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President Samia Suluhu Hassan talks with the former first lady Maria Nyerere, widow of Father of the Nation, Mwalimu Nyerere shortly after swearing in newly appointed and reassigned regional commissioners at the State House in Dar es Salaam yesterday. Photo: State House

Samia appeals for soft loans to cut Africa's COVID-19 gap

● Makes last minute changes in RCs line up

By Guardian Reporter

PRESIDENT Samia Suluhu Hassan yesterday tasked global leaders to take appropriate steps to rescue the economies in African countries hit by the Covid-19 pandemic.

She also appealed to international financial institutions to increase soft loans to finance development projects in the continent.

The president made these appeals in a virtual-conference featuring scores of world leaders and officials of international organizations to discuss how to rescue economies of African countries amidst the Covid-19 pandemic, a meeting conducted from Paris at the invitation of French President Emmanuel Macron.

She urged international financial organizations and global leaders to consider forgiving loans from developing countries or rescheduling them and contributing towards their budgets on account of the failure to collect adequate

internal revenues.

President Samia joined with other world leaders to praise President Macron for convening the meeting, saying it targeted not only assisting Africa's economies but also save the lives of people in the continent suffering from effects of the pandemic.

She said Tanzania, like other countries has been stricken by the disease which has adversely affected trade and social services provision, touching off a drop in incomes and employment.

The Head of State said due to these effects, Tanzania which last year attained lower middle income status, has taken various steps to protect its economy, part of which is to implement large strategic projects.

The meeting featured the participation of presidents of Angola, Burkina Faso, DRC, Ivory Coast, Egypt, Ethiopia, Ghana and Mali.

Other presidents who participated are those of Mauritania, Mozambique, Nigeria,

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TATO hails COVID-19 committee's proposals

By Guardian Reporter, Arusha

RECOMMENDATIONS by an experts' coronavirus committee formed last month by President Samia Suluhu Hassan has won the hearts and minds of tourism sector stakeholders, saying that consent to vaccination is fair and would provide a new impetus in painstaking efforts to revive tourism.

The committee tasked to evaluate the Covid-19 pandemic situation in the country, recommend best methods to respond to the challenge. It has advised the government to adopt an open minded approach to introducing vaccines by interested institutions, on the premise that vaccines approved by authoritative agencies including the World Health Organisation (WHO) are safe and effective.

Prof Said Aboud, the group chairman and an academic at the Muhimbili University of Health and Allied Sciences (MUHAS) said there should be freedom for individuals to decide to be vaccinated or not to, in delivering the report at the State House in Dar es Salaam on Monday.

Willy Chambulo, the chairman of the Tanzania Association of Tour Operators (TATO), said the recommendations sit well with tour operators, and that when implemented the tourism industry shall rebound, while opening up the country for foreign direct investments.

He asserted that Tanzania loses nothing by being transparent and compliant to WHO guidance like accepting vaccinated tourists, now also being touted as 'green passport holders.'

The green passport is evidence that a person has been vaccinated against COVID-19, received a negative test result a short while earlier or had recovered from infection tied to the virus.

TATO CEO, Sirili Akko appealed that green passport holders not be subjected to the COVID-19 Rapid Antigen Test at our airports. "The essence of the green passport is to facilitate safe and free movement during the COVID-19 pandemic," he chipped in.

He said the country has more to gain should the government lower the cost of the PCR test, put up more testing centers, as well as allowing private hospitals and laboratories to test and issue certificates within 24 hours at most.

"This is an opportune moment to revive the tourism industry and freeing up cross-border movements," he emphasised, noting that this shift in attitude is a result of President Samia's policy orientation to align the country with the rest of the world.

The TATO CEO advised the

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Minister picks out three in Luku card recharge fiasco

By Guardian Reporter

MINISTER for Energy Dr Medard Kalemami has suspended three officials of the Tanzania Electric Supply Co. (TANESCO) for failing to address the challenge in the pre-paid metering system (LUKU).

He also directed that the Luku system

should be run by Tanzanians and not a company from outside the country.

Since Monday power consumers have been grappling to access the Luku service due to technical challenges in the system, impacting businesses and other service end points countrywide.

At an impromptu visit to utility monopoly yesterday, Dr Kalemami

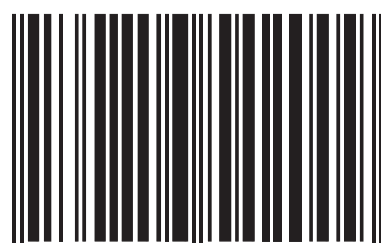
announced a 10-day suspension of the head of Information and Communication Technology (ICT) Lonus Feruzi and his assistants Frank Mushi and Idda Njau, demanding their explanation on the matter.

He wanted those on suspension notice to write to him explaining why they

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Zanzibar President Dr. Hussein Mwinyi listens to Bank of Africa board chairman Dr. Weggoro Nyamajeje (2nd R) when the delegation visited the Isles State House yesterday. Others are BoA (T) Deputy CEO Wasia Mushi (2nd L) and Samir Yassine, a senior official of the bank. Photo: State House



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President Samia Suluhu Hassan in a group picture with Regional Commissioners moments after they were sworn in at State House in Dar es Salaam yesterday. Photo: State House

Why Tanzania misses out on digital economy

By Songa wa Songa, Dodoma

WHILE more Tanzanians become proud owners of mobile phones, few of them are connected to the internet, leading to missed opportunities in digital economy estimated to worth billions of shillings annually.

While tabling the 2021/22 budget estimates here yesterday, Minister for Information and Communication Technology (ICT) Dr Faustine Ndugulile told the House that 66 per cent of Tanzania's geographical coverage has mobile phone network and as of April 2021, active SIM cards increased to 53,063,085 up from 48,939,530 recorded in 2020, which equals to 10.8 per cent increase.

However, out of the encouraging numbers, only 29,071,817 are connected to the internet, up from 26,832,089 in 2020 (8.3 per cent increase), the minister said.

The statistics prompted

reaction from lawmakers who argued that Tanzania is missing out on global digital economy due to low internet usage, calling on the government to urgently take action to change things for the better.

Also, restrictive laws and regulations on content broadcast was also cited as prohibitive to the new market billed to create more jobs to young, creative Tanzanians.

Digital economy (internet economy or new economy) is the new normal in global trade and is all about conducting business through markets based on the internet.

Prof Makame Mbarawa-Mkoani (CCM) said that for Tanzania to have a thriving digital economy, she must put in place a robust ICT infrastructure to deliver reliable and affordable data bundles.

"We have a national broadband which is now over 7000 kilometres as well as a data centre

at Kijitonyama in Dar es Salaam but we are yet to fully utilize the same," he said.

"We are not doing well in the global digital economy, e-business, e-education, e-health, e-agriculture and other areas."

The former minister said that for Tanzania to claim its place in the global digital economy, she must also resolve data expense as well as connectivity issues.

Ukonga lawmaker Jerry Silaa said while the government has a duty to expand internet usage, for it to earn more money from digital economy, it must adopt tax policies that promote rather than discourage online consumption.

"The numbers show that we have shifted from traditional to online system. The government should not be tempted to use the data to introduce prohibitive taxes," he said.

"France which pioneered Digital Service Tax system only charges 3 per cent to online giants such as You Tube, Amazon and

others," he said.

Silaa argued that the taxman TRA currently has 2.5 million people with Taxpayer Identification N numbers (TIN) but more businesses are now conducted online and that is why there is need to invest more in ICT.

"Most news content these days go through online media; yet we have no aggregator of YouTube in Tanzania," he said.

He said pay TV stations including online ones are not allowed to air live programmes including music concerts, limiting opportunities for youth.

"These conditions given by TCRA limit rather than expand job opportunities."

According to Nusrat Hanje (Special Seats) prices of smart devices that are used to access internet are still prohibitive for majority of Tanzanians just as data bundles. "I appeal to the government to see how to reduce prices of smart devices" she said.

Samia appeals for soft loans to cut Africa's COVID-19 gap

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Rwanda, Senegal, Sudan, Togo, Tunisia, Italy, Spain and the European Union (EU) whereas Tanzania, Kenya, South Africa, Netherlands, Germany, China and Japan participated via video conference.

International organizations that participated in the meeting include the United Nations (UN), the International Monetary Fund (IMF), the Organisation for Economic Cooperation and Development (OECD), the World Trade Organisation (WTO), the World Bank and various major commercial banks.

In April last year the late President John Magufuli had appealed to international creditors to cancel debts owed by African nations to enable them use the savings to battle the coronavirus.

"African countries' economic capacity is not the same as that of developed countries," Dr Magufuli told a televised meeting of global strategic and political agencies, singling out efforts of the World Bank, offering new lending to African states to help them tackle the health crisis and its wider effects.

"Instead of offering more loans to fight the coronavirus pandemic they should forgive debts," he had stated.

President Samia had in the morning made abrupt changes

of regional commissioners whom she appointed and swore in yesterday, where Simiyu and Arusha RCs exchanged work stations, catching the appointees unawares.

In a last minute remark after ending her short event at the public audience, the president called for order and reassigned incoming RC David Kafulila to Simiyu instead of Arusha region, where she now directed veteran RC John Mongella to the station, a busy regional hub with diverse challenges.

Mongella was the RC for Mwanza while Kafulila was previously Regional Administrative Secretary (RAS) for Songwe.

On Saturday the president made changes of RCs with many being shifted to new stations as others retired from the public service. The most notable new faces were the former opposition presidential candidate Queen Sendiga who takes office as Iringa RC without having quit opposition politics, while bringing back Amos Makalla, a former departmental head at the CCM Secretariat, an MP and RC for the past decade, who is now assigned the commercial capital of Dar es Salaam as RC.

Ten RCs did not feature in the new list, including Dr Anna Mghwira, also a former presidential candidate for ACT-Wazalendo who was appointed by the late Dr Magufuli as Kilimanjaro RC.

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government to build domestic capacity to verify the authenticity, validity and integrity of Covid-19 certificates, to check if they contain all relevant data.

Tourism, a major foreign exchange earner, employer and catalyst of other businesses, was in the past decade recovering from the shock of the 2008 global financial crunch and its attendant European debt crisis, shaking confidence in the New York Stock Exchange and other financial markets around the world.

The ripple effects of COVID-19 pandemic in tourism sent shivers into its value chain; rural communities and the wildlife conservation drive.

This is due to the fact that the state-run-conservation and tourism agency, Tanzania National Parks Authority (TANAPA) like tour operators, relies on revenues from the tourism industry to run its operations, including taking up corporate social responsibility and conservation efforts.

The rollout of vaccines in key tourism source markets enhances the outlook for the recovery of

the sub-sector, set to bounce back bigger and better in the near future.

"TATO has made deliberate efforts within its capacity in its latest initiative to restore tourists' confidence in health care assurances in tourism sites," he stated.

TATO faces challenges in its membership contributions and lately obtained strong back up of the United Nations Development Programme (UNDP) to support initiatives for tourism recovery and resilience.

TATO developed basic health infrastructures support in the key tourism circuit, which entailed among other things, ambulances on the ground and agreements with nearby hospitals to send tourists on an emergency basis if the case arises.

"TATO has made deliberate efforts within its capacity in its latest initiative to restore tourists' confidence in health care assurances in tourism sites"

Minister picks out three in Luku card recharge fiasco

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failed to address the challenge for all those days, instructing the management to ensure that the Luku service resumes immediately.

"This is negligence. Leaving people in darkness without solid reasons is intolerable. I want these supervisors to stop for ten days for investigation; replace them with other officials who will operate the system," he specified.

Dr Kalemani directed the company not to sign any more contracts with a partner from outside Tanzania.

"I have heard that the current contract with the foreign company is expiring in January. Let this be the last contract, make sure that once it ends, the operations are run by Tanzanians."

A statement issued yesterday by the TANESCO public relations office indicated that Luku services were now available in Tanesco district and regional offices.

"Our experts are working hard to address the challenge. We urge more patience from the public during this difficult period," it affirmed, promising updates on the progress of the work.



Minister of Investment Godfrey Mwambe (L) exchanges views with the managing director of Tanzania Breweries Limited (TBL) Philip Redman (R) and legal, corporate affairs and sustainability director Mesiya Mwangoka (C) during an event held in Dar es Salaam yesterday. Photo: Guardian Correspondent

By Songa wa Songa, Dodoma

MEMBERS of Parliament yesterday took the government to task after it emerged that mobile money thieves continue to scam unsuspecting Tanzanians despite biometric registration of lines.

Debating the 2021/22 budget estimates for the Ministry of Information and Communication Technology (ICT), the lawmakers, some of whom admitted to have been victims of the scams, wondered why the acts increased instead of disappearing.

The Tanzania Communications Regulatory Authority (TCRA) initiated the mandatory biometric registration of mobile phone SIM cards in May 2019 in collaboration with the National Identification Authority (NIDA) so that every user is known by authorities.

Among mitigating other cyber security issues, the move aimed at getting rid of mobile money scammers at a time when more Tanzanians complained of losing their hard-earned money to these

MPs demand answers as mobile cash scams persist

thieves.

But the MPs who spoke said they have not only received information from their constituents that the acts have increased rather than decreased, some said they have been victims too.

"I have just received a message asking me to send money to a scammer; why is this continuing if all lines have been registered?" asked Festo Sanga-Makete (CCM).

According to Nicodemus Maganga-Mbogwe (CCM), the ICT sector now leads in theft with Tanzanians losing substantial amount of money through lopsided data charges and fraudulent money transfers.

"Mobile money theft has increased despite biometric

registration of SIM cards," he said. "My question is: how many of these thieves have been caught and punished?"

According to Emmanuel Mwakasaka-Tabora Urban (CCM), TCRA and Tanzania Police's cybercrime unit have nothing to show to Tanzanians having far as curbing mobile money theft is concerned.

"I was called by someone who masqueraded as a representative of my service provider; I asked him 'how can I believe you' and he told me all my recent transactions and correct balance," he said.

"My take is authorities have failed to tame the theft and I now suspect some unscrupulous staff of service providers collude with these thieves."

Special Seats legislator Judith

Kapinga (CCM) charged that apart from these individual scammers, telcos in Tanzania also rip off their customers through lopsided data charges.

"There are genuine complaints that data bundles bought by subscribers end faster than expected," she said.

"This is so because the service providers do not make clear their settings on how fast how fast the data should run."

Antipas Mgungusi -Malinyi (CCM) cybercrimes units within government agencies have their job cut because because mobile money scams are on the rise at a time when more Tanzanians embrace online transaction.

"More needs to be done; I am also a victim of these scammers," he said.



Entrepreneur Sophia Rajab from Munyu village in Ikungi District, Singida Region admires a sunflower. She is one among the smallholder women farmers who have benefited from empowerment and adolescent girls' project being implemented by KOICA and Farm Africa in the region. Photo: Correspondent Valentine Oforo

Dr Mwinyi: Govt will soon give final decision on Mangapwani port project

By Guardian Reporter

ZANZIBAR President Dr Hussein Ali Mwinyi on Tuesday visited the area earmarked for construction of the new Mangapwani port saying his government would issue right decision in regard to the project.

Dr Mwinyi was speaking soon after his visit at the area located in Unguja North District B in Unguja North Region.

Dr Mwinyi said the government's decisions would benefit both the investors who had begun investing in the area for a long time and the government in general.

He said the government was satisfied by the big land of the area and the initial progress reached, and added that the main reason for the visit was to inspect the area for himself.

He stressed upon the investors to remain patient, saying he would make sure the issue was solved sooner and pledged to sit together with all parties as soon as possible.

He also used the occasion to thank the residents of the area for the preparedness shown to allow the development of their area and for working together with the government.

President Mwinyi also conveyed his thanks to experts and other consultants by finalising the first stage that took them three months, adding that what would follow up the final decision from the government.

Dr Mwinyi also visited other projects including the dry dock project, Islana petroleum project Salama international company project and the area for the TP investment depot project of which he received report from government officials and investors.

For their part, investors who had been investing in the area before the initiation of the grand Mangapwani port project told President Mwinyi the steps reached in their projects while showing their readiness to continue working together with the government.

TTCL misses 90bn/- revenue target

By Songa wa Songa, Dodoma

MEMBERS of Parliament yesterday appealed to the government to invest heavily in the Tanzania Telecommunication Corporation Limited (TTCL) to enable it compete with private sector players that outshine it in the market.

