients, offering services to 1.61 million people.

Besides, WeDoctor has also

opened a special platform for Wuhan that offered online subsequent visits, insurance-coverage prescription and medicine delivery services to over 50,000 people in the city in around a dozen days.

As a matter of fact, over 10 online medical platforms including Alibaba Health, Chunyu Yisheng, Tencent Doctorwork and Ping An Good Doctor, have witnessed rapid growth of visits during COVID-19, playing their roles and contributing to the anti-epidemic efforts. Their services encouraged people in home quarantine to be optimistic about the situation.

Statistics from China's Ministry of Industry and Information Office (MIIT) indicate that currently there are 191 public medical institutions and nearly 100 online hospitals offering free services to relieve the pressure on the medical system during the pandemic. The ministry introduced that China is steadfastly promoting the application of information technologies in online diagnosis and digital health, and enhancing

the deployment of 5G infrastructure in the medical system, so as to make hospitals informationized, make medical devices smart and make online platforms more convenient.

"Online consultation is the first step toward 'digital health,'" said Li Dewen, deputy director of the MIIT's information center. He believes the effective human-machine interaction is able to relieve the pressure of hospitals in preliminary diagnosis, help users make reasonable plans, and to some extent lower the risk of cross-infection.

Online medical platforms also stepped out to overseas users during the pandemic, and started offering medical services based on "Internet+."

At the midnight of March 16, WeDoctor's international platform received a request for assistance from a doctor named Luca Varcasia from the Italian city of Sassari, who explained the severe situation in the city and the challenges met by his colleagues.

People's Daily

Allow no Cold War thinking in COVID-19 vaccine development

BEIJING

THE United States has some of the world's most innovative scientists. Yet their ability to imagine can be easily outshined when some Washington politicians scramble to smear China during the coronavirus pandemic.

Talking to Fox Business on Monday, White House trade advisor Peter Navarro alleged that China may have withheld data on the virus during its early stages to win a business race to find a vaccine ahead of others, adding "but we're going to beat them."

However, the fact is that China has since the outbreak shared information with the international community including the United States in an open, transparent and responsible manner.

China publicly shared the genome sequence of the virus on Jan. 12, five days after the pathogen was first identified, in what was described by World Health

Organization (WHO) chief Tedros Adhanom Ghebreyesus as a record-short time.

Anyone with just a little scientific common sense would know that the virus-related information Beijing has presented to the world can lay a solid foundation for global research on vaccines, medicine, and treatment of the disease.

With this data, scientists worldwide, including those from China and the United States, are on a level playing field to develop a vaccine.

Navarro's remarks only lay bare his cold-blooded calculation that for him, commercial and political interests override people's lives and health. To similar minds in Washington, human life is a card they can use to garner more votes and interests.

China, however, puts life above all else. The life-first principle has been demonstrated by the all-out efforts it has made to save every life from the deadly

disease and contain its spread by locking down a whole city and halting most business activities nationwide.

Meanwhile, China has been calling on the world to work closer in epidemic prevention and control and step up international communication and cooperation to accelerate the research and development of effective vaccines and drugs for the benefit of all.

As the fatal pandemic has infected over 2.4 million people worldwide and claimed more than 170,000 lives so far, scientists from different countries are joining together in a bid to shorten the time frame of vaccine development.

Vaccines are about saving human lives, and their research should not be read as a kind of commercial or political race. No matter which country successfully finds a vaccine for the coronavirus, it will surely be good news for all of humankind.

Xinhua

'Internet plus healthcare' platforms assist fight against COVID-19 at home and abroad

"INTERNET plus healthcare" platforms in China are assisting in the fight against the COVID-19 outbreak both at home and abroad, thanks to the country's policies for supporting online healthcare services.

On Feb. 23, China's leading online healthcare solution provider WeDoctor launched a platform to provide online consultation, diagnosis, psychological assistance and other services, making it possible for people to consult with a doctor at home.

As of 10 a.m. on March 13, the platform attracted over 125 million visits, with 48,581 doctors

offering consultation services for 1.6 million people.

WeDoctor also launched an online rescue channel to give special assistance to Wuhan, Hubei province, the epicenter of the outbreak in China.

In 10 days, over 50,000 local people were provided with services including online follow-up visits, medical insurance reimbursement and drug delivery.

Like WeDoctor, other Chinese "Internet plus healthcare" platforms, such as Haodaifu, AliHealth, Ping An Good Doctor, and JD Health have also unveiled similar services.



Chinese doctors offer overseas Chinese free online medical consultation services via a platform launched by WeDoctor based in Hangzhou, east China's Zhejiang province, on March 17.

A total of 191 public medical institutions and nearly 100 Internet hospitals across the country have made online diagnosis available for people, according to China's Ministry of Industry and Information Technology (MIIT).

Online consultation is the first step in digital health, said Li Dewen, deputy director of the MIIT information center, adding that efficient human-computer interaction can reduce the workload of hospitals and cut cross-infection risks.

Some healthcare companies have launched online consulting platforms globally in this regard,

sharing China's experience in the fight against the virus.

Working with the China International Exchange and Promotion Association for Medical and Healthcare, WeDoctor introduced a bilingual anti-epidemic platform in both Chinese and English on March 14.

In the first phase, the platform invited 6,129 medical professionals from across the country to offer assistance to both Chinese and international friends overseas.

