



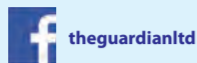
Guardian PROPERTY WATCH
DISCOVER IMPROVEMENT

GLOBAL RESIDENTIAL REAL ESTATE MARKET TO GROW BY 9% 2022 TO 2027

Global Real Estate Agency and Brokerage Market (Source: Statista Inc., 2020 - 2025, \$ Billion)

Tanzania's port needs low occupancy rate in commercial building

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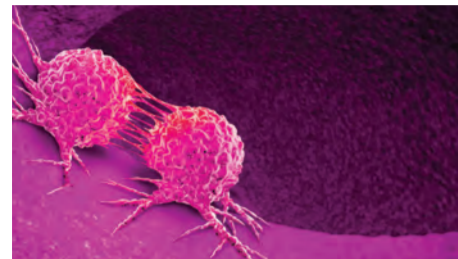
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TANZANIA

FRIDAY 8 APRIL, 2022

DISEASE



LATE CANCER DIAGNOSIS BLAMED FOR AVOIDABLE DEATHS PG 3

INFRASTRUCTURE



GOVT TO BUILD 22 BITUMEN STANDARD ROADS PG 4

ACCIDENT



MOROGORO CRASH CASUALTIES TO BE PAID PG 6

HEALTH



MATERNITY LEAVE IS STATUTORY PG 7

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Karume patriotism hailed at sombre event

Vaccination drive inked after Malawi polio scare

By Guardian Reporter

ANATIONWIDE polio vaccination campaign for children under the age of five is set to kick off in two weeks following the outbreak of the disease in neighbouring Malawi.

Dr Florian Tinuga, programme manager for immunization and vaccine development in the Ministry of Health made the remarks on Wednesday after meeting vaccine coordinators from all regions in Morogoro municipality for three days.

The meeting explored ways of sensitization in regions, districts and villages before the vaccination exercise begins, where the World Health Organization (WHO) in collaboration with the United Nations Children's Fund (UNICEF) and respective health ministries in the Union and Zanzibar governments are finalizing preparations for the door-to-door drive.

The first round of the supplemental vaccination took place in the fourth week of March in the four regions bordering Malawi, namely Mbeya, Songwe, Njombe and Ruvuma, follow a confirmed polio case in Malawi, he explained.

Tanzania is embarking on a nationwide polio vaccination campaign that targets under-five children in all regions, the manager emphasized, specifying that the first round was largely successful. "We vaccinated more than the targeted number of children. Early preparations and effective mobilization of targeted communities facilitated acceptance of the vaccination exercise," he declared.

The vaccination drive has a wide donor support base led by WHO and UNICEF, along with the Centre for Disease Control and Prevention (CDC) for expertise, with funding from GAVI (the global vaccine alliance) as well as the Bill and Melinda Gates Foundation.

The second round of the vaccination drive is expected to begin on April 21 on similar arrangements as the first round that reached more than one million children below five years, this time targeting more than nine million children in 31 regions all over the country.

The campaign is critical for Tanzania and other states in the region to maintain polio free status granted two years ago as Africa had registered no polio case for several years, the manager noted.

Dr William Mwenge, team leader for



Zanzibar President Dr Hussein Ali Mwinyi lays a wreath at the grave of Zanzibar's first president, Alhaj Abeid Amani Karume, at Kisiwandui in Zanzibar yesterday. Photo: State House

By Guardian Reporter, Zanzibar

PRESIDENT Samia Suluhu Hassan and Zanzibar President Dr Hussein Ali Mwinyi yesterday led Zanzibaris in a prayer service in commemoration of the Isles' revolutionary leader, Abeid Amani Karume.

Sheikh Karume led the nationalist alliance which overthrew Sultan Jamshid bin Abdullah early 1964 after three weeks of independence in December 1963. He was assassinated on April 7, 1972 by a household guard at the Afro Shirazi Party (ASP) head offices at Kisiwandui in Unguja.

A ritual service at his graveside was pronounced by city regional sheikh, Alhad Musa Salum, with noted Isles religious leader Sheikh Khamis Abdulhamid delivering an address to urge leaders to adhere to good deeds, as they will be remembered long after they are no longer around.