Debating 2021/22 budget estimates for Information and Communication Technology (ICT) ministry in tabled in the National Assembly, the MPs blamed the parastatal's lackluster performance not on bad management but lack of capital.

This came after minister Dr Faustine Ndogulile told the House that TTCL missed its target of collecting 199,225,826,248/- in the 2020/21 financial year, only managing 101,703,349,616.25/- (51 per cent) meaning a deficit of 97,522,476,632/-.

In its report, Parliamentary Infrastructure Development Committee highlighted a number of challenges facing TTCL including piling debts with the government appearing among top debtors.

"The corporation suffers undercapitalisation and bad debts most of which owed by government and its agencies," said the report read by Anne Kilango-Malecela.

"As of January 2021. The government owed TTCL a total of 20.1bn/-."

The committee also found that as of December 2020, the ministry alone owed TTCL USD 68,309,414.30 as host charges and maintenance fees of the national fibre broadband backbone.

Mlalo MP Rashid Shangazi said that TTCL's woes have nothing to do with its management but rather low investment by the government or lack thereof to enable it acquire new technologies and

attract customers.

"The problem is there is no meaningful investment in TTCL. Private telcos invest from USD1 million upwards per year but the government injects nothing in TTCL," he said.

Jerry Silaa-Ukongu (CCM) said that it is time the government made a decision between continuing its ownership of TTCL by empowering it or call it a day.

"Let's decide to do business or leave. We don't invest in TTCL expect it to be competitive; it is impossible," he said.

"Leave alone the investment; the government itself doesn't TTCL bills." Parliament chairman Mussa Zungu (Ilala) who was presiding over the session chipped in:

"There are private companies that were licenced to provide services in uncovered rural areas but disappeared.

It is time to empower TTCL to do the job."

Hawa Chakoma-CCM (Special Seats) argued that while private telcos invest millions of dollars in their systems every year, the government has not put a dime in TTCL for the past ten years.

"The last time investment was made in TTCL was 2001. From that time to now, technology has changed a lot," she said.

"I appeal to the government to invest in TTCL so that it can operate competitively," she said.

The lawmaker argued that if the government has no cash to pump into the parastatal, there are other ways out.

If the government has no money, let it allow TTCL to borrow money and do business," she said.

"The government should also pay its debts."

By Guardian Reporter, Zanzibar

ZANZIBAR government yesterday launched the modern Public Health Emergency Operations Centre (ZPHEOC), which is aimed to effectively detect and respond to public health threats including Covid-19 pandemic.

The centre was established with support from the U.S. Centers for Disease Control (CDC) as well as the World Health Organisation (WHO) and the Global Fund.

In his remarks to inaugurate the centre here, US ambassador to Tanzania Dr Donald Wright said that the new, expanded ZPHEOC will increase the ability of public health professionals to control disease outbreaks and respond to health emergencies in a coordinated, efficient fashion.

"We are all a part of a much interconnected world, and therefore at a risk for internal and external disease spread. The terrible toll of COVID-19 over the past year has made this abundantly clear. It has also made clear the importance of having a trained workforce and efficient structures and systems in place to rapidly detect and robustly respond to emerging threats," Dr Wright said.

He said the ZPHEOC began as a one-room facility in 2019. "The new

Zanzibar launches modern public health emergency operations centre

ZPHEOC building was provided by the Zanzibar government and restored thanks to support from the Global Fund and the World Health Organisation. The CDC provided training of field epidemiologists (including members of Zanzibar's Ministry of Health), helped establish an incident management system, and procured critical equipment (i.e. video conference tools, projector, internet connectivity and EOC software licensing) to ensure the functionality of the ZPHEOC."

The ambassador said CDC also helped train key staff from the ZPHEOC in the Public Health Emergency Management fellowship program in Atlanta, USA.

He further said that the US government through its agency for International Development (USAID) has donated an additional sum of US\$500,000 to expand oxygen use and critical care services.

The assistance, which will be implemented in both isles of Zanzibar, Pemba and Unguja, will improve and expand oxygen use, and emergency and critical care services.

"The initiative will focus on improving the capacity of frontline health providers on the provision of essential emergency and critical care services, and strengthening the capacity of biomedical technicians on the use and maintenance of oxygen equipment, and also improving access to oxygen equipment and supplies at six public health facilities in Zanzibar," he said.

CDC funding will be used to support enhanced surveillance and continued functionality of the ZPHEOC.

"As these contributions demonstrate, there can be no doubt that the US stands shoulder to shoulder with the Ministry, with health workers, and with the people of Zanzibar in the fight against COVID-19," said ambassador Wright in his remarks.

In addition to supporting the Zanzibar Ministry of Health's efforts to control disease outbreaks through surveillance, detection, and response, the US government is also contributing major new funding for critical care of patients of disease, including those affected by the COVID-19 epidemic, he said.



Ngorongoro Conservation Area Authority Commissioner Dr. Freddy Manogi together with Mweka Wildlife College students remove highly invasive alien plants species at the crater which threaten the natural grass and wildlife Photo: Correspondent Getrude Mpezya



Public Announcement of Additional Funds Committed for Project Implementation in the Year 2020/2021

Pursuant to Regulation 12 of the Government Notice Number 609 of 2018 on Financial Transparency and Accountability; Pact Tanzania hereby discloses below additional funds committed by United States Agency for International Development (USAID). The funds aim to finance the 2020/2021 budget for implementing USAID Kizazi Kipya project activities. Pact implements Kizazi Kipya project through 45 Civil Society Organizations (CSOs) and 3 consortium partners. The significant amount of these funds will be channeled to CSOs for implementation.

Project Name	USAID Kizazi Kipya
Funding Agency	USAID
Project Purpose	USAID Kizazi Kipya aims at enabling Tanzanian Orphans and Vulnerable Children (OVC), young people affected by HIV and their caregivers to utilize age-appropriate HIV-related and other services. Services that improve care, health, nutrition, education, protection, livelihoods, and psycho-social wellbeing of household members.
Project Duration	October 01, 2020 - September 30, 2021
Additional Funds Committed for Financial Year 2020/21	USD \$ 18,903,468.88
Regions of Implementation	Dar es Salaam, Zanzibar, Coast, Tanga, Kilimanjaro, Arusha, Mwanza, Geita, Kagera, Tabora, Kigoma, Simiyu, Shinyanga, Mara, Dodoma, Singida, Morogoro, Iringa, Njombe, Ruvuma, Mtwara, Mbeya, Katavi, Rukwa and Songwe.

'Investment environment in cashew now conducive'

By Songa wa Songa, Dodoma

THE government says it has introduced tax and non-tax incentives that have eased investment in cashew nut production, processing and export but the private sector is yet to fully grab the opportunities.

William ole Nasha, Minister of State in the Prime Minister's Office (Investment) told the National Assembly yesterday that the move is meant to reverse dwindling earnings from the cash crop.

In the 2020/21 season, production stood at 200,010 tonnes which brought in 477bn/- in revenues," he said.

This is a fall from the previous season when cashew production was 232,681.8 tonnes with the farmers pocketing 578.75bn/- for selling the raw produce.

To reverse the downward trend, the government has taken a number of measures including expanding production regions from the traditional southern regions of Lindi and Mtwara as well as Coast to now a total of 20 regions.

But to encourage investment in farming, processing and export, ole Nasha said the government has introduced a number of tax breaks through the Export Processing Zones Act (Cap 373).

"We have introduced corporate tax break for 10 years as well as 100 per cent waiver of Value Added Tax (VAT) on capital goods," he said.

"There is also 100 per cent waiver of withholding tax on foreign loans, rent and dividend

as well as 100 per cent waiver of customs duty on machineries and equipment."

The minister said that since 2020, the government introduced a system that encourages early local processing to avoid competition with exporters of raw cashew. However, so far only five companies have been registered by the Export Processing Zones Authority (EPZA).

Ole Nasha was responding to a question by Nanyamba lawmaker Abdallah Chikota who wanted to know what the government is doing to promote investment in cashew nut production, processing and export.

Cashewnut farmers earned low in the ending season as both production and prices slowed during the period.

Cashew is one of the five strategic crops for Tanzania with others being cotton, coffee, tobacco and tea.

The 2020/21 raw cashewnut (RCN) trading season commenced on September 1, last year through the stakeholder's general meeting held in Lindi Region and respective auctions that kicked off on October 9, last year.

A total of 50 licences were issued to cashew buyers which is 15 permits less as compared to 65 certifications made to firms in the 2019/20 season.

During the season, the cash crop was traded through two systems namely: the Tender Box System (TBS) and the Tanzania Mercantile System (TMX).



Industries and Trade minister Prof. Mkumbo Kitila (L) in discussion with Mining minister Doto Biteko (2nd R) in the National Assembly in Dodoma on Tuesday. Photo: Correspondent Ibrahim Joseph

Don't farm in elephant corridor areas - DC tells Lindi villagers

By Guardian Correspondent, Liwale

LIWALE District Commissioner in Lindi Region Sarah Chiwamba has called upon farmers to abandon areas that are natural elephant corridors to avoid being attacked by the beasts.

Sarah made the appeal early this week when addressing residents of Ngumbu, Barikiwa, Mtawatawa, Mkutano and Lilombe villages in Kibutuka Ward when she went to inspect destruction done by the

jumbos to their farms.

The DC also said the district council was in the process in coming up with better land use in the village while experts continued to educate villagers how to protect their village forests instead of farming in them.

She said during the invasion of the jumbos last week no human lives were lost but some farms belonging to villagers were badly destroyed, especially those for

food crops including millet, peas and cassava.

The DC added that the government was still evaluating the destruction in order to compensate the farmers but appealed to them to remain calm.

"Just remain calm as wardens from Tanzania Wildlife Management Authority (TAWA) were patrolling the area to chase the elephants from their areas," she added.

The district's natural resources officer Damas Mumwi said the areas used for farming has been elephants' corridor for many years, adding that it was better to let the beasts continue to use it.

He said that as for now the corridor has been invaded by simsim farmers from Newala and Tandahimba in Mtwara Region and that procedures were under way to ensure the wildlife corridor was cleared of any human activities.



Anamringi Macha Kahama District Commissioner in Shinyanga Region (R) hands over dummy cheque worth 56.07 to Kishapu District Commissioner Nyamaganga Taraba (2nd L) being the second payment for cotton farmers after having sold their cotton to Kahama Cooperative Union yesterday. Photo: Correspondent Shaban Njia

Dr Mwinyi hails China for continued support of Isles development efforts

By Guardian Reporter

ZANZIBAR President Dr Husein ali Mwinyi has hailed the government of China for its continued support to Zanzibar in various economic sectors including the strategies to develop the Blue Economy.

Dr Mwinyi gave the praise yesterday when he met and made discussion with China's Consul in Zanzibar Zhang Zhisheng at State House where he went for introduction.

In the discussion Dr Mwinyi said that China was an important stake holder in Zanzibar's development as it has been supporting Zanzibar since 1960s - soon after the Revolution of January 12, 1964.

He told the envoy that the government values efforts by the Chinese government supporting various development projects.

He also said China has been able to support Zanzibar's various development projects including those in the health, education, agricultural and industrial sectors.

President Mwinyi also told the Chinese envoy that his government would continue with its cordial ties with the government of China to ensure development sectors were strengthened.

He also explained to the Chinese envoy his government's strategy for the building of a new port at Mangapwani and welcomed investors as well as Chinese firms to invest in Zanzibar.

Earlier, China's Consul in Zanzibar Zhang Zhisheng told President Mwinyi that the government of China values the existing relations between the two countries and pledged to cement the relations.

Consul Zhisheng told Dr Mwinyi that China was ready to support the government of Zanzibar in developing the economy through the Blue Economy Vision and invites Chinese investors to participate in various Blue economic projects.

The envoy explained that China was among the first world countries to recognise the 1964 Zanzibar Revolution and since then it was the first country to bring in experts including doctors and other experts in various development sectors.

He also congratulated Dr Mwinyi for his election as Zanzibar's President during last October's elections.

Karagwe women traders trained on business skills

By Correspondent Mutayoba Arbogast,

Bukoba

THREE hundred small scale business women in Karagwe District, Kagera Region are currently undergoing a 6-day capacity building workshop on business sustainability regulations.

Organised by a non-profit making organisation dubbed; 'Mama Alaska Jamii (MAJ)' the training is aimed at empowering women entrepreneurs with essential business skills for financial inclusion and economic empowerment.

The training which started on Monday is also expected to host women leaders from different

community groups in the district.

MAJ chief executive officer (CEO) Jenifer Bashugwa said that the organization has been helping farmer entrepreneurs and Mama Lishe in Tanzania to improve their essential business capacities through mentorship, capital opportunities and market.

"The organisation so far has coordinated more than 800 rice farmers in Mbeya region towards the agricultural value chain and links them to the markets and Dar es Salaam 'Mama Lishe' adding value to their products" she said, adding that the ongoing workshop is facilitated by the Tanzania Chambers Of Commerce (TWCC), TradeMark East Africa (TMEA)

and Karagwe Member of Parliament's office.

Jenifer expressed a high expectation to see participants in this workshop disseminating the knowledge and skills they have acquired to their entire community so that they can trade smoothly and successfully within the East African Community and also with neighboring DRC and South Sudan Countries.

TWCC board member and Vice chairperson, Rose Romanus said they are building women capacities on business sustainability regulations of doing business in East Africa so as to enable them to take their position without inferiority complex and despair.



The organisation so far has coordinated more than 800 rice farmers in Mbeya region towards the agricultural value chain and links them to the markets and Dar es Salaam 'Mama Lishe' adding value to their products

Govt directs EGA, TCRA to control leakage of government's confidential information

By Getrude Mbago

THE government has directed the E-Government Agency (EGA) and Tanzania Communications Regulatory Authority (TCRA) to collaboratively work hard to control divulging of the government's confidential information and reports.

Addressing journalists in Dar es Salaam yesterday, Minister of State, President's Office (Public Service Management and Good Governance) Mohamed Mchengerwa wanted the authorities to identify those who have been sending out the government's sensitive information.

He warned that the government will not hesitate to take stern measures to those who will be found unearthing the information.

According to him, there was a tendency of some unscrupulous staff who have been illegally divulging government information to third parties.

He directed all public institutions in the country to

adhere to the E-government Act of 2019 and make sure that they monitor and protect all the online systems in their offices so as to avoid disclosure of confidential or sensitive information to unintended populace.

The minister wanted EGA to continue coming up with more improving digital systems to support operations in the public service as well as fight gaps leading to loss of public funds.

"Conduct evaluation of the systems so as to ensure that they bring out intended outcomes," Mchengerwa instructed EGA.

The minister also urged EGA to invest in in-house training so as to have a competent workforce for efficient performance.

"Public service colleges, Uongozi Institute should strengthen and widen training to reach all government officials, this move will improve skills and efficiency among public servants," he added.

Mchengerwa further warned government departments in the country to stop creating digital

systems without consulting EGA.

"No one is allowed to come up with online systems without adhering to rules and regulations under the E-Government Act. Any government institution that wants to establish an online system should communicate with EGA so as to be inspected before commencing operation. All digital systems should meet set standards," he said.

Eng Benedict Ndomba, EGA director general said that digital services in the country are transforming the way people do business with the government by enabling more people to access services easily.

Eng Ndomba said that internal government operations are becoming more efficient through the e-office systems, replacing the traditional, slow-moving, registry system.

He however, acknowledged that sometimes the digital systems develop technical challenges but the agency through its experts has been working hard to stabilize them.



Nkwaranga ward councillor Esau Sikawa plants avocado tree to entice growers of the crop in Arusha Region on Tuesday. Looking on is Nsongoro ward councillor Kaanaeli Ayo. Photo: Correspondent Woinde Shizza

By Guardian Reporter

Innovation challenge seeks Covid-19 mitigation solutions

THE final leg of innovation challenge for information and communication technology (ICT) students has tasked competitors to innovate ways that can enable companies undertake their operations in safe environment under situations such as the one occasioned by Covid-19 pandemic.

A statement released yesterday by organizers Smart Codes under its innovation platform Smart Lab said the competition which kicked off on Monday ends tomorrow when a winning team will be announced.