On March 18, Zhao Lei, a chief physician with Wuhan Union Hospital, used the platform to have a video talk with Luca Varcasia, a

doctor from the Italian city of Sassari. Zhao shared China's clinical experience in treating the disease and answered seven questions in detail from Varcasia and other Italian counterparts. "The information shared by Dr. Zhao would be pure gold for us," Varcasia said after their video talk.

Users from nine countries, including the Netherlands and India, watched the live broadcast.

With the Internet plus healthcare platforms, China's experience in fighting against the virus is being transmitted to the world more quickly.

People's Daily



Novak Djokovic

Djokovic gives rallying cry to help lower-level players

MUMBAI

NOVAK Djokovic has called on the tennis world to contribute to a relief fund for players struggling financially during the coronavirus shutdown and to show lower-ranked professionals that they have not been forgotten.

The men's ATP Tour, the WTA, which runs the women's circuit, along with the International Tennis Federation and organisers of the four Grand Slams, are creating a fund to help players affected by the shutdown.

The tennis season was suspended in March due to the COVID-19 pandemic and the shutdown will continue at least until mid-July, depriving lower-level players, who depend solely on tournament winnings, of the chance to earn a living.

ATP Player Council chief Djokovic had previously proposed a model for higher-ranked players to donate funds after holding discussions with fellow council members Roger Federer and Rafa Nadal.

"I am really privileged to be able to use my status of being a top player that can, in this times, raise the awareness of players that are struggling," the world number one said during an Instagram chat with Italy's Fabio Fognini on Tuesday.

"I personally have earned enough money to live for many more years without playing tennis."

Djokovic did not want to disclose the size of the fund before an official announcement was made but said several million dollars would be raised.

"Players individually can help as much as they

want," said Djokovic. "It's difficult to pressure players into giving money, whatever their ranking is."

"I understand that there are differences in opinions. So I invite anybody who likes tennis, who wants tennis to survive as a sport (to donate)."

While tennis is a lucrative sport for those at the top, those in the lower echelons often struggle to make ends meet.

Djokovic, a 17-times Grand Slam champion who has earned some \$144 million in career prize money, said he had heard many players were contemplating giving up the sport.

"This is a significant issue for our sport," the 32-year-old Serb said.

"The sport has to think how we will expand the base. We have to expand this number as much as we can."

"I feel that the players should show the solidarity and show the unity in this moment, show these lower-ranked players that we do not forget about them."

Djokovic did not expect to see regular tournaments starting again soon as players would be unable to travel freely due to restrictions imposed to contain the spread of the new coronavirus.

"I think there will be more regional prize money tournaments. I think this is what's going to happen very soon," he said, adding that those events were unlikely to award ranking points.

Ryder Cup without fans is no Ryder Cup, says McIlroy

LONDON

WORLD number one Rory McIlroy says he would prefer this year's Ryder Cup to be postponed until 2021 rather than stage the event with no fans present due to the COVID-19 pandemic.

The golf calendar has been ravaged by the new coronavirus outbreak, with three of the sport's four majors – the Masters, U.S. Open and PGA Championship – postponed and the British Open cancelled altogether.

The 2020 Ryder Cup is scheduled to take place from Sept. 25-27 at Whistling Straits in Wisconsin but there are doubts that it can go ahead as planned.

McIlroy said the absence of spectators would ruin the spectacle of the biennial Europe v United States event, which the Europeans won in Paris in 2018.

"I get the financial implications for everyone involved," McIlroy said during an Instagram live talk with equipment company TaylorMade.

"There's a lot that goes into putting on the Ryder Cup that people don't appreciate, but having a Ryder Cup without fans is not a Ryder Cup."

"It wouldn't be a great spectacle, there'd be no atmosphere, so if it came to whether they had to choose between not playing the event or playing it without fans, I would say just delay it a year and play it in 2021."

"Obviously it would be better for the Europeans to play without fans because we wouldn't have to deal with some of the stuff you have to put up with, but at the same time it's not a Ryder Cup," McIlroy added.

"If they do delay it until 2021, the next Ryder Cup is in Italy, and we know how badly Italy was affected by coronavirus, so it gives them an extra year to prepare for the event in 2023."

Mental stress for athletes: From 'let's play' to 'stay home'

MINNEAPOLIS

THE flu-like illness Michael Jordan fought through to lead the Chicago Bulls to a crucial victory in the 1997 NBA Finals created instant fodder for the virtue of perseverance.

Pushing past boundaries, overcoming obstacles and adversity – that is part of the ethos of major competitive sports. That is how elite athletes become wired to win.

It is also in direct conflict with the medical wisdom currently steering society in a bid to stop the spread of the coronavirus. Think about Jordan's "Flu Game" through the lens of the pandemic and social distancing. It's jarring.

Seasons have been on pause for weeks with no end in sight. So, too, has the competitive drive of tens of thousands of the world's best athletes, the bottle corked by simple, sobering orders: Back off. Stay home.

"This flew in the face of what they had been taught and socialized to do, which is, 'Let's play,'" said John Tauer, the men's basketball coach and psychology professor at the University of St. Thomas in Minnesota.