He said that a person lives he or she is supposed to do good deeds that will be remembered, like giving to the needy who even after death will continue to hold the person in high esteem.

He praised Sheikh Karume for building a good foundation for education which during his period of leadership, where he also succeeded in building an Islamic College at Mazizini in Unguja, a year before he died.

The college contributed in producing scores of graduates serving in many religious inclination schools all over Zanzibar and East Africa, he stated.

Zanzibar Mufti Sheikh Saleh Kabi said after the January 12, 1964 revolution, Sheikh Karume was not satisfied with the majority of islanders having no decent shelter to live in.

"We all saw the construction of blocks of flats at Michenzani and other areas up to rural areas in fulfilment of his pledges," he said.

Zanzibar Diocese Anglican Church priest Canon Stanley Niclas Mchunga called on leaders to live by emulating all the good deeds bequeathed by Abeid Karume during the nine years of leadership, saying his work illustrated the ethos of patriotism.

Earlier, national leaders led by President Mwinyi placed a wreath at Karume's grave near the party head offices at Kisiwandui, where islander and Union President Samia Suluhu Hassan then laid a wreath.

Other ditting the grave with wreaths were Chief of Defence Forces Gen. Venance Mabeyo plus the Indian Consul in Zanzibar, Bhagwant Singh, who represented other foreign consulates stationed in Zanzibar. Karume's son Ambassador Ali Karume laid a wreath, representing the family.

Others in the ceremony were Union Vice President Dr Philip Mpango, Prime Minister Kassim Majaliwa, Isles First Vice President Othman Masoud Othman, Second VP Hemed Suleiman Abdallah and leaders of several political parties.

Retired Zanzibar President Amani Abeid Karume, first Zanzibar First Lady Fatma Karume along with newly installed CCM vice chairman Abdurrahman Kinana

Reports at the time said Sheikh Karume was playing a game of dominoes with other elders at the party head offices, where then ASP secretary general Sheikh Thabit Kombo was wounded in the legs.

EAC unveils \$91m fiscal plan



Foreign Affairs and East African Cooperation minister Liberata Mulamula (R) lights a candle in Dar es Salaam yesterday during the 28th anniversary of the April 7 - July 15, 1994 Rwandan Genocide. Next to her is Rwanda's Ambassador to Tanzania, Maj Gen Charles Kalamba. Story on Page 3. Photo: Correspondent Jumanne Juma

By Guardian Reporter, Arusha

THE East African Community (EAC) Council of Ministers yesterday proposed a US\$91.6 million budget for the year 2022/2023 of which, US\$37.5 million is expected from development partners.

The proposed budget was announced by the council of ministers which met during the 47th meeting at the EAC headquarters in Arusha.

Speaking after the meeting, Permanent Secretary in the ministry of Finance and Planning, Emanuel Tutuba said the proposed budget was aimed at cutting spending and allocating more funds to the development projects in the regional bloc.

The proposed budget which is the same as that of 2021/22 has remained so because of the challenges which the EAC went through during the Covid-19 pandemic.

The council of ministers is made of ministers from the seven member's countries namely Tanzania, Kenya, Uganda, Burundi, Rwanda, South Su-

TURN TO Page2

'Boost private sector to cut unemployment'

By Felister Peter, Dodoma

MEMBERS of Parliament have advised the government to further invest in youth empowerment, alongside fostering a strong private sector to help solve unemployment challenges countrywide.

Contributing to debate on budget proposals of the Prime Minister's Office for the 2022/2023 financial year,

The Prime Minister's Office should allocate some funds from development expenditure to improve newly established start-ups

several MPs said late Wednesday that what has been done so far is commendable but

more efforts are needed to ensure that start ups with innovative ideas are nurtured

to create more job openings especially for college leavers and graduates. There are close to 100,000 graduates and college leavers each year, nearly half featuring first degrees, they said, with Ngara MP Ndaisaba Ruhoro asserting that the country needs a strong private sector to solve unemployment challenges. He cautioned that as the

government cannot employ most graduates, unemployment was a time bomb, hence the government has to come up with solutions before it explodes. PMO requested the National Assembly to endorse 148.8bn/- for the coming fiscal year, with 101.3bn/- slated for recurrent

TURN TO Page2



Dr Mwinyi: Commemoration of Abeid Karume is opportunity to take leaf from Zanzibar history

By Guardian Reporter

THE procedure for organising a forum for the commemoration of the first President of Zanzibar and chairman of the Revolutionary Council the late Sheikh Abeid Amani Karume is an opportunity to learn history, wisdom and patriotism of the Zanzibar Revolution's founder so that the present generation should be able to mobilise to volunteer for the country's development, like he did.