"Students are required to develop a solution that helps an organisation adapt to the new ways of working, in light of the Covid-19 pandemic, that balances employee health, well-being, and client satisfaction without affecting the unique internal cultures," reads the statement.

"The students will work in teams, over five days, and the hackathon will culminate in them pitching their ideas to a panel of

judges, including the challenge owners who will award the winning team that develops the best solution."

Dubbed Corporate Hackathons, the participatory training and mentorship project as part of Smart Codes' University Outreach Programme sponsored by the UKAid, through the Human Development Innovation Fund (HDIF).

It follows other three completions that took place last month. According to the organisers, Deloitte Consulting Limited (Deloitte) and Standard Chartered Bank Tanzania Limited are sponsoring the event as mega and lite sponsors respectively.

Commenting on the final hackathon launch, Deloitte Tanzania Consulting Associate Director Zahra Nensi said: "This hackathon is a great example of how design thinking coupled with really smart people can be used

to solve real-world problems. Redefining the employee experience is a priority for so many organisations, in Tanzania and around the world, as we all work towards rebuilding the new normal that focuses on employee health and well-being, customer satisfaction and sustainable business."

The hackathons provide a link between corporate institutions and students; and present a platform that helps students cultivate their innovation skills through creating groundbreaking solutions for challenges posed by different corporations. The competition enables students to acquire hands-on experience from solving different real-world corporate challenges. Furthermore, the programme helps the students develop employability skills while linking them with rising corporations in Africa.

TASAC encourages businesspersons to use licensed cargo consolidators to avoid loss

By Correspondent James kandoya

TANZANIA Shipping Agency Corporation (TASAC) has cautioned the small businesspersons to use licensed cargo consolidators and de-consolidators to avoid damages and complains.

The Manager of Port and Shipping Regulation at TASAC Julius Mitinje said that yesterday in the familiarisation workshop between editors, journalists and the corporation management that was held in Dar es Salaam.

He said there has been emerging complains from small businesspersons importing goods without following procedures which in most cases caused complains.

Mitinje said the only correct way for them was to deploy the licensed cargo consolidators.

"There are businesspersons importing goods from China and other far east countries by donating fund and import goods in one container instead of using consolidators. This has some implications especially when there is damage or lost of goods," he said.

He said TASAC has up to date registered 23 consolidators and 926 clearing and forwarding agencies to fast-track the flow of goods and services to and from the port.

Currently, 90 percent of the global trade rely on seaborne transport compared to other means of transport.

It is estimated that the global potential has topped 7bn/- while East and Central Africa has topped 260 million.

He said that it takes up to seven days to offload cargos at the port adding that the future plan was to reduce the number of days to three days although TASAC doesn't deal with transcargo.

However, TASAC has not registered any shipping line to operate in the deep sea. Mitinje said the security organs have a big role to ensure there is peace and security along the coast.

About two years, it was reported that Tanzania had uncovered 134 illegal ports and 58 illicit airstrips through which goods enter and leave the country causing a loss of revenue.



EMPLOYMENT OPPORTUNITY

Advisor

As an international cooperation enterprise for sustainable development with worldwide operations, the federally owned Deutsche Gesellschaft fuer Internationale Zusammenarbeit (GIZ) GmbH supports the German Government in achieving its development-policy objectives.

BACKUP Health is mandated to support governmental and civil society partners to leverage funding from global (health) financing mechanisms for the strengthening of their health systems. To achieve this goal, the project will collaborate with partners in nine focus countries (Cameroon, the Democratic Republic of the Congo, Kyrgyzstan, Malawi, Mozambique, Nigeria, Tanzania, Uganda, Zimbabwe) primarily on three main areas:

- Strengthen national coordination of global health financing
- Strengthen capacities of selected institutions in the partner countries to set and achieve health-system strengthening priorities in connection with global financing
- Improve the management of health services at the decentralized level particularly with regard to the integration of globally financed programmes

Participation by civil society, key and vulnerable populations, human rights and gender equality are critical factors for programme success and serve as cross-cutting topics for the project.

BACKUP Health seeks to employ two qualified technical advisors who will work in close collaboration with the BACKUP team (in country and headquarter).

Duty station: Dar es Salaam

Terms of the Contract: Fixed term contract

Responsibilities

- Establish and maintain partnerships with national, bi- and multilateral stakeholders in the health sector
- Provide advisory and capacity development services to BACKUP partner institutions and organizations in Tanzania.
- Coordinate and monitor the implementation of ongoing Global Fund related projects and consultancies as part of the BACKUP portfolio and also keep track of developments of other global financing mechanisms such as GFF and Gavi.
- Based on overall BACKUP strategy and mandate, contribute to the ongoing development of the BACKUP portfolio and technical assistance approach in Tanzania.

Tasks

Technical advice (capacity development)

- Identify technical assistance (TA) needs and opportunities for support in BACKUP's areas of cooperation, such as strengthening national coordination, the health system and the management of health services at community level
- Provide technical assistance based on the identified needs as well as analyse and incorporate cross cutting themes such as community, rights and gender related to the interventions
- Provide technical contributions to policies, guidelines and tools as may be required by programme activities
- Organise, conduct and/or facilitate training sessions in relevant areas of work

Management and coordination

- Plan consultancy and financial support to be provided by BACKUP based on the overall strategy of the project and specific partner needs
- Operationalize the monitoring framework for the contribution of interventions in the country to overall project objectives and indicators
- Provide technical backstopping to local and international TA providers in his/her field of expertise
- Prepare, attend and report on governance, programmatic and technical working group coordination meetings
- Manage and coordinate BACKUP interventions in the country (monitoring, technical and financial reporting, logistical manage-

- ment of workshops and field trips)
- Plan and support visits from TA providers and BACKUP headquarter staff
- Support knowledge management for BACKUP by collecting and documenting good practices and lessons learned on Global Fund-related processes and TA approaches as well as for Gavi and the GFF.

Communication and networking

- Promote partnerships and linkages between key stakeholders related to the Global Fund, disease specific as well as health system actors as well as for Gavi and the GFF.
- Support transparent communication and information sharing between all involved institutions and counterparts related to the Global Fund, Gavi and the GFF.
- Represent GIZ/BACKUP in relevant meetings at the country level.
- Prepare BACKUP communication and coordinate public relations through national, regional and global publication of project outcomes (e.g. in journals, news feeds and social media).

Coordination with other teams of relevant programmes in the country

- Coordinate planning, execution and monitoring of all national, regional and district activities jointly with other teams of relevant programmes in the country to ensure a coherent and seamless support in the health sector from GIZ.
- Conduct regular meetings with other program's project managers if applicable to update on progress, report on results and seek guidance on key challenges.

Required qualifications, competences and experience

- University degree (master's level) in an area that is relevant to the program objectives, with a focus on public health, public policy or development studies. A master's degree in public health (management) would be an asset.
- At least 3-5 years professional experience in a comparable position
- Work experience in the health sector in Tanzania with public and/or private institutions (e.g. disease control, health service delivery, community development)
- Experience with health programmes financed by domestic and external resources
- Good understanding of global health architecture
- Experience with Global Fund and/or German Development Cooperation would be an asset
- Highly motivated professional
- A team player willing to take on responsibility
- Strong managerial and organisational competence
- Possessing a positive attitude to change
- Tolerance to ambiguous situations and stress
- Excellent interpersonal skills and ability to effectively interact in complex cooperation systems with various stakeholders (including senior government officials, civil society and key population representatives, project implementers and beneficiaries)
- Good communication and writing skills
- Language skills: Excellent spoken and written English
- Good IT knowledge
- Willingness to upgrade knowledge as required by the tasks to be performed
- Willingness to travel regularly

Applications:

Interested candidates should send their letter of application together with the CV and copies of academic certificates by email to hr.giz-tanzania@giz.de.

Please use the subject line "Advisor BACKUP".

Closing date for submission: 30.05.2021
Only shortlisted candidates will be contacted.

GIZ Tanzania is an equal opportunities employer and encourages applications from all qualified and eligible candidates regardless of their gender, origin, religion/belief, disability or any other minority group.

Govt, AgResults launch project to increase dairy productivity

By Correspondent Zuwena Shame

THE government in collaboration with AgResults, have launched the second-year of the Tanzania Dairy Productivity Challenge Project that aims to increase dairy productivity among smallholder farmers in the country.

The AgResults Tanzania Dairy Productivity Challenge Project is a four-year, US\$4.9 million prize competition that aims to increase dairy productivity by encouraging private sector input suppliers to deliver inputs to smallholder farmers.

Speaking in Dar es Salaam yesterday during the training, AgResults Project Team Leader, Neema Mrema said that most smallholder dairy farmers suffer from low dairy productivity due to the limited access to quality inputs and advisory services.

"Hence the challenge will encourage input suppliers to provide small farmers adequate input bundles and advisory services," she said.

Mrema said that under the 'Pay for results project prize competition' which involves private sector input suppliers in Dar es Salaam, Tanga, Morogoro and Coast Regions will be providing input bundles and required extension services to farmers to increase the use of quality inputs.

The project is designed to incentivize private sector competitors to package and deliver input bundles comprising a combination of parasite controls, high quality feed and/or fodder, vaccines, and/or artificial insemination inputs to smallholder dairy farmers. By encouraging businesses to provide both input bundles and advisory services, the project will address a variety of gaps in Tanzania's dairy value chain.

Mrema said AgResults and the government have taken measures to promote artificial insemination to small holder dairy farmers as another step in increasing daily productivity in the country by producing 23 million additional liters of quality milk and increase farmer revenue by US\$9.4 million and reach the target of 22 percent of dairy farmers in the target regions.

She said that most of the small farmers in the country are using local breeds which don't have enough milk for the country's demand. She added that local cows, if well fed, can produce two

to four litres of milk per day while improved cows can produce five to ten litres per day.

"We started this project last year and we hope to go further in other regions. We started with six input suppliers whereby the number has increased now and we have eleven winners who will be our representatives to train small dairy farmers proper ways of taking care of their livestock by feeding them well, follow health precautions and treatments for various dairy diseases in order to increase milk production" said Mrema.

She said that the government in AgResults imported 1000 sperm straws from the United States of America and that at the moment 400 have been sold to smallholder dairy farmers whose cows can produce from 30 to 40 liters of milk per day. And that AgResults hopes to see improved genetic breeds in the Dar es Salaam Region.

"This is one way of promoting daily productivity. In animal genetics, if you want to have an improved breed you must promote artificial insemination which produces different breeds and if we succeed with this project milk production will increase from 10 to 15 percent in the regions in which we conduct this project," said Mrema.

Mrema however said that so far they have seen achievement on artificial insemination and they are working with the national artificial insemination centre in Arusha Region to make sure that farmers get better breeds according to their environmental and climate conditions.

Principal Veterinary Officer Department of Veterinary Services East Zone, Dr Assenga Severine said that the government is working with the private sector to make sure that small-holder farmers get quality inputs like animal feeds, proper vaccines, veterinary drugs as well as artificial insemination so as to increase milk productivity.

Dr Assenga said that by increasing milk productivity the smallholder farmer's income will also increase as they will be selling the milk to factories which produce various milk products like packed whole milk, yogurt, ice-cream, cheese and others.

"According to the budget report of 2019/20, the livestock sector has been growing at five percent annually and it contributes 7.4 percent of the gross domestic product," said Dr Assenga.

Ministry asks EU to assist developing countries on fighting climate change

By Guardian Reporter

DEPUTY Minister in the Vice President's Office (Union and Environment) Hamad Hassan Chande has called upon developed countries including the European Union (EU) to continue to assist developing countries on combating the effects of climate change.

He said this while launching the Climate Change Exhibition on Tuesday at the National Museum Hall in Dar es Salaam organised by the EU in collaboration with Tanzania.

Chande said that the impact of climate change is huge and has continued to affect to a large extent developing countries including Tanzania.

"Government is finalising the National Strategy for Response to the Impact of Climate Change for 2021-2026 which among other things aims to strengthen institutional capacity in addressing the challenges posed by climate change," he said.

The Deputy Minister also urged the EU to continue cooperating with Tanzania on various environmental issues including promoting the use of renewable energy, waste management and conducting various studies for sustainable development.

For his part, the EU Ambassador to Tanzania, Manfredo Fanti said that the Union will continue to work with Tanzania on various issues, especially environmental protection and climate change.

"We plan to spend 25 percent of our budget for this phase to assist Tanzania in managing environmental conservation and climate change issues," said Ambassador Fanti.

The exhibition brought together various stakeholders including ambassadors from some European Union countries, United Nations agencies and civil society organisations.

Climate change is a change in global or regional climate patterns, in particular a change apparent from the mid to late 20th century onwards and attributed largely to the increased levels of atmospheric carbon dioxide produced by the use of fossil fuels.

Climate change has major impacts including soil erosion, rising sea level and other impacts that have affected people's lives.

Human activity is the main cause of climate change. People burn fossil fuels and convert land from forests to farms. Burning fossil fuels produces carbon dioxide, a greenhouse gas. It is called a greenhouse gas because it produces a greenhouse effect.



Water Aid Tanzania director Anna Mzingo (R) together with Arusha acting Region Administration Secretary Hargeney Chitukulo (2nd R) look at Miringa primary school's pupil in Arumeru District washing her hands at one of the water sinks constructed by Water Aid under FDCO and Unilever sponsorship. Photo: Correspondent Cynthia Mwilolezo

WB provides 220m/- for water and sanitation project in Songea District

By Guardian Reporter

THE World Bank has provided 220m/- for the implementation of a grand sustainable Water and Sanitation project in Songea District, Ruvuma Region.

Songea district council's acting medical officer Dr Geoffrey Kihale said the money has been provided for the construction and refurbishing of health services in dispensaries and health centres.

He said the infrastructure to be constructed and improved

include a delivery room for pregnant women to international standards, seven pit latrines, refuse incinerator and for water supply services.

He said the infrastructures at dispensaries will help the district's residents, in particular women to deliver in safe environment.

He mentioned 10 villages that would benefit from the grand project as including Litowa, Parangu, Lugagara, Peramiho B, and Muungano.

Others are Zomba, Mgazini,

Kilagano, Ngahokora, Liula and Kikunja.

Dr Kihale further said the project's implementation time frame was 40 days as all initial preparations including the involvement of local officials have been finalised, adding that work was expected to start on May 17 this year.

For his part, Songea district medical officer and the project's coordinator John Kapitingana said the sustainable water and sanitation project is being sponsored by the EP4R system.

"Let's work together for the project's positive results, stressed Kapitingana.

Some officials from Litowa Village Health Committee including Lukulesi Mkinga and Abdallah Kassim have said they will work together with other residents to make msure the project in completed in time.

Songea district council in Ruvuma Region has a total of 24 dispensaries, one health centre and one district hospital built at Mpitimbi B village in Mpitimbi Ward.



Hanang district development officer Paul Mnyandwa (2nd R) listens to education stakeholders in the district about the schools' development. Right is Gisela Msoffe one of the headmistresses of the schools. Photo: Correspondent Gift Thadey

By Guardian Correspondent, Zanzibar

THE Zanzibar Government has been called upon to oversee the law that control gender based violence (GBV) and child abuse as well as other misconducts such as the decision by the Zanzibar Alcoholic Drinks Control and Advisory Board to issue eight licences to alcohol importers instead of three as stipulated in the Alcoholic Drinks Control Act.

The call was made on Tuesday by Mahonda, Chaani and Chwaka constituencies and Members of the House of Representatives Asha Abdalla Mussa, Nadir Abulatifu and Issa Haji Gavu respectively when contributing to debate in the House of Representatives for the budget estimates for the Second Vice President's Office

Z'bar reps question little action on GBV and child abuse cases referred to police

(Regional Administration and Special SMZ Departments).

Rep Nadir said the Zanzibar Alcoholic Drinks Control and Advisory Board has issued licences to more than three firms to import alcohol in violation of Section 33(l) of the Act but the ministry has failed to take against erring officials.

He said still, bars and disco halls continue to operate as normal within areas providing social services and residential areas despite being in violation of the Act.

For his part, Gavu, former minister said time has come for the

ministry to explain the procedure used in increasing the number of liquor importers in violation of the law that was endorsed by the House of Representatives and received Presidential assent in 2020.

"I would like to hear what the minister says about this clear violation of the law, has he been part of it? It is inconceivable to see a government institution becoming part of this violation," Gavu said.