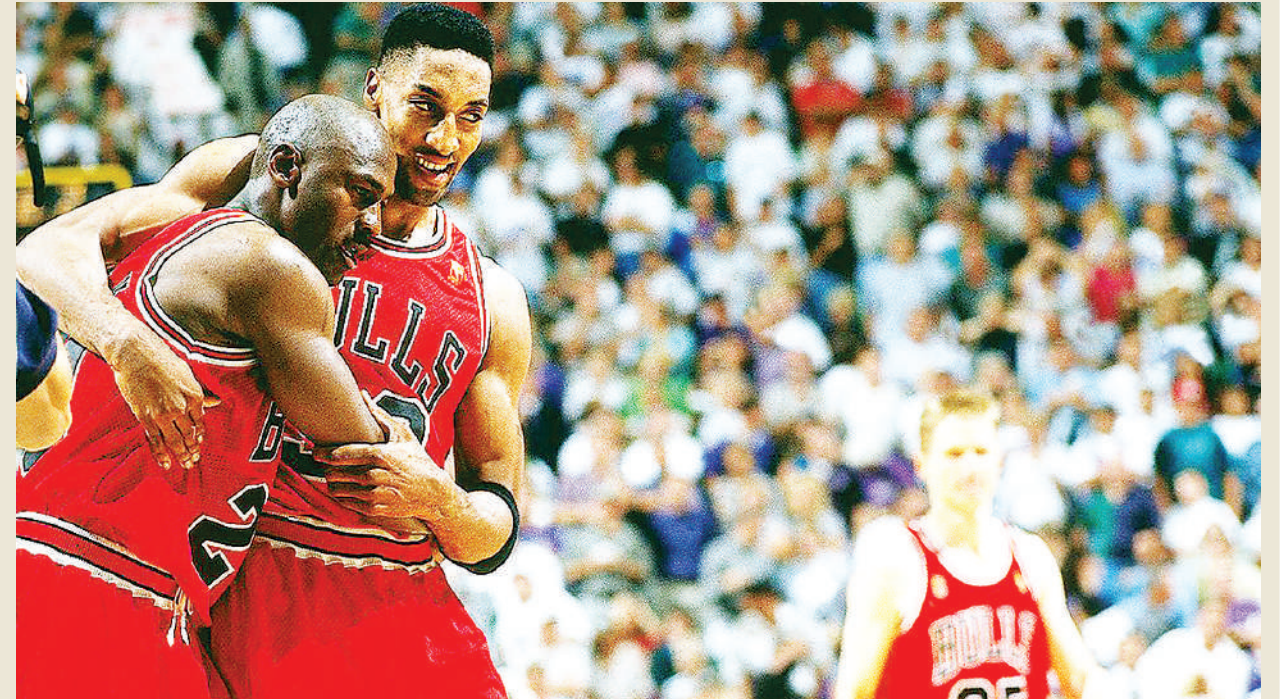
The safety of the living room replaced the comfort of the arena.

"You really don't know what the next day holds," Buffalo Sabres star Jack Eichel said. "Every morning you wake up, you don't have to go to the rink, you don't have to perform. ... You're just trying to stay busy and keep your mind in a good, healthy place."

Eichel has spent some of his quarantine time reading "The Mindful Athlete," a book by sports psychologist George Mumford, who worked with the Bulls and taught Jordan the art of meditation.

More than two decades later, the brain plays a much bigger role in the way teams teach and guide their performers. Maintaining mental fitness during the pause could be as critical to success as remaining in peak physical condition simply because athletes are facing anxiety in unprecedented ways.

"This may not be a crisis for many of us yet, but it's still a big enough shift from our daily lives where it causes us to reflect and begin to say, 'OK, when you pull something away from



Chicago Bulls Scottie Pippen, right, embraces an exhausted Michael Jordan following their win in Game 5 of the NBA Finals against the Utah Jazz, in Salt Lake City in this June 11, 1997 file photo. (Agencies)

me that I identify with, how is this working for me? Is this going the way I want it to?" said Justin Anderson, team psychologist for the Minnesota Timberwolves.

In an occupation built on physical performance, athletes have a short career window, and opportunities to excel are few. For all the financial cushion many have, the identity loss during the shutdown has been severe. Their most elemental function as an employee has disappeared.

ADVERTISEMENT
In the NFL, a letter from the league and the players' union sent to players this month included advice on how to deal with the angst, addressing loneliness, stress and other subjects. The global union for soccer players surveyed members and found increased levels of anxiety and depression.

"It's a really strange environment, especially for athletes when they are used to being on the field, used to being in the gym, used to working out every day," said Carlos Bocanegra, Atlanta United's technical director.

College and high school athletes were hit hard, their careers framed by eligibility limits. Last month, when the NCAA shut down all activity, coaches scrambled to keep tabs on their players and keep spirits up.

Tauer's team, ranked fourth in Division III, was supposed to play rival St. John's in the national tournament until it was canceled. In his season-ending speech, he encouraged his players to apply their unique experience of being on a team toward the new reality.

"Let's do what a great teammate does, and that means think about the greater good as opposed to what my immediate wants might be right now," Tauer said.

The Timberwolves made player wellness one of their top priorities when Gersson Rosas took over a year ago as president of basketball operations. He envisioned an innovative, holistic approach to player development to support the pursuit of a championship.

When the pandemic prompted the NBA to suspend the season, the Timberwolves were mired at the bottom of the Western Conference standings. Off the court, however, they were prepared to help keep the team as intact as possible while forced to sequester.