Zanzibar President Dr Hussein Ali Mwinyi made the remarks here yesterday in his speech while launching the Fourth Forum for Zanzibar's First President, late Sheikh Abeid Amani Karume at Mwalimu Nyerere University, Karume Campus at Bububu in Unguja.

Dr Mwinyi said 50 years have gone by since his death but from his great contribution to the development of Zanzibar and Tanzania in general, he will continue to be held in high esteem and remembered eternally as well as adhering to his vision.

"We pray for him, May God provide for him a good place in Heaven and all other founders of the Revolution of January 12, 1964 that had brought liberty to Zanzibaris and the beginning of a long journey to development," said Dr Mwinyi.

He said late Sheikh Karume will continue to be remembered from his efforts, his philosophy and placed his revolution visions in deeds that "left a good heritage of patriotism especially to the youth who are the real builders of this nation."

Dr Mwinyi also used the occasion to praise the leadership and staff of the Mwalimu Nyerere Memorial University for seeing the importance in organizing the forum in the commemoration of Sheikh Karume.

Dr Mwinyi also called on all forum participants to be attentive in listening and ultimately to contribute to the debate.

He also praised the University for seeing the importance to involve students in the issue including essays writing on the late Sheikh Karume.

"Through this forum we will get time to remind ourselves about the philosophy and wisdom of our former leaders and pass them on to our youth who are tomorrow's depended labour force," he added.

For his part, the minister of State in the President's Office, Jamal Kassim Ali, on behalf of the Minister for Education and Vocational Training said that the time has come for having the memorabilia of the late Sheikh Karume that can be able to provide a wide interpretation of his life.

Earlier, the chairman of Mwalimu Nyerere Memorial University Board, Stephen Wassira said the university intends to prepare youth to become leaders, whose main aim is to provide education.

The University's Chancellor, Prof Shadrack Mwakalila used the occasion to provide the university's history since it was established on July 28 1961 and ultimately to be handed back to the government and for Zanzibar it began with 25 students in 2015 but now it has more than 2,300 students in various programmes.

He also explained about the intention to build the University Campus in Pemba and already have already been allocated a land plot while continuing with the construction of hostels at the Bububu campus.

Earlier, after arriving at the university, Dr Mwinyi inspected students' various innovations at the campus grounds.



Through this forum we will get time to remind ourselves about the philosophy and wisdom of our former leaders and pass them on to our youth who are tomorrow's depended ...



President Samia Suluhu Hassan lays a wreath at the grave of Zanzibar's first president, Alhaj Abeid Amani Karume, in Zanzibar yesterday. Photo: State House

Vaccination drive inked after Malawi polio scare

FROM PAGE 1

immunization and vaccination at the WHO country office, said the Morogoro training workshop was meant to disseminate lessons of the first round of immunisation in the four regions.

Key drivers of success in the first

round included commitment of the frontline vaccination team, supervisors and mobilisers, he said, noting that community mobilization effort reached nearly 100 per cent of targeted households.

Social mobilisers, religious leaders, television and radio channels as well as megaphone drive teams

participated in sensitization, with organizers saying challenges encountered include difficult terrain, sparse habitats and heavy rains in some locations. Low internet connectivity in some areas also reduced access effectiveness, they stated.

Vaccinators reached 98 percent

of targeted homes, with preliminary data on the first-round showing that 100 percent of accessed households accepted vaccination.

The three-day training featured district and regional vaccination and immunization officers, national and international consultants and officials from the Ministry of

Health along with the President's Office (Regional Administration and Local Governments).

Tanzania's last cast of polio was registered in 1996 and was certified as being polio free in 2015 by an independent committee, UN agency officials indicated.