For his part, Mahonda Representative Asha Abdalla Mussa said 1,151 incidents of GBV and child abuse cases were

reported in Zanzibar for the period of July 2020 to March 2021 but cases that were finalised were very few despite suspects thereof being referred to the police.

"Hon Speaker, in Zanzibar North Region alone there are 144 cases, but only two cases are with the Public Prosecutor out of which only one has been referred to the court, surely the problem is very immense," she said.

She added: "I would like the Second Vice President to pay a special visit to police stations to deal with the entire issue regarding GBV and child abuse cases."

One dies, 30 households left without shelter from landslide

By Guardian Correspondent, Busokelo

ONE person has died and more than 30 households are without shelter after their houses were enveloped by a falling landslide from the mountain side following heavy rain in the Mwakaleli Valley, in Rungwe District, Mbeya Region.

The rain also caused floods that destroyed more than 50 acres of crops, swept away bridges thereby cutting road communication between villages and other areas.

This paper arrived in the Mwakaleli Valley area and witnessed how the landslide destroyed dwellings while many farms, mostly those planted with bananas were swept away by flood water.

in Luteba Ward, Mwakahoji Mwaisabila said one person from the village died after the landslide enveloped his house as he was sleeping.

He said apart from one death, also the Sokolo River that flows across the village left its normal course and the water flooded the farms causing great damages to crops.

Rungwe District Commissioner, Julius Chalya said destruction caused by the rain in the district was huge as more than 30 houses were destroyed leaving families without shelter.

Chalya also said the rain also destroyed road infrastructures and swept away more than four bridges while parts of the roads were impassable due to the mudslide.

who built houses along water courses to move away from those areas as they posed hazards to their lives.

He said he conveyed the news to the area's Member of Parliament, Stan Mwakibete who was in Dodoma to seek assistance from the government.

He said after the government received the news it dispatched initial humanitarian assistance via the MP.

He mentioned the assistance provided by the government as including 180 plastic buckets, 500 mats, 200 aluminum pots and money as condolence to the deceased's family.

In regard to the destruction of the road infrastructures MP Mwakibete said the government has spoken to TPDF to construct a steel bridge on Ikubo River.

Chalya called upon the people

Ikubo Village Chairman



Liwale District Commissioner in Lindi Region Sarah Chiwamba (in a hat) visits farms destroyed by elephants at Ngumbu village on Wednesday. Photo: Guardian Correspondent

7,700 under-14 girls in Mbeya region yet to be vaccinated against cervical cancer

By Guardian Correspondent, Mbeya

MORE than 7,700 girls of under 14 years of age in Mbeya Region have not received the first vaccination against cervical cancer due to various reasons including little understanding by the community over its necessity.

This was revealed early this week by the region's vaccination Services Coordinator Danford Barnaba at a training seminar to empower reporters in the region on various vaccines provided by the government.

He said another reason was lack of communication adequate among health centres and schools in some areas and non-registration of students for vaccination in some schools.

Barnaba said yet another reason was the delay in registering the targeted people hence the difficulty in getting them for vaccination.

He said Mbeya Region had planned to inoculate 24,026 girls

but only 16,263 were available, hence a shortfall of 7,763 girls.

He further said cervical cancer is the type of cancer leading in causing deaths in the country whilst breast cancer leads in causing deaths worldwide.

He added that it is estimated that 466,000 women have been proven to have cervical cancer worldwide while in Tanzania alone 670 have been afflicted with the disease.

"In order to avoid the disease, early prevention measures - vaccination, change of habits, avoiding sex at small age and not smoking are advised," Barnaba said.

He said the problem is to get girls to have the second vaccination, and in order to solve the problem, they have recommended for all girls attaining 14 years of age to get the second vaccination irrespective of the dates of birth.

He also said they recommended to the local councils to beef up communications among health

centres, schools and members of the community so as to reach all children earmarked for vaccination.



In order to avoid the disease, early prevention measures - vaccination, change of habits, avoiding sex at small age and not smoking are advised



Pact Tanzania

Financial Statements for the Year Ended on September 30, 2020

Pursuant to Regulation 13 of the Government Notice Number 609 of 2018 on Financial Transparency and Accountability; Pact Tanzania hereby shares its Audited Financial Statements for the year ended September 2020 to the public.

Pact's work in Tanzania focuses on improving lives of orphans and vulnerable children, especially those affected by HIV/AIDS. With our unique integrated approach, our efforts also strengthen families and local economies, institutions and organizations' impact that will benefit Tanzania for generations to come.

In Songwe region where poor hygiene and child malnutrition are especially rampant; Pact has been working to reduce childhood stunting by addressing the root causes of stunting.

Pact also works with artisanal and small-scale gemstone miners in Tanzania. The work aims to improve health and safety measures and gain critical knowledge on grading rough gems. Further, Pact provides linkage to gems market established jointly with local government authorities in Mkinga District of Tanga Region.

Pact has also carried out substantial work to improve governance in Tanzania toward transparency and accountability at local and national levels. This has been achieved through empowering citizens, and civil society organizations to generate evidence for engaging political representatives.

Statement of Activities

Note	2020 TZS	2019 TZS
Revenue		
Pact Inc.	83,902,636,734	66,665,847,324
UNICEF	1,163,873,496	897,798,431
	85,066,510,230	67,563,645,755
Expenses		
General	3 15,492,562,694	16,653,862,891
Sub-grant	4 56,800,065,790	42,548,804,785
Other expenses	5 6,406,092,815	6,813,882,744
	78,698,721,299	66,016,550,420
Change in net assets	6,376,136,082	1,547,095,336

Balance Sheet

Notes	2020 TZS	2019 TZS
Assets		
Cash and cash equivalents	6 10,458,206,630	1,230,121,204
Advances and other receivables	7 131,396,441	61,229,958
Prepaid expenses	8 598,241,388	323,288,097
	11,187,844,459	1,614,639,259
Liabilities and net assets		
Trade and other payable	9 7,060,352,182	4,762,332,548
Intercompany payable (net)	10 3,183,697,286	2,561,917,883
	10,244,049,468	7,324,250,431
Net assets		
Accumulated deficit	943,794,991	(5,709,611,172)
	11,187,844,459	1,614,639,259

Statement of Cash Flows

	2020 TZS	2019 TZS
Cash flows from operating activities	6,653,406,163	1,547,095,336
Change in assets and liabilities		
Account payable and accrued expenses	2,298,019,634	(2,891,376,442)
Intercompany payable (net)	621,779,403	1,937,794,103
Advances and other receivables	(70,166,482)	398,347,434
Prepaid expenses	(274,953,291)	(42,007,674)
Movement in cash and cash equivalents	9,228,085,426	949,852,756
Cash at the opening of the year	1,230,121,204	280,268,448
Cash at the end of the year	10,458,206,630	1,230,121,204

All the above Financial Statements were approved by the Management and authorized for issuance on **March 18, 2021** and were signed on its behalf by.

Marianna Balampama
Country Director

18/03/2021
Date

THURSDAY 20 MAY, 2021

Taking A New Look
At The News
ESTABLISHED IN 1995

We can only fight violence with deep-rooted and sustained efforts

THE United Nations defines violence against women as 'any act of gender-based violence that results in, or is likely to result in, physical, sexual, or mental harm or suffering to women, including threats of such acts, coercion or arbitrary deprivation of liberty, whether occurring in public or in private life. 'Population-level surveys based on reports from survivors provide the most accurate estimates of the prevalence of intimate partner violence and sexual violence.

Intimate partner violence refers to behaviour by an intimate partner or ex-partner that causes physical, sexual or psychological harm, including physical aggression, sexual coercion, psychological abuse and controlling behaviours. Whereas sexual violence is 'any sexual act, attempt to obtain a sexual act, or other act directed against a person's sexuality using coercion, by any person regardless of their relationship to the victim, in any setting. It includes rape, defined as the physically forced or otherwise coerced penetration of the vulva or anus with a penis, other body part or object, attempted rape, unwanted sexual touching and other non-contact forms.'

The report, conducted by the World Health Organisation (WHO) and UN partners, found that domestic violence started young, with a quarter of 15- to 19-year-old girls and young women estimated to have been abused at least once in their lives.

When figures for non-partner violence are included, the WHO estimates that about a third of women aged 15 or older - between 736 million and 852 million - will experience some form of sexual or physical violence in

their lifetime. The study analysed data on non-intimate - defined as perpetrated by a stranger or someone the victim knows - and intimate partner violence covering 161 countries, published between 2000 and 2018.

The WHO report focused on physical and sexual violence, but noted that actual rates would be far higher if other types of abuse were included, such as online violence and sexual harassment. Levels of violence were higher in low- and middle-income countries.

But unlike Covid-19, violence against women cannot be stopped with a vaccine. We can only fight it with deep-rooted and sustained efforts - by governments, communities and individuals - to change harmful attitudes, improve access to opportunities and services for women and girls, and foster healthy and mutually respectful relationships."

Comprehensive sex education and lessons on how to build healthy relationships, based on equality and mutual respect, were needed. Anthony Davis, policy advisor for gender at the UK branch of the children's charity Plan International, agreed. He said it was important that girls had full access to resources and services to help prevent and respond to cases of violence.

But he added that gender-based violence was a cause and consequence of gender inequalities that needed to be unpicked. "An important part of that is working with men and boys directly to understand their perspectives, why they have certain views and really work with them over the long-term to dismantle some of these hardcore beliefs, as well as support and empower girls and women to achieve their potential."

Up taking of green bonds in SADC region critic role in financing the region's growth

A green bond is a type of fixed-income instrument that is specifically earmarked to raise money for climate and environmental projects. These bonds are typically asset-linked and backed by the issuing entity's balance sheet, so they usually carry the same credit rating as their issuers' other debt obligations. Dating back to the first decade of the 21st century, green bonds are also referred to as climate bonds.

A green bond is a fixed-income instrument designed specifically to support specific climate-related or environmental projects. Green bonds typically come with tax incentives to enhance their attractiveness to investors.

The World Bank issued the first official green bond in 2009. Around \$157 billion worth of green bonds were issued in 2019.

Green bonds are designated bonds intended to encourage sustainability and to support climate-related or other types of special environmental projects. More specifically, green bonds finance projects aimed at energy efficiency, pollution prevention, sustainable agriculture, fishery and forestry, the protection of aquatic and terrestrial ecosystems, clean transportation, clean water, and sustainable water management. They also finance the cultivation of environmentally friendly technologies and the mitigation of climate change.

Green bonds come with tax incentives such as tax exemption and tax credits, making them a more attractive investment compared to a comparable taxable bond. These tax advantages provide a monetary incentive to tackle prominent social issues such

as climate change and a movement to renewable sources of energy. To qualify for green bond status, they are often verified by a third party such as the Climate Bond Standard Board, which certifies that the bond will fund projects that include benefits to the environment.

The Financial Sector Deepening Trust Africa (FSDTA) recently signed a co-operation agreement with the Committee of the Southern African Development Community (SADC) Stock Exchanges (CoSSE) to support development of a green bond market in the bloc.

A statement released by FSD Africa said the agreement will support the SADC's 16 member countries to leverage domestic and international capital markets for investment in green projects.

"The FSD Africa-CoSSE partnership programme will support member countries and both private and public sectors to issue green bonds, creating a favourable ecosystem and improving knowledge and capacity for sustainable investments," reads the statement.

"The programme will also help SADC countries to develop listing guidelines and regulations for green bonds, build a pipeline of potential green bond issuers, tap the countries' institutional investment community for investment into green bonds, train stakeholders on climate finance and support the adoption of climate-related financial reporting and disclosure."

Recently, South Africa, Namibia, Seychelles and Mauritius have successfully issued green bonds. The partnership builds on the increasing appetite and momentum for the uptake of green bonds in the SADC region.

The Guardian Limited Key Contacts

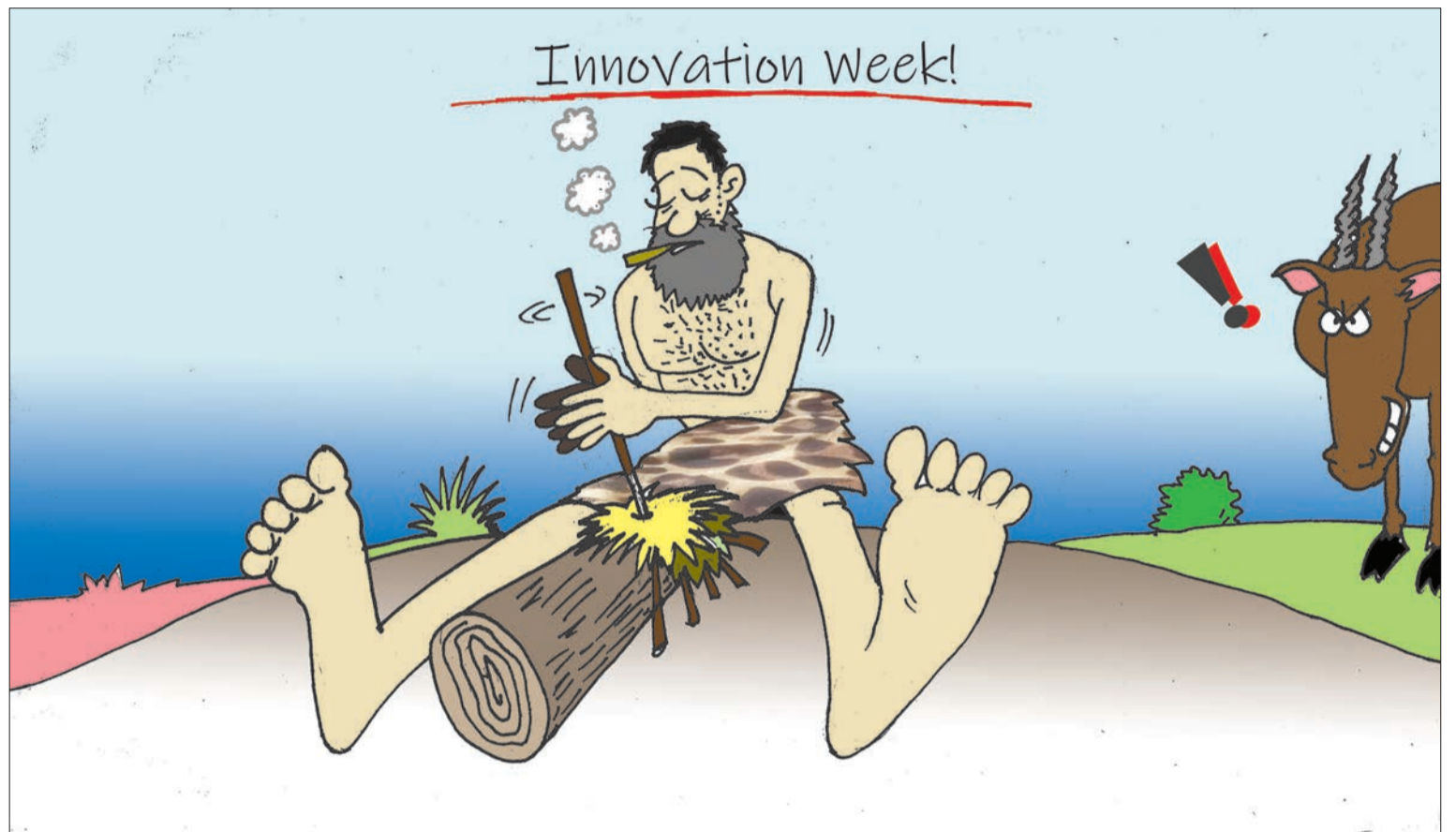
Managing Editor: WALLACE MAUGGO
Circulation Manager: EMMANUEL LYIMO

Newsdesk

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

Advertising

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



By A. A. Gadzama

Averting implosion in 2023

THE proliferation of dangerous weapons, among other things, poses a threat to Nigeria in 2023. The likelihood of violent implosions in 2023 is an eventuality patriotic Nigerians are having sleepless nights over. The fears are predicated on some potentially dangerous happenings in the country that may get worse before or in the aftermath of the 2023 elections. Among these potentially contentious issues are reactions to spates of ethnic killings by herdsmen, wanton killings by lawless individuals or groups and general insecurity across the country. Attempts by political parties to assert political dominance and individuals and political parties resorting to undemocratic practices such as manipulating elections and results could also ignite mayhem. The failure of INEC to be a truly independent and impartial umpire could precipitate violent reactions with serious consequences on the nation's stability in 2023.