"Long before this happened, we valued certain things that in a crisis become even more apparent and important," said Robby Sikka, the team's vice president for basketball performance and technology. Sikka

cited valuing the players' health and nutrition, being player-centric and family oriented from the beginning.

The job created for Sikka – to integrate medical, technological and analytical knowledge and resources for improving wellness off the court and performance on it – has been vital. The week before the league shut down, he warned players. "This will be your 9/11."

Since then, he has helped coordinate player efforts to not only stay in shape with the practice facility closed but make sure mental health needs are being met. He sees it as setting up lifelong coping skills. Anderson has paid particular attention to anxiety management.

"It's not something you either have or you don't have. It's something you develop, much like their shooting percentage or any other skill that they're working on," Anderson said.

Just because they're some of the greatest athletes in the world doesn't mean they don't have flaws.

"At the end of the day, they have families, they have needs, they have challenges, that, if we choose to ignore them, we're choosing to ignore them as individuals," Rosas said. "That's an area where we don't want to fail."

AP

Singer Kelly Rowland joins US coronavirus special to aid black community

NEW YORK

KELLY Rowland, Halle Berry and Anthony Anderson are among a host of black celebrities taking on the coronavirus epidemic as the disease continues to disproportionately affect minorities in the United States.

The actors and singers will take part in television special "Saving Our Selves: A BET COVID-19 Relief Effort," airing on cable channel BET on Wednesday, that aims to deliver financial, educational and community support directly to the African American community.

Early data from U.S. states shows African Americans are dying from coronavirus at higher rates than the population at large, highlighting long-standing disparities in health and inequalities in access to medical care.

Rowland, a founder member of Destiny's Child who will host the event along with Regina Hall and Terrence J., said the statistics have made her heart drop. "We can't have something like this take out our community," she said. "I feel like we've been through so much. Our ancestors have been through so much. So we have to get through something like this," Rowland said.

Others participating in Wednesday's special include Chance the Rapper, DJ Khaled, Charlie Wilson and Fantasia.

Before U.S. states imposed strict lockdowns a month ago, Rowland was preparing to release an album she's been working on for six years.

She decided to drop the first single "Coffee" early last week with hopes of bringing a bit of escapism to people.

She said the opening bells of "Coffee" took her back to a favorite spot in Jamaica.

"I was, like, if it makes me feel like that, I wonder what would it do for other people?... The women that are in this video are just so grounded in



Kelly Rowland

their beauty and sexuality and they're so unapologetic about it. I was like, yeah, we need some of that right now."

Meanwhile, almost 21 million Americans watched the "One World: Together At Home" global special on Saturday in support of frontline workers battling the coronavirus pandemic, according to Nielsen data released on Monday.

Nielsen said that the two-hour concert, which featured appearances and performances from their homes by multiple celebrities including Taylor Swift, Lady Gaga, the Rolling Stones, Oprah Winfrey and Beyoncé, was aired on 26 U.S. television networks.

The event, the biggest celebrity effort during the coronavirus outbreak, was viewed by an estimated 20.7 million viewers in the United States, Nielsen said. Audiences in other nations

and on streaming platforms were not available.

The concert, organized by the World Health Organization (WHO) and nonprofit Global Citizen, raised some \$127 million from corporations and philanthropists for the work of the WHO's COVID-19 Solidarity Response Fund. Members of the public were not asked to donate but were encouraged to practice social distancing and handshaking and to show their appreciation for healthcare, grocery, delivery, transport and other workers.

Saturday's two hour broadcast special was preceded by a six-hour streaming event which featured musicians and other celebrities from as far apart as Asia and the Middle East.

Meanwhile, in New York, the U.S. hip-hop community is using its bullhorn to bring awareness and money to the

battle against the coronavirus as data shows that African-Americans are dying at a disproportionately high rate.

The New York City-based Universal Hip Hop Museum and entertainment company Mass Appeal will host a "Hip Hop Loves NY" livestream on Thursday to honor frontline healthcare workers.

"We can turn the tide in our community," said rapper Ice-T, who will be taking part along with rappers Chuck D, Nas, Kurtis Blow, Biz Markie, and Kid N Play.

"Be like, yo, you ain't got on your mask. You out here playing around the streets... they say, somebody who has the coronavirus and isn't telling anybody. That's like the guy who got bit by a zombie and hides the bite," he added.

Data from Louisiana, Illinois and Michigan earlier this month showed that African-Americans are dying at a much higher rate than the U.S. population at large. Black Americans are more likely to have heart disease, diabetes and high blood pressure, and less access to healthcare.

Vinnie Brown, a member of rap group Naughty By Nature, revealed he experienced COVID-19 symptoms in March when he lost his sense of taste and smell. "I do see our community mobilizing right now. Everyone's talking about health regimens. Everyone's talking about changing their diets. Everyone is talking about just changing for the better," he said.

Rapper Roxanne Shante is looking forward to not only performing, but also watching as a fan.

"I'm gonna get a chance to sit back and see my hip hop brothers and sisters do their thing," she said.

Organizers said funds raised will be donated to SOMOS Community Care, a network of over 2,500 healthcare providers in New York City, and The Bronx Community Relief Effort.

UEFA urges leagues to complete suspended football seasons

LAUSANNE

UEFA remains committed to completing the suspended football season in Europe despite the coronavirus pandemic after making "a strong recommendation" on Tuesday that leagues across the continent be played to a conclusion.