National Assembly Speaker Dr Tulia Ackson lays a wreath on the casket bearing the body of the former Speaker of Uganda's National Assembly, Jacob L'Okori Oulanyah, after paying her last respects at Kololo grounds in the Ugandan capital, Kampala, on Wednesday. Photo: National Assembly

Secretariat unveils \$91m fiscal plans

FROM PAGE 1

dan and Democratic Republic of Congo (DRC).

The council also proposed that \$54.1 million of the said money be used by the EAC's secretariat namely the East Africa Court and others.

Others are the East African Kiswahili Commission (EAKC),

East African Health Research Commission (EAHRC) and the East African Community Competition Authority (EACA); US\$644,219 is for the Inter-University Council for East Africa (IUCEA) and US\$465,500 which will be directed to the Lake Victoria Fisheries Organization (LVFO) for implementation of its operations.

The council also recommended that the 2022/23 budget should

finance the implementation of projects within the Community, including, the second phase of the IUCEA headquarters, maintenance of the research vessels on the Lake Victoria known as RV Community, construction of the second phase of the Lake Victoria Basin Commission (LVBC) headquarters and facilitating the General Election observation in Kenya.

The meeting also reviewed and

discussed the Finance and Administration Committee report as well as a report of results of the interview exercise for new employees expected to be hired in the Community.

The special meeting was preceded by a technical level meeting and that of Permanent Secretaries (PSs) held on April 4 and 5 respectively.

The Tanzanian delegation was

led by the Minister for Foreign Affairs and East Africa Cooperation, Ambassador Liberata Mulamula who was accompanied by: Minister of Finance and Planning Dr Mwigulu Nchemba, Deputy Minister of State, President's Office, Public Services Management and Good Governance, Deogratius Ndejemi and Deputy Attorney General, Dr Evaristo Longopa.

'Boost private sector to cut unemployment'

FROM PAGE 1

expenditure and 47.5bn/- for development projects. "We need to know the challenges facing the youth and work on them. We also need a database of all the graduates and recognize their enterprises for better supervision," he said, pointing at budgetary regulations where youth enterprises are supposed to benefit from 30 per cent

of funds disbursed in various government tenders. Its enforcement is still poor as most youths are oblivious of such provisions or how to make use of them, he said, underlining the need to merge small construction units run by youth entrepreneurs to enable such firms to participate in local construction projects. Japhet Hasunga (Vwawa) said that a strong private sector would greatly

reduce unemployment amongst youth as the sector can employ large numbers of people compared to the civil service. A national dialogue bringing together stakeholders from across the various sectors could indicate solutions to unemployment challenges, he declared. "We need a special strategy to get a solution to the problem as the number of graduates continues to increase annually. Strength-

ening the industrial sector will help us in creating jobs," he emphasised. Nusrat Hanje (Special Seats-Chadema) highlighted the need for further empowerment of youth as well as developing their start-ups. Most youth entrepreneurs come up with innovative technological ideas which need to be taken up to help more among the youth to create jobs for themselves and others. "The Prime Minister's Of-

fice should allocate some funds from development expenditure to improve newly established start-ups," she said, setting the case that the government should liaise with the Tanzania Startup Association (TSA) to view innovative projects and seek for outlets. Tabling estimates earlier on Wednesday, the premier said that in the 2021/2022 financial year efforts were directed at selected pro-

jects in industry and construction sectors to create jobs, with 584,333 people getting job openings. Through the skills development program, a total of 22,899 youths were trained in various skills to employ themselves, while 14,440 youths, some living with disabilities (349) were trained on vocational skills at numerous vocational training centres, which features 72 colleges. He said a total of 3,600

youth were trained on modern farming methods using the latest technologies. The agriculture sector employs a good number of people with 63 per cent of them being youth. The government conducted a survey on employment challenges, which showed that unemployment among youth decreased from 10.3 per cent in 2014 to nine per cent last year, he added.

Take Rwandan Genocide as a lesson for justice, peace, Mulamula tells the world

By Correspondent Mary Kadoke

THE government has called upon the global society to take the Rwandan Genocide of 1994 as a lesson to always strive for justice and peace among human beings.

Speaking at an event to commemorate the 28th Rwanda Genocide of 1994, Minister for Foreign affairs and

East African Cooperation Ambassador Liberata Mulamula said it was high time for the global society to uphold peace at all cost.