Reconciling the terribly polarized nation requires early preparations and very responsive strategies. In this regard, sentiments surrounding the desirability of shifting the Presidency are critical. Signs of massive divisions are already manifesting over the issue and contending positions are potentially explosive. The recent violence in Imo State which resulted in the burning down of the State Police and the Correctional Headquarters buildings are pointers to what to expect in 2023. There are also growing agitations of the Igbos in the South East and differences between politicians that could be compounded by contestations over the 2023 Presidency.

The APC National leader, Senator Bola Ahmed Tinubu is at the moment known to be seriously mobilizing support both within the APC and across the country in his bid to clinch the 2023 Presidency. The North on the other hand is surreptitiously counting on its political dexterity, population and current hold on power to upstage the calculations of the other groups, thereby setting the stage for serious political confrontations. The other development that cannot be overlooked is the increasing consensus from some radical groups and elites in parts of the North that power should shift to the South East in the spirit of national unity and fairness. The other group whose views cannot be ignored is the Northern minorities who are increasingly ventilating their political preferences through the Middle Belt Forum. It is important



to note that agitations of most Northern minorities are against their alienation and absence of adequate representation in government. It is noteworthy that most minorities in the North also allege marginalization even in their states of origin. There are indications that the Northern minorities are likely to sway political support in favour of aspirants who identify with their plight if their concerns are not addressed.

A politically related issue that could contribute to the feared implosion is the current level of insecurity and lawlessness that have engulfed the country in the last few years. There is no denying the fact that the spate of lawlessness such as hostage taking, siege on public highways and banditry could compound security threats in the country in 2023.

From past experience, incidents of electoral violence emanate mostly from electoral irregularities and imposition of unpopular aspirants. Political violence in recent years has been precipitated by promotion of inordinate ambitions of individuals and groups and manipulation of elections, especially the results. Banditry and activities of other criminally-minded non-state actors are veritable sources of political upheavals. Although those in power want to deny the fact that the insurgency in the North East affected the past elections, those in the impacted communities know that there were no elections. Besides, anti-democratic activities of secessionist agitators and plainly subversive groups are major threats in 2023. Groups whose activities need to be closely watched include religious extremists who could sabotage the elections in 2023 by waylaying electoral personnel and materials.

The proliferation of dangerous weapons to perpetuate violence also poses a threat to 2023. Almost all parts of the country

are currently awash with dangerous weapons. Some sources have intimated that there are approximately six million small arms and light weapons in circulation in the country.

The competence of the INEC is another factor that will determine the ability of the nation to avert implosion in 2023. People will only trust an election that is transparent and an electoral body that is able to discharge its function without creating doubts in the minds of the electorate. The performance of the Commission must be above board and its management should take a cue from the Prof. Attahiru Jega's era. Also important is signing the new Electoral Law. Any demonstration of incompetence, unreliability and partisanship by INEC could plunge the country into chaos.

The prognosis of widespread acts of violence across the country in 2023 is predicated on the present level of disaffection and the fact that the 2023 elections will be hotly contested because of what is at stake and the determination of some interests to upstage the current political order by all means and others to remain relevant after 2023. The groups that include insurgents, secessionists and others whose activities could destabilize the country in 2023 should accordingly be dealt with promptly. Other triggers for violence and upheavals in 2023 are those who promote inciting and subversive utterances. In a fragile political environment like ours, inciting utterances are all that is required to precipitate serious upheavals that could have very destabilizing effects on unity and stability of the country. Steps should accordingly be taken to deal with politically, religiously and ethnically influenced provocative utterances, that are currently widespread. The National Assembly, the Presidency and the security agencies must therefore take steps to check the tendency of some individuals

and groups making provocative utterances that offend the sensibility of others. Closely related to this is the practice of some individuals clandestinely indulging in acts of sabotage by orchestrating some activities that could threaten the corporate existence of the country. If these potentially explosive threats to the security of the nation are not promptly addressed, the country could be set ablaze in 2023. The time to take out security threats like the insurgency in the North East, criminal attacks by herdsmen and banditry by non-state actors and saboteurs is now. All patriotic citizens must in addition rally round the President to midwife a smooth transition from this government to 2023.

The role of security organizations in election management is another issue with serious implications on 2023. In order to ensure there is no breakdown of law and order, the security organizations especially those with roles in 2023 elections must commence preparations immediately. Expected to play crucial roles are the National Security Adviser, the security chiefs who have since their appointment demonstrated appreciable level of competence, and chief intelligence provider, the director general, state security service on whose shoulder the bulk of intelligence sourcing and dissemination rests, must be encouraged and supported to properly manage the threats outlined here. Much is expected from the Nigeria Police under Baba Alkali. Many in the intelligence community believe the new Inspector General of Police will perform to expectation if given the support and tools to work. The truism that a patriotic citizenry is critical to security and national unity must also be upheld while ensuring fairness, all-inclusiveness in governance and positive impact on the lives of the citizenry. The journey to 2023 must start now.

Successful crop innovation is mitigating climate crisis impact in Africa

IBADAN and MEXICO CITY

African smallholder farmers have no choice but to adapt to climate change: 2020 was the second hottest year on record, while prolonged droughts and explosive floods are directly threatening the livelihoods of millions. By the 2030s, lack of rainfall and rising temperatures could render 40 percent of Africa's maize-growing area unsuitable for climate-vulnerable varieties grown by farmers, while maize remains the preferred and affordable staple food for millions of Africans who survive on less than a few dollars of income a day.

Farmers across the continent understand that the climate crisis is affecting their harvests and their "daily bread". In sub-Saharan Africa, growing numbers of people are chronically undernourished, with over 21 percent of the population suffering from severe food insecurity.

The global battle against climate change and all its interconnected impacts requires a multisectoral approach to formulate comprehensive responses. For farmers in sub-Saharan Africa, especially smallholders, this involves producing improved crop varieties that are not only high-yielding but also tolerant to drought and heat, resistant to diseases and insect pests, and can contribute to minimizing the risk of farming under rainfed conditions.

CGIAR, a global partnership involving numerous organizations engaged in food systems transformation, has been at the forefront of technological innovation and deployment for many decades. The International Maize and Wheat Improvement Center (CIMMYT) and the International Institute of Tropical Agriculture (IITA) are the two CGIAR research centers undertaking innovative maize research and development work in the stress-prone environments of Africa. Successful development of improved climate-adaptive maize varieties for sub-Saharan Africa has been spearheaded by these two CGIAR centers that implemented joint projects such as the Drought Tolerant Maize for Africa (DTMA) and Stress Tolerant Maize for Africa (STMA) in partnership with an array of national and private sector partners in the major maize-producing countries in Eastern, Southern, and West Africa. Under the 10-year DTMA initiative, about 160 affordable and scalable maize varieties were released.

High-yielding, multiple stress-tolerant, maize varieties using CIMMYT/IITA maize germplasm released after 2007 (the year the DTMA project was started) are



A woman farmer in Mozambique with DT maize harvest. File photo

estimated to be grown on 5 million hectares in 2020 in sub-Saharan Africa. The adoption of drought-tolerant (DT) maize varieties helped lift millions of people above the poverty line across the continent. For example, in drought-prone southern Zimbabwe, farmers using DT varieties in dry years were able to harvest up to 600 kilograms more maize per hectare—enough for nine months for an average family of six—than farmers who sowed conventional varieties.

The STMA project that followed DTMA also operated in sub-Saharan Africa, where 176 million people depend on maize for nutrition and economic well-being. The project, which ended in 2020, and followed by a new project called Accelerating Genetic Gains for Maize and Wheat Improvement (AGG), developed new maize varieties that can be successfully grown under drought, sub-optimal soil fertility, heat stress, and

diseases and pests. In 2020, CGIAR-related stress-tolerant maize varieties were estimated to be grown on over 5 million hectares, benefiting over 8.6 million smallholder farmers in 13 countries across sub-Saharan Africa.

In Kenya, farmers with the new maize varieties are harvesting 20 to 30 percent more grain than farmers without drought-tolerant seeds. Prasanna Boddupalli, Director of CIMMYT's Global Maize Program and the CGIAR Research Program on maize, says this has a cascading effect on livelihoods—improving the nutritional intake of the community, helping children return to school, and reducing poverty.

In an interview with Gates Notes, Kenyan farmer Veronica Nduku, who has been growing CIMMYT's drought-tolerant maize for 10 years, had said that she always harvests even when there is no rainfall.

In Zambia, a study by

CIMMYT and the Center for Development Research has shown that adopting drought-tolerant maize can increase yields by 38 percent and reduce the risks of crop failure by 36 percent, even though three-quarters of the farmers in the study had experienced drought during the survey.

Besides climate-adaptive improved maize varieties, both CIMMYT and IITA have developed maize varieties biofortified with provitamin A; vitamin A deficiency is highly prevalent in populations across sub-Saharan Africa. These biofortified maize varieties, developed in partnership with HarvestPlus, are being deployed in targeted countries in sub-Saharan Africa in partnership with national programs and seed company partners.

Celebrating the 50th anniversary of its founding this year, CGIAR unveiled its roadmap for a new 10-year strategy at the online 2021

Climate Adaptation Summit, hosted by the Netherlands in January.

The new sustainable research strategy puts climate change at the heart of its mission, with an emphasis on the realignment of food systems worldwide, targeting five impact areas: nutrition, poverty, inclusivity, climate adaptation and mitigation, and environmental health.

Through food system transformation, resilient agri-food systems, and genetic innovations CGIAR's ambition is to meet and go beyond the Sustainable Development Goals (SDGs). UN Secretary-General Antonio Guterres has called for a concerted global effort to radically realign food systems to achieve the 17 SDGs by 2030.

CGIAR warns that without more science-based interventions to align agriculture with climate targets, the number of undernourished people

around the world could exceed 840 million by 2030.

To shift its focus and investment into agricultural research that responds to the climate crisis, CGIAR is undergoing an institutional reform. Now named 'One CGIAR' the dynamic reformulation of CGIAR's partnerships, knowledge, assets, and global presence, aims for greater integration and impact in the face of the interdependent challenges facing today's world.

Scientific innovations in food, land, and water systems will be deployed faster, at a larger scale, and at reduced cost, having greater impact where they are needed the most.

Ground-breaking progress to date would not have been possible without the generous funding from the Bill & Melinda Gates Foundation. Yet Bill Gates, who recognizes the essential role of CGIAR in "feeding our future", also acknowledges that current levels of investment do not even amount to half of what is needed.

Investments in maize breeding and seed system innovations must expand to keep up with the capacity to withstand climate variability in sub-Saharan Africa, the world's most chronically undernourished region, and provide food and nutritional security to millions of maize-dependent and resource-constrained smallholders and consumers.

At CIMMYT and IITA, we have invested on long-term breeding to increase genetic gains using many new tools and technologies. These efforts need to be further intensified.

More funding is also needed to reach out to smallholders with quality seed of climate-resilient maize varieties. While 77 percent of Zambian households interviewed said they experienced drought in 2015, only 44 percent knew about drought-tolerant maize.

Mindful that adopting new technologies and practices can be risky for resource-poor farmers who do not enjoy the protection of social welfare safety nets in rich countries, CIMMYT encourages farmers, seed companies, and other end users to be involved in the development process.

It is not enough to lower carbon emissions. African farmers need to adapt quickly to rising temperatures, drawn-out droughts and sharp, devastating floods. With higher-yielding, multiple stress tolerant maize varieties, smallholder farmers have the opportunity to not only combat climatic variabilities, diseases and pests, but can also effectively diversify their farms. This will enable them in turn to have better adaptation to the changing climates and access to well-balanced and affordable diets. As climate change intensifies, so should agricultural innovations. It is time for a "business unusual" approach.

CAPITAL RADIO

RATIBA YA VIPINDI JUMATATU - JUMAPILI

MONDAY TIME PROGRAMME	TUESDAY TIME PROGRAMME	WEDNESDAY TIME PROGRAMME	THURSDAY TIME PROGRAMME	FRIDAY TIME PROGRAMME	SATURDAY TIME PROGRAMME	SUNDAY TIME PROGRAMME
05:00-09:00HRS MORNING JAM 09:00-13:00HRS LETE RAHA 13:00-14:00HRS DW-RADIO 14:00-16:00HRS CLUB 101 16:00-18:00HRS DALA DALA 18:00-18:10HRS HABARI 18:10-20:00HRS BOZOUK TIME 20:00-21:00HRS HALI HALISI 21:00-22:00HRS SPORTS 22:00-05:00HRS MUZIKI MCHAGANGANYIKO)	05:00-09:00HRS MORNING JAM 09:00-13:00HRS LETE RAHA 13:00-14:00HRS DW-RADIO 14:00-16:00HRS CLUB 101 16:00-18:00HRS DALA DALA 18:00-18:10HRS HABARI 18:10-21:00HRS BOZOUK TIME 21:00-22:00HRS SPORTS 22:00-05:00HRS MUZIKI MCHAGANGANYIKO)	05:00-09:00HRS MORNING JAM 09:00-13:00HRS LETE RAHA 13:00-14:00HRS DW-RADIO 14:00-16:00HRS CLUB 101 16:00-18:00HRS DALA DALA 18:00-18:10HRS HABARI 18:10-21:00HRS BOZOUK TIME 21:00-22:00HRS SPORTS 22:00-05:00HRS MUZIKI MCHAGANGANYIKO)	05:00-09:00HRS MORNING JAM 09:00-13:00HRS LETE RAHA 13:00-14:00HRS DW-RADIO 14:00-16:00HRS CLUB 101 16:00-18:00HRS DALA DALA 18:00-18:10HRS HABARI 18:10-20:00HRS BOZOUK TIME 20:00-21:00HRS SPORTS 21:00-23:00HRS MALUMBANO YA HOJA 22:00-05:00HRS MUZIKI MCHAGANGANYIKO)	05:00-09:00HRS MORNING JAM 09:00-13:00HRS LETE RAHA 13:00-14:00HRS DW-RADIO 14:00-16:00HRS CLUB 101 16:00-18:00HRS DALA DALA 18:00-18:10HRS HABARI 18:10-20:00HRS BOZOUK TIME 20:00-21:00HRS SPORTS 21:00-23:00HRS KIPIMA JOTO 22:00-05:00HRS MUZIKI MCHAGANGANYIKO)	07:30-10:00HRS DK 90 DUNIANI 10:00-11:00HRS KADOGOO 11:00-13:00HRS BONGO HITS 13:00-14:00HRS DW RADIO 14:00-16:00HRS ZAIDI YA UMJUAYVO 16:00-18:00HRS ALIYEVUMA 18:00-21:00HRS BUZUKI TIME 21:00-22:00HRS SPOTI 22:00-05:00HRS MUZIKI MCHAGANGANYIKO)	07:00-09:00HRS HABARI NA MATUKIO YA WIKI 09:00-11:00HRS THE SUNDAY 11:00-13:00HRS TOP 20 13:00-14:00HRS DW RADIO 14:00-16:00HRS CAPITAL MICHEZONI 16:00-18:00HRS UKURASA WA MBELE 18:00-21:00HRS JIACHIE 21:00-22:00HRS SPOTI 22:00-01:00HRS LADHA LAINI 01:00-05:00HRS MUZIKI MCHAGANGANYIKO)

Tembelea mitandao ya kijamii ya Radio One



Radio One

British doctor hails Tanzania's efforts to combat antimicrobial resistance

By Polycarp Machira, Dodoma

British doctor of medicine Davies Sally Claire has lauded Tanzania's efforts to combat antimicrobial resistance (AMR) in Dodoma Region.

The physician and academic made the acknowledgement during a high-level meeting of the United Nations (UN) on AMR held in the US recently.

The former UK chief medical officer referred to the school clubs project in Dodoma Region. "Tanzania is an important example of creative, community-focused support.

Professor Davies lauded the initiative for engaging and empowering local citizens and communities in

education and training, and engagement with local and national policy makers and media as a whole.

"It is worth noting that communities are engaged in learning and sharing best practices like the creative school clubs educating children about superbugs in Dodoma, Tanzania," she said.