"There was a strong recommendation given to finish domestic top division and cup competitions," European football's governing body said in a statement after holding a videoconference with its 55 member associations.

However, it added that "some special cases will be heard once guidelines concerning participation to European competitions -- in case of a cancelled league -- have been developed."

That could be of particular interest to Belgium and Scotland, whose top flights appear to have been awaiting a green light from UEFA to call an end to their seasons now.

UEFA said any decisions would be announced after its Executive Committee meets on Thursday. Before that it is due to meet with the powerful European Club Association (ECA) and the European Leagues grouping, which represents nearly a thousand clubs in 29 countries, on Wednesday.

League seasons were halted in mid-March as the coronavirus spread across Europe.

Some 106,737 deaths due to Covid-19 had been recorded in Europe by Tuesday. Italy, Spain and France have all officially recorded over 20,000 deaths while there have been more than 17,000 in the United Kingdom.

However, Germany has coped better than most of its neighbours and the German Bundesliga is set to become the first leading league to attempt to restart its season, with clubs expected to agree to a May 9 resumption when they meet on

Thursday.

In Italy, all 20 Serie A clubs voted unanimously on Tuesday to complete the season, albeit they will only do so "if the government authorises it and in full compliance with the rules for the protection of health and safety".

Initially following the suspension, the end of June had been set out as the target date for finishing the season, but UEFA has since been working on the possibility of playing in July and August.

It is understood that the scenario drawn up by a UEFA working group is based around completing the Champions League in August, with the final in Istanbul possibly on August 29.

The Champions League and Europa League are currently on hold "until further notice", with both stuck in the last-16 stage.

UEFA has already postponed Euro 2020 by a year. They are also likely to put the next women's European Championship back by a year to 2022.

Despite UEFA's stance, football is at the mercy of the virus and of national governments who have adopted strict lockdown measures to try to halt its spread.

The Belgian Pro League has previously stated its intention to declare the season finished, but was warned earlier this month by UEFA that its clubs risked being excluded from the next Champions League if it did so unilaterally.

The decision was unanimously approved by the Pro League board at the start of the month and could be rubber-stamped at a meeting next Monday.

Meanwhile, Scotland has already declared the season over in the leagues below the top flight and could do the same for the Premiership if UEFA does not object, meaning Celtic would be champions.

AFP

Barcelona sells Camp Nou title to raise money to fight virus

BARCELONA, Spain

BARCELONA will sell the title rights to its storied stadium for one year in an effort to raise money for the fight against the coronavirus.

The Spanish club's executive board said Tuesday it will donate the entire fee raised by selling the title rights to the Camp Nou to fighting the global pandemic.

The Camp Nou is the biggest stadium in Europe with more than 99,000 seats. It has never had a sponsor since it opened in 1957.

"We want to send a universal message: For the first time someone will have the opportunity to put their name on Camp Nou and the revenues will go to all of humanity, not just Barca," club vice president Jordi Cardoner told The Associated Press.

"The initiative arose in an emergency situation. We think that we have to have a very quick response, putting our crown jewel at the service (of the fight)."

The club had planned to wait to sell the stadium's title rights for the first time in the 2023-24 season. At that time, the club hopes to bring in 300 million euros (\$326 million) paid up front for a 25-year contract to pay for renovations to the stadium and other facilities.

Cardoner, who has recovered after contracting the virus, said the board conceived of this new charity sale independent of the long-term deal of 25 years. But, he said that if there emerges a sponsor who wanted to include it in the long-term deal, then the club would consider it.

Cardoner said Barcelona wants to listen to offers from companies and private foundations and will consider opening it up to a group of interested sponsors who could team up and hopefully provide even more funds to help battle the new virus.

He would not give any estimate on how much the foundation hopes to earn from this "one-shot" sale. But given the greatness of Lionel Messi and the millions of spectators who tune in each week to watch Barcelona's games, Camp Nou is one of the most coveted venues in sports.

"Camp Nou is sending out an S.O.S.," Cardoner said. "We are open to everything. We want to maximize the economic participation and to ensure that the partners share our same social values."

The stadium will maintain the name "Camp Nou" in addition to including the sponsor, the club said.

Barcelona's foundation for social charities, which is overseen by Cardoner, will manage the investment of the money in fighting the virus. The foundation runs



In this Thursday, Jan. 30, 2020 a general view of the Camp Nou stadium prior of a Spanish Copa del Rey soccer match between Barcelona and Leganes at the Camp Nou stadium in Barcelona, Spain. (AP Photo)

programs in Spain and in 58 other countries, largely focused on at-risk youth and refugees.

The club said it hopes to close a deal "in the coming weeks." The decision will then have to be approved by a general assembly of club members, which number 140,000, likely to be held in October, if conditions permit.

How the money is used will be determined by the club's foundation and the sponsor, with each party proposing how to distribute half of the funds, Cardoner said. Barcelona said it wants to propose using part of the money in Spain, especially in Catalonia, and in countries where the club has current charities. Cardoner said specific projects have not been chosen, but he would like some money to go to helping the elderly, especially in the devastated nursing home sector.

Cardoner said that he took some inspiration from the club's decision in 2006 to put UNICEF on its shirt, which had never carried a sponsor before. The club moved the UNICEF logo to the back of the shirt in 2011 and sold the front to a corporate sponsor. It has continued to donate 2 million euros (\$2.14 million) to UNICEF annually.