The creative approach to combat AMR is spearheaded by a young pharmacist, Erick Venant through his own non-governmental organisation (NGO) "Roll Back Antimicrobial Resistance Initiative (RBA-I)".

Speaking with The Guardian here Venant said, "I'm glad that the international community has acknowledged our efforts against AMR". He said it is positive gesture at the UN high level meeting.

According to the young pharmacist, tackling AMR calls for collective action and using creative ways to promote positive behaviours in communities that will prevent the spread and emergency of AMR.

Two years ago, the young Tanzanian got himself in the annals of history last week after scooping the prestigious 'Legacy Award' in memory of Princess Diana.

Venant was honoured with the with "The Legacy Award from Earl Spencer, Princess Diana's brother for his work on combating antimicrobial resistance, committed to raise the awareness about this emerging global health threat where he led a nationwide anti-microbial resistance campaign in 23 administrative regions of Tanzania, which educated

over 49,000 students and teachers in 114 secondary schools.

AMR occurs when bacteria, viruses, fungi and parasites change over time. As a result of drug resistance, antibiotics and other antimicrobial medicines become ineffective and infections become increasingly difficult or impossible to treat - increasing the risk of disease spread, severe illness and death.

Antimicrobials play an essential role in combatting infectious diseases in both human and veterinary medicine.

However, The World Health Organisation (WHO) has declared that antimicrobial resistance is now one of the top 10 global public health threats.

Women project empowers farmers to improve production of sunflower

By Correspondent Valentine Oforo, Singida

MORE than 300 smallholder farmers in Ikungi District, Singida Region have received training on good agricultural practices and climate smart agriculture for sunflower and horticulture farming.

The farmers who were 65 per cent of them had also been empowered to adopt cultivation of at least three hybrid sunflower varieties, namely hysun33, aguara 4 and aguara 6 in over 300 demonstration plots in Ikungi District.

Dubbed 'Realizing Gender Equality through Empowering Women and Adolescent Girls' the one-year project worth 300m/- is being funded by Korea International Cooperation Agency (KOICA) targeting to enhance social and economic status of women and adolescent girls in Singida and Shinyanga regions.

Programme manager for Farm Africa- Tanzania, Tumaini Elibariki told The Guardian that the programme is being implemented by Farm Africa in cooperation with UN Women, Tanzania Horticultural Association (TAHA) Ikungi District, Kiota Women Health and Development (KIWOHEDE) and the Tanzania Gender Networking Programme (TGNP).

According to the market assessment conducted there is a huge demand of sunflower in Singida. There are more than 175 processors of sunflower oil, among them 2 are large, seven are medium and at least 166 are small-scale potential sunflower processors.

"In total, the potential processors have an estimated installed capacity of around 175,992MT per annum. However, the smallholder farmers who are the main producers of the raw material in the region can only meet 40 per cent of the total demand," he stated.

Elibariki added that the rest of the raw material are sourced from other regions whereby

sometimes the processing industries are closed due to lack of raw materials.

With the general vision to increase collective marketing capacity of women and female youth farmers, an ambitious project has enabled the beneficiaries, women farmers in particular to become sunflower ambassadors in their respective villages and they are pretty well in championing their active participation in sunflower farming.

"For instances, four women farmers from Munyu village is among the champion ladies who have cultivated four acres of better quality seeds while expecting to harvest about 2600kgs and off course with the current farm prices ranging from 850/- to 1,200/- per kg they are hoping to earn between 2.2m/- and 3.2m/-," he observed.

He added: "Also, other five women farmers from Kipumbuko village after the GAP and CSA training have made wise decision of hiring a 5 acres land and with current crop performance on the field they hope to get good harvest that will make them get good income of about 4.5m/-.

However, during the field interview to The Guardian, most of the farmers observed that the sunflower seed varieties (namely hysun33, aguara 4 and aguara 6 are drought tolerant.

"These seeds are marvelous, we have just received normal rains and most of the time we experienced drought weather but the crop performance is promising and is much better than our local seeds," the farmers said.

According to Elibariki, the key lesson gained from the project is that women are well positioned to acquire whatever benefits related to sunflower farming and they are proactively adopting the best practices becoming the ambassadors and actively participating in the sunflower value chain.



Zanzibar minister of State in the President's Office Regional Administration, Local Government and SMZ Special Departments Massoud Ali Mohammed (L) shares a light moment with heads of SMZ department forces outside the House of Representatives at Chukwani in Zanzibar yesterday. Photo: Correspondent Rahma Sulaiman

Telecom hosts hybrid event on digitisation

By Guardian Reporter

VODACOM Tanzania is today hosting a hybrid webinar as part of the Innovation Week Tanzania (IWTz2021) in Dar es Salaam wengine and eight other regions.

The IWTz2021 has been coordinated by HDIF, COSTECH and UNDP.

This year's Innovation Week is themed "Innovation for a resilient and inclusive digital economy" and the hybrid event is one of the discussions and events around this theme featured during the week.

This interactive webinar, titled "Vodacom Fireside Chat on Africa.Connected" is expected to bring up multiple perspectives on digital connectivity and economic resilience as well as discuss issues related to fostering an inclusive and fair digital society in Tanzania. The session included a range of panellists and guest speakers from the Government, CSO and private sectors. Participants also had an opportunity to raise questions and air their views and opinions.

Speaking during the event, Rosalynn Mworia the Corporate Affairs Director Vodacom Tanzania Plc and Vodacom Foundation Executive Director said that Vodacom is proud to join teams across Africa in the Vodacom Group to invite governments, industry and businesses to further accelerate Vodacom digitalisation efforts and ensure that everyone is connected.

"This campaign builds on our six-point plan commitment to future-proof our network and infrastructure, accelerate support to government (to support eHealth and eEducation), enhance digital accessibility and literacy for the most vulnerable, promote widespread digital adoption for business, and support societies to overcome the COVID-19 crisis through targeted digital adoption and enabling financial inclusion," said Mworia.

She added, "The economic repercussions of the pandemic have been brutal, with sub-Saharan Africa facing a significant economic crisis. According to the

World Bank in Africa, growth in Sub-Saharan Africa is predicted to fall to -3.3% in 2020, pushing the region into its first recession in 25 years'.

Mworia said that in order to advance Africa's economic recovery post-pandemic, the continent must accelerate digitalisation and expand regional cooperation. We have the opportunity to transform the entire continent, improving living conditions and economic opportunities for more than 1 billion people. "To support this, Vodacom Tanzania is launching the Africa.Connected campaign. Vodacom Tanzania's vision is to take the country into the digital age and transform lives through technology. As such, we are ready to continue to support and work with government, industry and social sector institutions to expand and broaden digital offerings, foster an enabling environment for rapid digitalisation and speed up infrastructure investments," she added.

"We understand the government goals on for the next five goals which are, Broadband coverage to rise from 45% to 80%, Increased handset usage to cover the whole country, R&D in ICT to be made a priority and Electrification to become a key component of the country's energy policy.

All having the stated aim of growing the national economy to benefit all Tanzanians. Vodacom Tanzania fully supports these goals and is keen to work collaboratively with the government and its relevant stakeholders as well as non-governmental and private institutions to make this a reality, said Mworia.

She added that partnerships with governments, businesses, and organisations, both local and international, are an important cornerstone of continued success in digitalisation. We must maintain a collaborative approach to build a future that is fair, inclusive, and sustainable. Initiatives such as the African Union Commission Digital Transformation Strategy and the UN Digital Cooperation.



Information, Communication and Technology (ICT) Commission director general Eng. Samson Mwela speaks to journalists in Dar es Salaam on Tuesday on how the country will scale up the use of information and technology. Photo: Guardian Correspondent

'7,700 under-14 girls in Mbeya region yet to be vaccinated against cervical cancer'

By Guardian Correspondent, Mbeya

MORE than 7,700 girls of under 14 years of age in Mbeya Region have not received the first vaccination against cervical cancer due to various reasons including little understanding by the community over its necessity.

This was revealed early this week by the region's vaccination services coordinator Danford Barnaba at a training seminar to empower reporters in the region on various vaccines provided by

the government.

He said another reason was lack of communication among health centres workers and schools in some areas and non-registration of students for vaccination in some schools.

Barnaba said another reason was the delay in registering the targeted people hence the difficulty in getting them for vaccination.

He said Mbeya Region had planned to inoculate 24,026 girls but only 16,263 were available, hence a shortfall of 7,763 girls.

He further said cervical cancer is the type of cancer leading in causing deaths in the country whilst breast cancer leads in causing deaths worldwide.

He added that it is estimated that 466,000 women have been proven to have cervical cancer worldwide while in Tanzania 670 have been afflicted with the disease.

"In order to avoid the disease, early prevention measures such vaccination, change of habits, avoiding sex at small age and not smoking were necessary,"

Barnaba said.

He said the problem is to get girls to have the second vaccination, and in order to solve the problem, they have recommended for all girls attaining 14 years of age to get the second vaccination irrespective of the dates of birth.

He also said they recommended to the local councils to beef up communications among health centres, schools and members of the community so as to reach all children earmarked for vaccination.

Absa Bank Tanzania chief says future of banking is tech savvy

By The Banker Reporter

THE future of banking business will be through digital technology with virtual bank branches taking over from physical banking halls where tellers and clients exchange cash and documents.

Absa Bank Tanzania Limited's Managing Director, Abdi Mohamed said in Dar es Salaam mid this week when launching the bank's first ever virtual branch engagement solution in the market. Mohamed said the new engagement solution is hosted on WhatsApp and will enable customers conduct their banking services digitally using mobile phones.

He said the virtual solution is aimed at fitting into customers lifestyles and enhance their experience almost equally while at the physical branch. "Absa's aim is to become a digitally led bank while providing solutions which caters for customers convenience and lifestyles," he said.

He pointed out that Absa Bank Tanzania customers no longer need to wait at the branch lobby queue for hours because the bank is now in a position to engage them before they even arrive through mobile phones.

"We chose WhatsApp because it makes interacting with customers easy, private and personalized. Based on our market research at least 68 percent of WhatsApp



From left: Absa Bank Tanzania's finance director, Obedi Laizer, the bank's head of customer experience, Samuel Mkuyu and head of retail banking, Oscar Mwamfwagasi applauding soon after unveiling a placard promoting the banks' first virtual branch solution in Dar es Salaam mid this week. Photo courtesy of Absa Tanzania.

users think using the platform is the easiest and most private way to connect," Mohamed added.

The bank's Head of Customer Experience and Digital, Samuel Mkuyu said the system enables customers share their feedback on experience which will put more emphasis on how the bank

can better improve its products and services.

"As a bank we are truly tapping into our customers lifestyles, by partnering with fintech companies such as FastHub Solutions to provide more meaningful personalized moments for customers," Mkuyu said.

The bank's Head of Retail Banking, Oscar Mwamfwagasi backed Mohamed and Mkuyu's observation saying the new service also accommodates non-smartphone owning customers (feature phones). "We guarantee them the same experience by sending a short message service

to our toll free acquired short code 15062. At Absa, we continue to aspire to help bring possibilities to life and we are now confidently placing customers lifestyles and needs at the centre of all we do," said Mwamfwagasi.

"As an agile bank, we are focused on empowering our customers and further revolutionizing the experience they have with us. We guarantee to serve them according to their needs and create the bank of the future now, which we call Africanacity," he added.

Commenting on the latest innovation, Absa Bank Tanzania's Finance Director, Obedi Laizer explained that Absa Bank Tanzania is continuing to harness technology and innovation to meet and anticipate customers future demands.

"This platform was conceived from customers' feedback that they wanted services to be hassle free and made easier according to the changing times. Our customers can trust that we will continue to evolve our role to become efficient and relevant in the market," Laizer promised.

Sophos discovers over a hundred fake cryptocurrency apps that steal money

LONDON

IT security company Sophos has identified 167 fake Android and iOS apps that attackers are using to steal money from people who believe they have installed a financial trading, banking or cryptocurrency app from a well-known and trusted organisation.

A report on the findings show how the attackers used social engineering techniques, counterfeit websites, including a fake iOS App Store download page, and an iOS app-testing website to distribute the fake apps to unsuspecting users.

Sophos researchers investigated the fake apps and found that many were very similar. Some included an embedded customer support 'chat' option. When researchers tried to communicate with the support teams using the chat, the replies they received used near-identical language. The researchers also uncovered a single server loaded with 167 fake trading and cryptocurrency apps. Taken together, this suggests that the scams could all be operated by the same group, according to Sophos.

In one of the schemes investigated, the scammers befriended users via a dating app, setting up a profile and exchanging messages with individual targets before attempting to lure them into installing and adding money and cryptocurrency to a fake app. If targets later tried to withdraw funds or close the account, the attackers simply blocked their access.

In other cases, targets were caught through websites designed to resemble that of a trusted brand, such as a bank. The operators even set up a fake "iOS App Store" download page featuring fake customer reviews in order to convince targets they were installing an app from the genuine App Store.

If people clicked on the links to download the fake apps for either Android or iOS, they received something that looked like a mobile web app, but was in fact a short-cut icon that linked to a fake website. The operators also distributed some of the fake iOS apps via third-party websites that help iOS developers test new applications with a limited number of Apple device users before they submit apps to the official App Store.

Kenya to receive second tranche of Sh44bn IMF loan

NAIROBI

The International Monetary Fund (IMF) will disburse Sh44 billion (\$410 million) to Kenya in the coming weeks to boost the public purse amid the Covid-19 pandemic. The fund is part of the \$2.4 billion (Sh256.3 billion) three-year financing programme that was agreed to in February.

The multilateral lender said on Tuesday that it is satisfied with the ongoing reforms Kenya committed to implementing as part of its tough funding conditions. The IMF conducted its first review of the financing programme led by Ms Mary Goodman through a virtual mission from April 29 to May 14, 2021.

"The IMF staff team and the Kenyan authorities have reached a staff-level agreement on the first review of Kenya's economic programme under the Extended Fund Facility (EFF) and Extended Credit Facility (ECF)," said Ms Goodman.

"The agreement is subject to the approval of IMF management and the Executive Board in the



Kenya's treasury cabinet secretary, Ukur Yatani.

coming weeks. Upon completion of the Executive Board review, Kenya would have access to SDR 285 million (equivalent to about US\$410 million)," she said. The remaining loan is will be disbursed every six months after consecutive IMF reviews. Kenya received the first tranche of \$314 million (Sh34.45 billion) in April after IMF approval of the financing deal.

Among the raft painful reforms Kenya is to implement include removal of tax reliefs and exemptions on some consumer goods, restructuring of loss-making parastatals as well as dealing with its rising debt obligations.

"The structural reform agenda during the first phase of the programme will address urgent policy needs. In the near term,

key priorities will be addressing challenges in SOEs (State Owned Enterprises) and governance," an IMF document explaining the loan reads. The parastatals lined up for changes include Kenya Airways, Kenya Airports Authority (KAA), Kenya Railways Corporation (KRC) and Kenya Power.

Others are Kenya Electricity Generating Company, Kenya Ports

Authority and the three largest public universities - Nairobi, Kenyatta and Moi. IMF said decisive policy actions to contain the Covid-19 outbreak has helped cushion the blow to the economy and maintained the momentum necessary to advance economic reform agenda.

The lender now projects the economy to expand by 6.3 per cent in 2021, down from an earlier projection of 7.6 per cent. "The coronavirus shock has unfortunately also reversed some of the poverty reduction gains Kenya achieved in recent years and debt remains elevated."

The IMF team met with Treasury Secretary Ukur Yatani and Principal Secretary Julius Muia, the Central Bank of Kenya Governor Patrick Njoroge and deputy Sheila M'Mbijjewe, the Office of the President deputy Chief of Staff Ruth Kagia among other government and CBK officials. The IMF team also met with representatives of the Parliamentary Budget Office, the private sector, civil society organisations, and development partners.

POS transaction values predicted to exceed \$17.3tn globally by 2026

GENEVA

The total value of transactions processed by POS terminals will exceed \$17.3tn in 2026, from \$14.8tn in 2021; growing 28%. This is according to a new study by Juniper Research titled POS Terminals: Device Innovation, Competitive Landscape & Market Forecasts 2021-2026.

The growth, says Juniper Research, is driven by a continually evolving payment processing landscape in which cash plays a reduced role. The report found that POS vendors must ensure they support omnichannel retail business

models and are prepared to compete with alternative payment methods such as QR code payments.

The pandemic and increased cashless currencies bring challenges that POS vendors must manage, with retail moving online and enabling contactless processing. The report recommends that POS vendors must integrate smart capabilities, including stock management and data analytics to their terminals, to maximise the value of their platforms to end-users.

The new research ranked leading POS terminal providers

in the Juniper Research Leaderboard; scoring vendors on service innovation, market investment and reach of services. The following vendors were ranked as the established leaders: Fiserv, Pax Technology, PayPal, Square, Worldline and Verifone. These vendors have achieved significant worldwide penetration, and comprehensive breadth and depth of solutions in the POS market.

The research predicts that shipments of mPOS (mobile point of sale) terminals will grow from 20million in 2021 to 32million by 2026. This

represents a growth of 56% over the next 5 years. It found that this growth will be fuelled by the accelerated transition from cash, with previously cash-only vendors adopting mPOS solutions rapidly.

The report identified that emerging markets will offer the greatest opportunities for mPOS vendors during this time, as demand for digital payments grows in these regions. The research recommends that vendors build a strong mPOS offering, backed up by free access to business insights, to capitalise on this growth potential.



A point of sale machine.

NMB Bank allocates 5bn/- to bankroll 'Bodaboda' through 'Mastaboda' loans



NMB Bank Plc's CEO Ruth Zaipuna (3rd R) and acting Mwanza regional commissioner, Salum Kalli (3rd L) admiring a poster promoting 'Mastaboda' loan scheme for 'Bodaboda' riders during the launch in Mwanza City earlier this week. Photo courtesy of NMB.

The Banker Reporter

MOTORCYCLE taxi operators in major cities of Dar es Salaam and Mwanza and other urban centres stand a chance to own new 'Bodabodas' through NMB Bank Plc's 5bn/- 'Mastaboda' loan scheme.

NMB's CEO, Ruth Zaipuna said in Mwanza City earlier this week when she launched the 'Mastaboda' loan scheme in the country's second largest city, that her bank's next stop will be Arusha, Dodoma, Mara and Kagera Regions.

The scheme which started in Dar es Salaam earlier this year has already benefitted thousands of 'Bodaboda' operators while another 9,000 will get the loans which are aimed at helping the state tame rampant unem-

ployment among young people.

"We have set aside 5bn/- for a start, but the amount will increase depending on the response and demand of clients," Zaipuna said saying the loan scheme is currently targeting urban areas where motorcycle taxis are a major means of transport by the majority of ordinary people.

She said apart from enabling 'Bodaboda' operators to own their own motorcycles, the loans are also meant to help tackle poverty which is widespread among unemployed youth both in urban and rural areas.

NMB's Chief of Retail Banking, Filbert Mponzi and Head of Card Business, Filbert Casmir said among key conditions for one to qualify for the loan include having a bank account with NMB Bank, using electronic payments (Mastacard QR) and belonging

to 'Bodaboda' group.

"We urge those interested to be loan beneficiaries to join groups, open a bank account and run it for at least three months before applying for a loan to allow bank officials monitor their financial flow and discipline," Mponzi said. "Other conditions are that one should have a national identity card, driving license and identification letter from the group's leadership," noted Casmir.

Launching the scheme in Mwanza, acting Mwanza Regional Commissioner who is also Magu District Commissioner, Salum Kalli commended NMB Bank for coming up with the innovative loan scheme that will benefit young entrepreneurs.

"Bodaboda' operators are an important group in the community due to their transport service which helps

people and goods move easily where there are no motor vehicles," Kalli said adding that the government will continue to improve the working environment, including ensuring their safety and security.

He urged 'Bodaboda' riders in the region to use their groups and seize the motorcycle loan opportunity being availed by NMB Bank while urging them to adhere to road safety rules and regulations.

Mwanza 'Bodaboda' Operators Association's secretary, Samuel Kigumi said the Lake Zone region has more than 9,000 motorcycle taxis who are based in all of its seven districts. "But most of the operators don't own the motorcycles but rather work as casuals," Kigumi said noting that the loan scheme will allow many of them to become owners.

Surge in remittances as Africa's battle with COVID-19 continues

ADDIS ABABA

Research by the World Bank, in partnership with Knomad, confirms an increase in remittance flows into Sub-Saharan Africa, excluding Nigeria.

Referencing growth on its mobile money platform, mobile operator MTN said this week that the "total value of remittance grew by 160.5% to \$552 million in the first quarter of 2021 alone. On a year-on-year basis, the value of remittance receipts through M-Pesa grew by 54.5% for the full year period to end March. The platform has also signed a partnership to link PayPal to M-Pesa accounts.

A statement by Safaricom reads: "The service has continued to gain momentum and current partnerships include: Western Union, MoneyGram, Ria, WorldRemit, Wave, Remidy among others." There are now more digital channels offering remittance delivery straight into bank and mobile wallet accounts.

In Zimbabwe, Cassava Smartech offers the option to receive remittances straight into mobile wallets while Ecobank, among other finance institutions in the region, also offers remittances in partnership with mobile wallets or into its accounts.

Knomad and the World Bank say the onset of COVID-19 and its subsequent impact on traditional remittance delivery channels has brought on "renewed interest in understanding the impact of crises on remittance" flows.

Research states: "Some countries, such as The Gambia, Somalia, and Zimbabwe, reported an increase in the volume of remittances collected by their central banks while household survey data showed a decrease."

According to the May 2021 report, titled Resilience: COVID-19 Crisis Through a Migration Lens: "The remittances industry has participated in the rapid acceleration of digitalisation that is observable in multiple dimensions of firms' and households' reactions to the COVID 19 crisis."

The GSMA says cross-border remittances processed via mobile money increased by 65% in 2020 to US\$12-billion in 2021. This translates to a global value in transactions sent and received of US\$1-billion each month.

NEWSINDEPTH

Nedbank launches campaign urging South Africa to take money seriously

JOHANNESBURG

South Africa has one of the lowest savings and highest debt-to-income ratios in the world. Nedbank wanted to take a stand and create social consciousness around excessive consumerism and irresponsible money behaviour.

To achieve this, integrated brand and communications group Joe Public United collaborated with Romance Films to bring a new campaign to life. The aim of the campaign was to subvert signals of advertising to get people to think more critically about how messages try and exhort them to spend more.

As a result, an anti-advertising campaign was created through a series of fictitious product commercials. Instead of selling products, the campaign strikes the conscience of South Africans around the critical need to #TakeMoneySeriously by joining

Nedbank.

Xolisa Dyeshana, chief creative officer of Joe Public United, said, "As a bank that wants to use its expertise to do good, we, together with Nedbank, found that this is a golden opportunity for us to draw attention to the reality of overspending and irresponsible borrowing, as well as the urgent need to save and invest for the long term."

Therefore, we had to ask ourselves how we awaken a social conscience of 'investorism' rather than consumerism? The result is a thought-provoking campaign that takes the very same advertising messages that usually encourage spending and, instead, use them to stimulate critical thinking and challenge underlying presuppositions around banking and money."

Directed by Greg Gray, each of the five films in the campaign appears to be a familiar commercial: a luxury car on the wide-open road, a basket-

ball player with cool new kicks, the shiny features of the latest smartphone, the sophistication of the cocktail lounge, the sensuality of perfume. Tropes that advertisers usually make use of so consumers understand and respond to it.

However, as each film progresses, the allusions to unchecked spending gradually become more pronounced. Explicit references to banking clichés are intentionally held back to build interest, intrigue and impact before revealing that this is, in fact, a commercial for a bank.

The fully integrated 360-degree, through-the-line campaign will continue to roll out across all mass media platforms, digital media, outdoor advertising and PR. This is in an effort to help people understand the impact of their money choices, good and bad, to offer alternatives to old spending patterns, and ultimately, to #TakeMoneySeriously.



A Nedbank billboard promoting a saving culture among South Africans.

Egypt-based Homzmart raises \$15m amid expansion push

CAIRO

Homzmart, a Cairo-based furniture and home goods marketplace, raised \$15 million in funding from Beijing's investment company MSA Capital and Nuwa Capital, a venture capital firm based in Dubai and Riyadh.

San Francisco-based investment firm Rise Capital, Riyadh-based asset manager Impact46, Dubai-based investment company EQ2 Ventures and London's venture capital and private equity firm Outliers Ventures also participated in the round.

The investment will help Homzmart to expand in the Middle East and North Africa region and execute its "strategy of consolidating the whole value chain", the start-up's chief executive and co-founder Mahmoud Ibrahim said. "We have seized the opportunity to digitise shopping for furniture and

home goods. The market opportunity in the region is huge and our business model is perfectly set up for it."

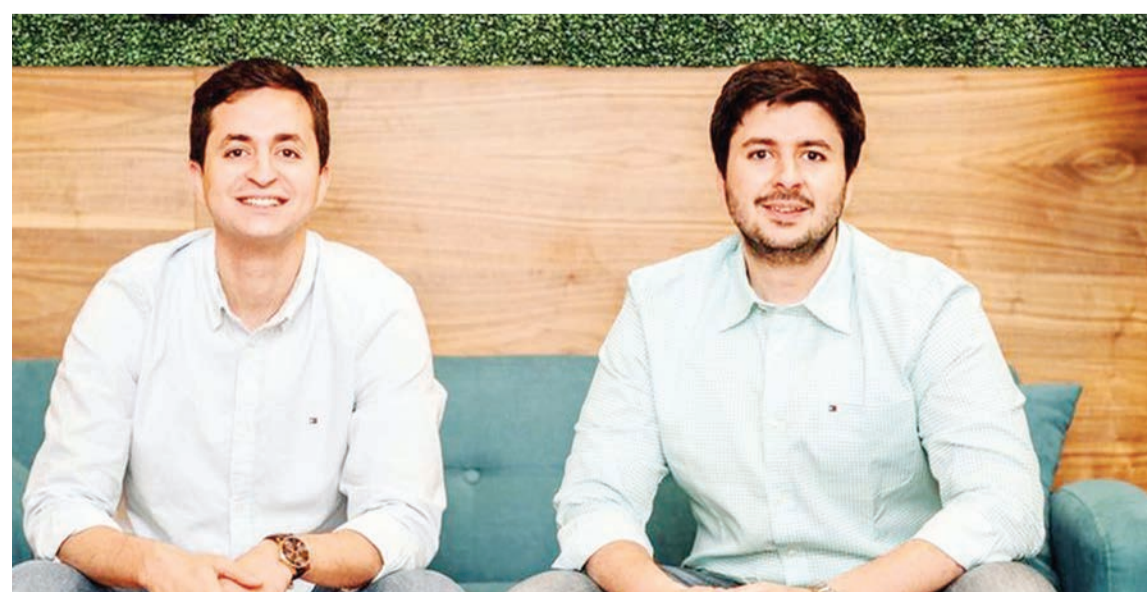
Launched in the first quarter of last year, Homzmart connects home goods and furniture manufacturers/brands with the consumers. Using artificial intelligence, it enables retailers - including the likes of Ikea and Home Centre - to easily reach customers. It offers consumers a one-stop-shop shopping experience with more flexible financing options.

The platform, which features over 55,000 products, is tapping the pandemic-fuelled e-commerce boom. Homzmart's sales grew by more than 30 times in the past one year as shoppers eschewed physical outlets and flocked to online shopping sites to order essential goods amid movement restrictions. The company, however, did not disclose the value of its sales

or the number of its customers. Since its inception, Homzmart has raised a total of \$17.2m.

"The Covid-19 pandemic exposed the extreme vulnerabilities and inefficiencies of the Middle East's archaic offline retail ecosystem, logistics and supply chain," said Ben Harburg, general partner at MSA Capital that has over \$1.5 billion under management. "Into the void stepped Homzmart as the next generation, digitally enabled online marketplace ... addressing both consumer and enterprise customers," he added.

The e-commerce market in the Mena region is booming due to the high rates of smartphone and internet penetration. E-commerce sales are set to triple to \$28.5bn in 2022, from \$8.3bn in 2017, according to research from Bain & Company and Google.



Homzmart's co-founders Ibrahim Mohamed, left, and Mahmoud Ibrahim.

Artificial Intelligence taking over the traditional marketing

By Alley Mmatya

I used to write maandazi - not really, I still do. Well the maandazi I am referring to is; radio jingles, video scripts, PR (press releases) possible anything with a story line, and those morning's often caught me with a plate of maandazi and tea by my side. Marketing in the traditional days in Tanzania needed a lot of effort and creativity just to execute.

When I began my ad agency career one of my first task was the first ever worldwide launch of the new model Toyota Hilux and back then no social media was available, you had to put your neurons to the test. No, not as you might think yester year but that was about 16 years back. One would assume it to be exciting and fun. I will admit after a few months into preparation it turned into sleepless nights and a chore, a chore in the sense that you had to own it and polish it day-to-day.

With a limited team in the office and a load of new clients being attended to, it meant I had to be creative, I had to be a site surveyor, I had to be a people manager, I had to be a coordinator and to top it off my supervisor was on leave. Literally, chef-d'oeuvre was not part of the job description!

I also vividly remember the energy that went into transforming a local Tanzanian Bank from a state bank to a customer centric bank. That meant connecting with their clients and running through the same process

Alley Mmatya

is a senior marketing official from Access Bank Tanzania Limited. He can be reached through: alley962003@gmail.com



as mentioned above. I recall sitting with the Creative Director till midnight and pondering on a slogan and script for the radio jingle and TV ad and in the next few days prepare a press release.

Leaving the agency at midnight or past midnight was a regular jargon. Traditional marketing made you connect with customers, build that personal relationship that gave you a personal experience and that made you superhuman; installed creative juices that created artwork or concepts on a human level, the talent to write and connect between the brand and the customer, meeting face to face meant an emotional connection and understanding. On the downside the process is time consuming and eats up your energy and yes sleepless nights.

Talk about the last phase of getting feedback from the campaign, let me leave it here it is another story for another rainy day.

I never imagined Artificial Intelligence (AI)

Yes it happened a long time back and my point is still relevant today and the question is, but what if you

had a little help? What if I told you that this entire article was written by a computer generated software? "I used to write maandazi." Well not just yet, but today as I sit here with an already released software in the market; the NLG - Natural Language Generator is the next level AI with unique capabilities.

Days before this I would provoke my mind on creating and writing interesting digital media captions or press releases for the next marketing crusade (campaign). So I had to put the NLG to the test, and just by inserting a few words the NLG created a digital caption which also gave me options to choose from. I then wrote a short storyline for a jingle concept and NLG developed a script from it. I was purely gutted.

Could I say my career is over?

Mimicking my thoughts and better, but NLG still needs me and if you visit this one NLG application website the slogan catches your attention, "Endless ideas at the click of a button." In marketing and public relations, writing plays a big role.

Currently such software is already in the market, it is a natural language

processing unit which runs on its own algorithm to generate a pretty good script and as time goes the algorithm is updated to adopt to better understand our needs and our thought process.

One can actually piece together a great script, caption or storyline from the final generated script. By polishing and fine tuning the final script and then blending sentences with sentences or even completely restructuring, one can actually create a work of art. NLG can write up to more than 50 languages and yes, including Kiswahili. I actually gave it try and I must say the NLG still needs more work on Kiswahili composition.

If you bought yourself an NLG application to help create your creative content for captions, product descriptions, blogs or scripts, would you still be considered talented? Better yet, should you still keep your job? The answer is, it's complicated.

Despite being now available in the market, Tanzania is still a Kiswahili speaking dominated market with a diverse street language and hip hop culture and until then "tea and maandazi" will continue to inspire as traditional marketing still dominates. Would you believe me if I told you NLG wrote this? Food for thought! And that's all the AI wrote.

Alley Mmatya is a senior marketing official from Access Bank Tanzania Limited. He can be reached through: alley962003@gmail.com

Bitcoin slump continues after China rules out using cryptos for payments

BEIJING

Bitcoin and other major cryptocurrencies slumped after the People's Bank of China reiterated that digital tokens can't be used as a form of payment.

The largest token fell as much as 2.3 per cent to \$42,309 in early Asian trading on Wednesday, continuing a week-long slide sparked by Elon Musk's back-and-forth comments on Tesla's holdings of the coin. Ether, Dogecoin and last week's sensation, Internet Computer, also retreated.