The main impetus, however, hit Cardoner while he was confined to his bed waging his own fight against an infection from the virus. He never needed hospitalization and fully recovered after a couple of weeks, but he said that the experience prompted him "think big."

"I spent a long time in bed and had time to think," he said. "We do a lot through our foundation, and it occurred to me that we had to think big, think big like we did with the shirt and UNICEF."

Spain has been one of the hardest-hit

countries by the COVID-19 virus, which causes respiratory failure especially in the elderly and the sick. More than 20,000 people have died in Spain, a death toll second only to the United States. The city of Barcelona and the surrounding areas in northeast Catalonia have been hotspots.

The suspension of the Spanish soccer amid the pandemic has put a large hole in the expected revenues of Barcelona, forcing its players to take a pay cut. Still, Cardoner said the club was not tempted to use the title rights revenue now to help plug the holes.

The decision comes during a rocky season for Barcelona and president Josep Bartomeu, who has weathered a mid-season coaching switch, internal tiffs between club officials and players, and the resignation of six board members. Even so, Barcelona leads the league that is now in limbo.

AFP

Spanish players against training camp return

MADRID

PLAYERS from Spain's leading clubs have expressed concern about returning to work while the coronavirus is still a threat and are against La Liga's plans to hold closed training camps in which players would stay on site with their clubs, the association of Spanish footballers' (AFE) has said.

Captains from all 42 teams in La Liga and Spanish soccer's second division held a video meeting with the players' association (AFE) on Tuesday to discuss conditions for returning to work.

All football has been on hold since March 10 due to the spread of the virus in Spain, which has more than 200,000 confirmed infections, the most in Europe, with the second highest death toll on the continent behind Italy, at over 21,000.

Although no date has been set for a return to training or matches, both La Liga and the Spanish federation have pledged they will try

to ensure the season is completed.

La Liga chief Javier Tebas has said Spanish clubs would lose around €1 billion if the campaign cannot be finished.

The league has been working on a protocol establishing conditions for a return to training, which recommends that teams hold closed training camps at facilities, a move which Barca's Sergio Busquets said he was against.

The captains underlined their opposition to closed training camps during Tuesday's meeting, an AFE spokesman said, adding that players would be informing the government's department for sport and the health ministry of their concerns about returning to action.

"The players have shown their utmost concern for the situation society is experiencing at the moment and in particular about the health conditions they will find themselves in when they return to normal activity," he added.

(Agencies)

Spurs stars Aurier, Sissoko apologise for flouting social distancing advice

LONDON

TOTTENHAM stars Serge Aurier and Moussa Sissoko were forced on Tuesday to apologise after flouting government guidelines on social distancing during the coronavirus.

Ivory Coast defender Aurier posted a video of himself training with club team-mate Sissoko on Instagram earlier in the day.

The 27-year-old, who was wearing a mask, has since deleted the videos, which showed him running shuttles and sitting next to France midfielder Sissoko, disregarding the current social distancing advice.

Spurs said they would speak to Aurier and Sissoko about their behaviour.

Just hours later, the pair released a statement accepting they were in the wrong and pledging to donate to the National Health Service.

"We recognise that as professional

footballers we have a responsibility to be role models, particularly during this uncertain period that everyone around the world is facing," the statement read.

"We wish to apologise for not setting the right example here. We must all respect the Government advice to minimise the number of lives lost during this pandemic.

"We cannot thank NHS staff enough for their tireless work at this time and we shall both be making a financial donation to show our support for their efforts."

Aurier and Sissoko are the latest high-profile figures at the north London side to ignore the guidelines while Britain is on lockdown due to the pandemic.

Just two weeks ago, manager Jose Mourinho was pictured holding a one-on-one training session in a park with France midfielder Tanguy Ndombele.

AFP

German football eyes May return but debate rages

BERLIN

GERMAN football authorities are set to announce plans on Thursday for Bundesliga matches to restart in empty stadiums on May 9, but the potential first return of a major European league in the midst of the coronavirus pandemic is meeting some opposition.

Chancellor Angela Merkel's government is slowly easing nationwide restrictions and the resumption of the Bundesliga, which was halted on March 13, would boost morale in football-mad Germany.

It would also make the Bundesliga the first top-flight European league to begin playing again. Large public events are banned in Germany until August 31, yet football could resume without spectators -- known as "ghost games" in a country that has more testing capacity than other in Europe and players could be tested regularly.

The 18 clubs have been back in training for three weeks, albeit in small groups with social distancing observed even on the pitch.

Having already been given signs of encouragement by politicians, the German Football League (DFL) is set to iron out details in Thursday's video conference meeting of the clubs.

Final approval could be given by Merkel and regional state premiers at a meeting on April 30.

The DFL is desperate for the league season to be completed by June 30 to ensure payment of the next instalment of television money, worth around 300 million euros (\$326 million).

The cash could keep some clubs alive, with 13 of the 36 clubs in Germany's top two tiers reportedly on the verge of insolvency.

With fans across Europe locked out and the world deprived of football, the games could also attract TV audiences far beyond Germany.

- Cardboard supporters - Only players, backroom staff, stewards, media and officials will be allowed into grounds for games with numbers strictly regulated.

Some clubs are being innovative about the problem of potentially playing in near-empty stadiums. Borussia Muenchengladbach have filled their terraces with life-sized cardboard cut-outs of fans.

Thomas Mueller said he was willing to be put in quarantine if it meant that football could restart again. "As long as the rules are in line with the regulations, then us professionals will play. If necessary, in quarantine too. It is clear that football will submit to any rules in order to play," the Bayern forward told Sport Bild.

However, the restart is unpopular in some quarters. Critics point to figures of more than 140,000 cases of coronavirus and over 4,500 deaths in Germany as proof that football is inappropriate.

Restarting the season in the middle of the pan-



Borussia Muenchengladbach plans to fill their Borussia Park stadium with life-sized cardboard cut outs of fans if Bundesliga football returns in May. (AFP Photo)

demic "would be sheer mockery for the rest of society" according to supporters' group Fanszenen Deutschlands, who accuse the clubs of greed.

"Professional football has long been sick enough and should continue to be quarantined," it said. Nationwide fan group "Unsere Kurve" has also slammed the move.

Football "cannot act in isolation from the situation in society as a whole," it said. "If the game continues like this, we're out!"

Germany's police union has meanwhile voiced fears of fans gathering in large groups despite a ban on assemblies.

Even some players are uncomfortable about returning to action.

"There are more important things than football at the moment," said Bayern Munich defender Niklas Sule.

In Berlin, Union forward Sebastian Polter said "nobody wants ghost games -- no player, no fan" even if they appear to be the only option to complete the season.

It will also take around 20,000 tests of players and backroom staff to be able to complete all the remaining matches.

Germany has a testing capacity of 550,000 per week, so 20,000 tests spread over the nine remaining Bundesliga matchdays seems manageable.

However, the Robert Koch Institute, which advises the German government, sees things differently.

"I think the tests should be used where it makes medical sense," the institute's vice-president Lars Schaade said on Tuesday.

"I do not see why certain population groups, whether athletes or otherwise, should be routinely screened."

- 'Leap of faith' -

Nevertheless, it seems highly likely the Bundesliga will return next month.

Markus Soeder, the state premier of Bavaria, and Armin Laschet, head of North Rhine-Westphalia -- two key German football strongholds -- have voiced support.

Christian Seifert, the Bundesliga's CEO, has said the league's clubs and stars have a duty "to repay the trust" shown by the politicians.

AFP

Gwiji by David Chikoko



SPORT

Barcelona sells Camp Nou title
to raise money to fight virus

COMPREHENSIVE REPORT, PAGE 19



Azam Complex

Cheche targets to train young soccer players

By Correspondent Adam Fungamwango

FORMER Azam FC coach, Iddi Cheche, has noted he is targeting to keep on making full use of his skills and he is ready to coach any side.

Cheche had been Azam FC assistant coach, he was relieved of his duty by the club's management after 28 matches into this season's Vodacom Premier League. He is also an employee at Salim Said Bakhresa SSB Company which also owns Azam FC.

He noted he is of late communicating with the company's management to either keep his job at the firm or leave.

He nevertheless was adamant he is targeting to keep on coaching and nurture up-and-coming players. "I'm currently at home because most of gatherings have been put on hold because of the Covid-19 spread, I will later look on what I should do next," Cheche disclosed.

He added he has prioritized making full use of his potential and impart his skills to up-and-coming players.

"I'm still the SSB employee. We are in discussion on whether I should keep my job or resign, I have yet to reach decision on it as one needs to be extremely careful in coming up with decision on this issue," he noted. Cheche noted he had been the company's employee before landing the Azam FC coach role.

He noted Azam FC had by then constituted the firm's employees, the firm felt he was the right man for the coaching post at the outfit.

He disclosed he landed the position thanks to his experience in the game.

Cheche, during his heyday, turned out for Sigara, which was participating in the First Division League that was by then the domestic top flight competition.

He was handed an assistant coach role at Azam FC and he was also training the outfit youth squads.

He might turn out one of the most sought after coaches domestically, given he has nurtured many young players who are presently putting stellar performance in the Vodacom Premier League.

The young performers include Aishi Manula, Metacha Mnata, Mohamed Hussein, Gadiel Michael, Salum Aboubakar 'Sure Boy', Oscar Masai, Idd Kipagwile, Paul Peter, and Bryson Raphael.

AT to host National Championships August

By Correspondent Joseph Mchekadona

ATHLETICS Tanzania (AT) has said plans are underway to host this year's National Championships at the National Stadium in Dar es Salaam in August.

The association's information officer, Tullo Chambo, said depending on the status of Coronavirus (Covid-19) outbreak in the country and government directive, they plan to host the championships at the venue from August 15-16.

Chambo said the decision to host the showpiece in August this year was reached at the association's technical committee meeting held last Monday.

The meeting was held to discuss a directive by International Association of Athletics Federations (IAAF) which asked all its member associations to host national championships between August 8-9 this year.

Initially AT planned to host the National Championships in May, but the government on March 17 announced suspension of all sporting activities in the country for 30 days as a means to curb the spread of Coronavirus.



Yanga midfielder, Haruna Niyonzima (L), dribbles past KMC FC forward, Hassan Kabunda, when the two teams clashed in a Vodacom Premier League duel, which took place at Uhuru Stadium in Dar es Salaam recently. PHOTO: CORRESPONDENT JUMANNE JUMA

Premier League clubs affected by sporting events suspension

By Correspondent Joseph Mchekadona

A SECTION of prominent soccer clubs in Tanzania have started to feel the financial impact of the Covid-19 pandemic as they are failing to pay their players and other staff.