"This is the latest chapter of China tightening the noose around crypto," Antoni Trenchev, managing partner and co-founder of crypto lender Nexo in London, said. Virtual currencies should not and cannot be used in the market because they're not real currencies, according to a notice posted on the PBOC's official WeChat account. Financial and payments institutions are not allowed to price products or services with virtual currency, the notice said.

"They just want caution," Bobby Lee, founder and chief executive of crypto storage provider Ballet, said. "They feel the market is over-hyped, there's speculative trading, they're looking out for the best interests of the people."

Since 2017, Beijing has abolished initial coin offerings and clamped down on virtual currency trading within its borders, forcing many exchanges overseas. The country was once home to about 90 per cent of trades but the lion's share of mining and major players have since fled abroad.

China has recently taken steps to issue its own digital yuan, seeking to replace cash and maintain control over a payments landscape that has become increasingly dominated by technology companies not regulated like banks.

"It's no surprise to me, as Chinese capital controls can be challenged by cryptocurrency purchases in the country and transfers out of the country," Adam Reynolds, chief executive for Asia Pacific at Saxo Markets, said.

"So avoiding use of them in the country is essential to maintaining capital controls. The only tolerable digital currency to a government with strong capital controls is their own central bank digital currency."

Many chartists and technical analysts are looking at Bitcoin's 14-day relative strength index, which entered oversold levels on Tuesday. In addition, an acceleration in its sell-off could mean the coin approaches its next support around \$40,000.

A fall to that level would mark the first time since September that Bitcoin would test its average price over the past 200 days. And breaching it could mean it drops to \$30,000, where it's previously found support. For Stephane Ouellette, chief executive and co-founder of FRNT Financial, the moves have more to do with Mr Musk's recent tweets about Bitcoin.

"It's just a bit of a mess. Tesla's entrance into the space saw some of the most aggressive BTC buying I've personally ever seen - and it has to unwind," he said. The electric vehicle maker's retraction that it will accept Bitcoin as payment "was the catalyst that accelerated the spread consolidation. Then over the weekend, little comments here and there have continued to confuse."

Meanwhile, the latest Bank of America fund manager survey showed that "Long Bitcoin" is the most crowded trade in the world right now. The poll captures 194 fund managers with \$592 billion worth of assets under management overall.

"The fact that the BofA manager survey shows that the 'long Bitcoin' trade is the most crowded one on the Street right now isn't helping either," Matt Maley, chief market strategist for Miller Tabak, said. "When an asset becomes the most crowded trade in the BofA survey, it has frequently signalled a near-term pullback in the past. When you combine this with the news out of China, it's not a surprise that Bitcoin is seeing some more weakness."



A Bitcoin model.

BANKING & FINANCE

The AfCFTA can change the circumstances of millions of African SMEs

By Amrote Abdella

With all the challenges that the Covid-19 pandemic has presented to Africa, there are many exciting changes afoot, and few are potentially more impactful than the African Continental Free Trade Agreement (AfCFTA).

The AfCFTA is an exciting game changer agreement for the countries who are signatories. Currently, Africa accounts for just 2% of global trade. And only 17% of African exports are intra-continental, compared with 59% in Asia and 68% in Europe. The pact is designed to create the largest free trade area in the world measured by the number of countries participating.

Connecting 1.3 billion people across 55 countries with a combined gross domestic product (GDP) valued at \$3.4trn. It will boost regional income by 7% or \$450bn, and lift 30 million people out of extreme poverty by 2035. Wages for both skilled and unskilled workers will also be boosted by 10.3% for unskilled workers, and 9.8% for skilled workers.

While the Covid-19 pandemic has thrown a harsh spotlight on the vulnerabilities of global supply chains, the putting in place of the AfCFTA agreement couldn't be more timely for Africa. AfCFTA is a catalyst for new ways of doing business, producing, working and trading within Africa and with the rest of the world. It highlights the significant and increasing commitment of the African Union to reducing poverty through trade. As Ngozi Okonjo-Iweala, newly appointed as the WTO director general, recently stated, "Trade is a force for good, and properly harnessed can help lift millions out of poverty and bring shared prosperity."

SMEs stand to benefit

The AfCFTA can play the role of unlocking innovation, growth and productivity across the continent, but significantly, for its SME segment, by translating spending power into economic development. Cutting red tape and simplifying customs procedures could bring significant income gains for SMEs. By improving their ability to

quickly scale up using digital skills, SMEs have the chance to capitalise on the potential trade boom.

This is particularly important when we consider that SMEs represent about 90% of businesses and more than 50% of employment worldwide. Formal SMEs contribute up to 40% of national income (GDP) in emerging economies, and these numbers rise significantly if we include informal SMEs. In emerging markets, most formal jobs are generated by SMEs, which create 7 out of 10 jobs.

Digital skills are essential for any organisation to grow, and we want to encourage technology adoption and skills development in every organisation. Microsoft 4Africa's unconventional partnerships with SMEs and telco's have proven successful in supporting SMEs on their path to success. The partnership with FirstBank, Vodacom, MTN and Liquid Telecom has facilitated extending cloud services to SMEs, supporting their growth. To date, 4Africa has reached 1.7 million SMEs and



Amrote Abdella is regional director at Microsoft 4Africa.

brought 728,000 online.

Digital platforms are effective enablers for positive change

A powerful force expediting cross-border trade is the accelerating progress of digital technology in areas spanning from trade logistics, automated processing and e-payments.

Digital platforms and the adoption of mobile technology are increasingly making trade easier by promoting digital, financial and social inclusion. By aggregating demand across the continent, these platforms give small and medium businesses opportunities to access new markets, and to offer goods and services previously limited by location constraints and marketing costs. These platforms create a diversification effect that boosts the robustness of supply chains, a necessary step when global supply chains remain fragile.

Many SMEs in emerging markets struggle with a lack of access to affordable finance. A joint fintech agenda from the World Bank and the International Monetary Fund (IMF) calls for countries to enable new technologies to enhance financial service provision. This is where platform technology can have a powerful impact. For example, in Nigeria, payment technology company Flutterwave enables Africans to build global businesses that can make and accept any payment from anywhere in the world. Extending digital inclusion can help SMEs take advantage of the trade benefits of the AfCFTA.

US banks could cut 200,000 jobs over the next decade

NEW YORK

US banks could cut as many as 200,000 jobs in the next decade as they try to boost efficiency to compete with FinTech and other upstarts encroaching on their territory, according to Wells Fargo.

The eliminations are likely to accelerate as the economy reopens following the Covid-19 pandemic and conditions normalise, Wells Fargo analysts led by Mike Mayo

said in a note, adding that "this will be the biggest reduction in US bank headcount in history." Banks have little choice but to improve productivity in the face of stiffening competition from FinTech, technology and retail firms, he said.

Non-banks offering lower-cost products online have steadily chipped away at the businesses of traditional lenders, with efforts intensifying over the past year as the pandemic pushed consumers

to digital options. Earlier this year, Walmart lured a pair of senior Goldman Sachs Group bankers to run its fledgling FinTech start-up - a move that struck fear on Wall Street. Mainstream lenders have pleaded with regulators to halt efforts by retailers and start-ups to offer core banking products.

"Technology is impacting banking more than ever before," Mr Mayo said in an interview. "For banks, technology is both friend

and foe." The moves will ultimately improve productivity as banks become leaner with less layers of management, Mr Mayo said. That'll enable them to keep up with competitors, in a capital-for-labour swap that leads to 100,000 to 200,000 reductions over the decade. "Goliath is winning," Mr Mayo said. "The largest banks have more scale to deploy greater amounts of technology to better serve customers while becoming

more efficient."

Branches will likely continue to close, with many shuttered by the pandemic unlikely to reopen. Employment per branch will also probably fall amid more self-service options, Mr Mayo said. While the pandemic increased headcount by about 2 per cent as banks took care of employees and pledged not to eliminate jobs, that short-term trend is likely to reverse, he said.

Mr Mayo said that the push for

greater efficiency could end up forcing a smaller share of staff to shoulder more of the workload as the distance between the lowest-level employee and top executives shrinks. "What you're seeing is flatter organisational structures with de-pyramiding, greater scope of responsibility and more expectations that each employee will generate either more revenues or greater efficiency," Mr Mayo said.

Simba SC will edge Kaizer Chiefs, says Didier Gomes Da Rosa

SPORT

Webb on how MLS is getting VAR right and what other leagues can learn

PAGE 19



Simba SC head coach Didier Gomes Da Rosa.

By Correspondent Nassir Nchimbi

TANZANIA'S Simba SC head coach Didier Gomes Da Rosa is banking on his side's good home record in the 2020/21 CAF Champions League to overturn their quarterfinal first leg defeat to Kaizer Chiefs of South Africa when the two outfits meet in Dar es Salaam on Saturday.

The Msimbazi Street giants will face a tall order to reach the semi-finals of the competition after losing 4-0 to Kaizer Chiefs in the first leg at FNB Stadium in South Africa.

Simba has nevertheless managed to beat Egyptian giants Al Ahly, AS Vita Club of Democratic Republic of Congo, and Al Merreikh of Sudan at Dar es Salaam's Benjamin Mkapa Stadium under Da

Rosa.

It is under this backdrop the French tactician is not throwing in the towel yet, insisting they still have a good chance at home to turn the tables on their opponents and reach the semis.

"We have a rematch at home, and this is very important to keep hope that we can make it because we have been doing well when playing at home and we

must make it count against [Chiefs]," Da Rosa said.

He disclosed: "Of course we still have hope, we believe in that, we know it is possible to turn the tables, we know what happens when we play at Mkapa, we want to bank on that and see what happens."

He noted: "Firstly, we believe we can win the match and also we need to put the fire on the ground and use our home ground advan-

tage well."

"Until now I feel the players are very committed, motivated and for sure we have to keep our hopes."

Simba coordinator Abass Ally said: "We have a huge mountain to climb considering we lost by four goals in the first game, but in football everything is possible."

He added: "Right now we are back in Tanzania, we are thankful for the

prayers of the fans and their great support not to give up, we are starting preparations for our next game and with the power of God we believe we will get results."

Chiefs' goals were scored by Erick Mathoho in the sixth minute, Samir Nurkovic scored twice in the 34th and 57th minutes, with Leonardo Castro netting fourth in the 63rd minute to complete the victory.

EATV THURSDAY 11:00 DADAZ LIVE... TONIGHT @ 9:00... eastafrica RADIO 88.1FM DAR ES SALAAM

Athlete jets off to Vienna for Olympic Qualifiers

By Correspondent Joseph Mchekadona

TANZANIAN athlete, Augustine Sulle, departs for Austria today where he will compete at Vienna Marathon, which will take place in Styria this weekend.

Athletics Tanzania (AT) vice-chairman John Bayo said the event is organized by Run2gether organization which is owned by Austria-Kenya team based in Kiambogo close to Lake Naivasha and will be used as a Tokyo Olympics qualification event.

The event is slated for Saturday and it will involve all races.

"Our athlete, Augustine Sulle, is in Dar es Salaam where he is finalizing his trip to Austria for a marathon event which will be used as qualification for the Tokyo Olympics," he said.

Bayo said he is confident that Sulle, whose best time is 2.07.46 will qualify for the Tokyo Olympics.

Sulle set the record in 2018 at Toronto Waterfall Marathon, but this national record was broken by Gabriel Geay on Sunday at Mirano Marathon where he clocked 2.04.55. Geay has qualified for the Olympics.

The closing date for Olympics qualifying athletics events is May 31 and Tanzania's athletes Felix Simbu, Failuna Matanga, and Geay make the list of the country's representatives in the Olympics.

Bayo said AT is doing its best to see all 14 local athletes who are in camp in Arusha get qualifying events.

He also disclosed that they are in final talks with a potential sponsor to financially support three athletes to compete at a marathon in South Africa which will be used as qualifying for the Olympics.

"We are doing everything possible to see that our athletes attend Olympics qualifying events, we have many events and currently, we are arranging for three athletes to compete at an event which will be held in South Africa," he said.

One of the Vienna Marathon organizers, Thomas Krejci, said the event is for elite runners as the aim is to give them a chance to get time for qualifying for the Olympics.

"Time is passing by and the qualification period for the Olympic Games in Tokyo will end on May 31st. Unfortunately, nearly all City Marathons had to be cancelled due to Covid restrictions and other options to qualify are very rare. This situation motivated us to look for solutions and finally, we decided to organize an invitational marathon race by ourselves to assist all of you who want to qualify for the Olympics or just want to improve their personal bests. We will try our best to offer you perfect conditions to make your dreams come true," he said.

He said the race will take place on Highway S7 construction road. The start area is located 10min drive from Fürstenfeld.

Krejci said according to recent Austrian measures tackling Coronavirus, entries for half and full marathons are limited to 200 athletes who must be registered at National Athletics federations.

He also disclosed that the organizers plan to have pacemakers (experienced Kenyan athletes) for groups focusing on posting 2h 09minutes, 2h 11minutes, and 2h 29minutes.

Meanwhile, Bayo disclosed that AT plans to send local athletes who qualified for the Olympics, Felix Simbu, Failuna Matanga, and Gabriel Geay to an international event to keep in shape ahead of the Olympics.

MCC pulverizes Lions Youths in 2021 Kazim Nasser tourney's Division C

By Guardian Reporter

MALABAR Cricket Club (MCC) has kept on pushing for progression to the 2021 Dar es Salaam Cricket (DC) Kazim Nasser Memorial League (KNML) Division C playoffs with a 79-run win over Lions Youths early this week.

The MCC win has propelled the outfit to the top spot in the showdown's Group A boasting of win percentage of 66.67.

The Group A leaders have recorded 1.7617 in net run rate, having registered victory in two fixtures and one defeat.

The squad has notched 253 runs and 202 wickets.

Opener James Jeyson's scintillating batting showing came in handy when MCC got the opportunity to bat first in the game, as the squad notched 119 runs for nine wickets in 20 overs.

Jeyson notched 34 runs, cracking three fours and a six, he was in the process the performer with the best innings out of all MCC top order batsmen.

With the rest of the players slotted in as top order batsmen having put below-par showing, Nithin Thomas somewhat chipped in with his 11 runs, which consisted of a four.

They experienced two quick dismissals in the latter stages,



Malabar Cricket Club (MCC)

as low order batsmen Sreyas Puthiyeduthe and Anas Muhammed failed to notch two-digit figures.

Muhammed was two runs short of a two-digit figure, he was later dismissed by Lions Youths' bowler, Abubakar Selemeni.

Puthiyeduthe notched seven runs as his efforts to flex his muscles were foiled by Lions Youths' Amaan Sameer.

Biju Ram had an unbeaten spell, nailing a boundary on his way to posting 13 runs not out.

Lions Youths' Ashfaq Imtiyaz, Rehaan Rafiq, Sameer, and Selemeni put spirited

bowling showing, recording two wickets apiece in their respective four-over spells.

In response, the youthful Lions Youths lost steam, given they scored 40 runs all out in 15.3 overs.

Opening batsman Shyam Kumar was the only performer that could withstand MCC's pressure for a few overs, cracking a four in his spell and ending up notching 14 runs.

Their chase was dealt blow in the first few overs, as Kumar's fellow opener Ashfaq was dismissed for duck.

Middle-order batsman Naveed Nasir was five runs

short of a two-digit figure in Lions Youths' vain attempt to successfully chase MCC's score. Kelvin Anjelo had a four-wicket haul to end as MCC's bowler with the most wickets, he conceded five runs in his three-over spell.

Puthiyeduthe piled misery on the inexperienced Lions Youths, ending with three wickets and conceding six runs in 3.3 overs.

Although they are level with MCC on points, the Estim B team sits second based on notching an inferior net run rate.

Estim B outfit has 0.3905 in net run rate, notching 336

runs and conceding 257 runs. Dar Cricket Club (DCC) B team and Upanga SC B are placed third and fourth respectively, with the two teams being separated by net run rate.

Shree Kutchi Leva Patel SC (SKLPSC) B sits fifth, notching 0.0545 in net run rate.

Patel Brotherhood B and Lions Youths are sitting sixth and seventh respectively, also being separated by net run rate.

Bottom-placed Tanzania Cricket Association (TCA) Academy is winless in four clashes, notching -2.7250 in net run rate.

Flexibles by David Chikoko