Many elite football clubs in the country depend on gate collections and financial support from well wishers for their survival.

But the suspension of action has brought about financial crisis among clubs as they are not getting any revenue from their sources.

Premier League teams such as Alliance FC, Lipuli FC, Ndanda FC, Biashara United, Mbao FC, Singida United and Coast Union depend on gate collections, handouts from well-wishers and sometimes Television rights and adverts of their jerseys.

Clubs including Mbeya City FC, Ruvu Shooting and KMC FC partly rely on government coffers.

Prisons, JKT Tanzania and Polisi Tanzania are fully funded by the government agencies.

Yanga, Simba SC, Azam FC, Mtibwa Sugar and Kagera Sugar are sponsored by private entities.

Emmanuel Kimbe, Mbeya City FC secretary general, said his team has its own means of sourcing its finances, but revealed they are paying their players full monthly salaries.

He though disclosed the situation may change in the coming months if the status of Coronavirus disease in the country will not change for better.

He said currently there are no salary cuts for Mbeya City FC players and officials as their salaries were catered for in the budget of 2019/20 football league.

Kimbe went on to say that Mbeya City FC like all other football clubs in the country, stopped training, so the only major cost is salaries.

"Currently we are paying all our players and technical panel monthly salaries, we paid them the previous month salaries and now we are looking at the the coming months' salaries," he disclosed.

"We have a budget for the whole season (2019/20) but the money raised from gate collections complement the budget," he said.

The media yesterday reported that Yanga are said to be planning a pay cut for their players.

Yanga are one of local clubs that have a huge wage bill in domestic football.

They are sponsored by such companies like SportsPesa, GSM Group, Taifa Gas, Azam Media and other companies.

The reports said that one of the sponsors, GSM Group, are considering to cut the players' payment as a means to sustain the team during this period when there is no football action.

"I have also heard of that but it's the management which is handling that issue," Yanga's spokesman, Antonio Nuggaz, was quoted by domestic media.

The Guardian could not independently verify the story as efforts to talk to Nuggaz and Yanga information officer Hassan Bumbuli yesterday proved futile.

Biashara United official who opted for anonymity said the club's 2019/20 season budget will end in June.

He pointed out they are not aware of what will happen if the current league is extended. "We have a budget which will run up to June when the league ends, we don't know what will happen if the league is extended," he noted.

"In any case if the league is extended it will be a biggest challenge to us (Biashara United) and other clubs," he said.

Players from Ndanda FC and Lipuli FC were last week reported to be demanding their monthly salaries from their officials.

However, officials from the teams said currently they cannot manage to pay them due to the league suspension.

Azam Complex renovation ends, ready to host tournaments

By Correspondent Joseph Mchekadona

THE renovation of Dar es Salaam's Azam Complex has been completed and the stadium is now ready for use, Azam FC information officer, Thabith Zakaria, disclosed.

Zakaria, whose club owns the stadium, said the renovation involved putting new artificial turf and other minor things.

He said the club has used almost 3bn/- to complete the job which was total removal of the old artificial pitch and replacing it with the new one.

"I can confirm that the renovation of Azam Complex has been completed 100 percent, the facility is now ready for use, it has taken much time to complete the facelift works because it required a lot of works, but now we have completed," he said.

Azam FC had consequently to play the outfit's home matches in the first phase of this season's Vodacom Premier League and the Federation Cup at the Uhuru Stadium in the city when the renovation at Azam Complex was in progress.

Azam FC who sit second in the 20-team competition with 58 points and have also sailed through to this season's Federation Cup last eight.

Once the league resumes, the Chamazi-based side are expected to use the Azam Complex to finish the remaining games.

Azam FC are one of the few Premier League sides to own stadium with all the needed facilities while majority of domestic clubs use venues owned by either the government or ruling party, Chama Cha Mapinduzi (CCM).

In maintaining the stadium, Azam FC have a team which is assigned to see to it that the club is enhancing its capacity in enforcing safety and security measures to ensure a safe fan environment at the venue.

Azam Complex is certified by continental soccer governing body, Confederation of African Football (CAF).

The stadium had previously hosted continental club competitions' matches involving Azam FC.

The facility moreover hosted the first leg of the qualifiers for the 2019 African Cup of Nations between Taifa Stars and eSwatini and matches involving senior national women team, Twiga Stars.

EATV THURSDAY
11:00 DADAZ LIVE
12:00 MPA
12:30 Bongo Hits
13:00 Msesi Kitaani (r)
13:30 Kall Za Wana
14:00 Uenzi (r)
14:30 DK10 Za Maangamizi
15:00 Furaha
15:30 Waganga Ulimbo (r)
16:00 Ubongo Kids (r)
16:30 #HSHTAC
17:00 S5ELEKT
17:55 Kurasa
18:00 aNews
18:30 Music/Soap
19:30 EATV SAA I
19:45 MJADALA
20:00 DADAZ (r)
21:00 Kibiashara Zaidi

DADAZ
DADAZ A show that explores social and political issues from a feminine perspective

eastafrica 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

Flexibles by David Chikoko



I can confirm that the renovation of Azam Complex has been completed 100 percent, the facility is now ready for use, it has taken much time to complete the facelift works because it required a lot of works, but now we have completed