"We call upon the International community, civil society organizations and the general public to ensure that peace, unity and human rights are observed to make the world a better place for all," Amb. Mulamula said.

This year's commemoration of the 1994 Rwanda Genocide Commemoration against the Tutsi was themed 'kwibuka 28, which literally means 'remember-unite-renew' was held in Dar es Salaam.

UN Resident Coordinator in Tanzania Zlatan Milisic who paid his commemoration tribute on behalf of the UN Secretary General Antonio Guterres, said

that it's time that human rights groups stand firm to contain repetition of such incidents.

"I hereby send my condolences to the Rwandan families as we reflect on the 1994 victims. It's high time that human rights groups stand firm to ensure such things never happen," he said.

"However young people should learn how hatred and other things of that

nature can lead to killings, we should ensure that this should never happen," he said.

Reflecting on the causes of the genocide in Rwanda, Milisic gave a call to the media to stick on their crucial role of informing and reporting and not to engage in content that will stir genocides. Rwandan High Commissioner to Tanzania (Maj/Gen) Charles Kalamba said

at all cost nations should avoid human rights infringements which according to him caused the 1994 genocide.

He commended the late father of the nation Mwl Julius Kambarage Nyerere and President Benjamin William Mkapa saying they played a key role in peace negotiations after the genocide which will remain in the hearts of the people of Rwanda.



Natural Resources and Tourism minister Dr Pindi Chana inspects a guard of honour on arrival in the Ngorongoro Conservation Area Authority yesterday for a meeting with the NCAA management team before visiting areas in Handeni District where people until now living inside the sprawling world-renowned wildlife sanctuary are expected to relocate to. Photo: Godfrey Mushi

'30 pct of new cancer cases seek diagnosis way too late

By Getrude Mbago

MOST cancer cases in Tanzania are diagnosed at advanced stages, leading to deaths that could have been prevented through early identification and treatment, it has been said.

Prof Abel Makubi, Permanent Secretary in the Ministry of Health has said that 40,000 new cancer cases are reported annually and 30 per cent of the patients die due to delay in diagnosis.

According to him, the delayed diagnoses are commonly preceded by misdiagnosis and results in patients developing advanced disease stages that are less likely to respond effectively to treatment.

Prof Makubi made the remarks in Dar es Salaam on Wednesday while officiating at the opening of Eighth Muhimbili University of Health and Allied Sciences (MUHAS) Wide Disseminating Symposium, which attracted health experts, policy makers and students with the theme; "Research and Training: A bridge towards quality care for blood cancer patients."

"This symposium aimed to increase awareness of blood cancers and to educate the community through various researches conducted and to identify challenges related to cancer," he said.

He added that the government has upgraded health care in diagnostic facilities including Ocean Road Cancer Institute, Bugando Medical Center, Kilimanjaro Christian Medical Centre (KCMC) and Muhimbili National Hospital (MNH) which provides cancer treatment aimed to reduce cancer deaths.

He said in 2020, the government launched a national guideline for cancer treatment to improve quality cancer treatment services in the country, where it has brought great achievement in the field of cancer treatment services in the country, mentioning among the symptoms of cancer including anemia, fever and weight loss.

He said it should be everyone's routine once per year or six months to check their health and to diagnose non-communicable diseases including cancer.

During the event, the PS handed over the prizes as part of identify the contribution made by health experts in the country on the treatment of cancer area such as Dr Khamza Maunda from Ocean Road Cancer Institute, Dr Pius Magesa of MNH and Dr Trish Scanlan who was dealing with cancer treatment in children.

AMREF HEALTH AFRICA TANZANIA



TENDER No. AMREF/2022/GHSA/G/03
For
Supply of Mobile Tablets

INVITATION FOR TENDERS

- Amref Health Africa Tanzania has set aside funds towards the cost of implementing various Health projects, and it intends to apply part of the proceeds to cover eligible payments under the contract for this supply.
- Tendering will be conducted through Open Competitive bidding to all authorized dealers, companies or distributors of mobile phones operating in Tanzania, and under the procedures specified in Amref Procurement Manual of April, 2021
- The technical specifications and scope of supply is as follows: -

TECHNICAL SPECIFICATIONS	QUANTITY (PCS)
Network Technology	GSM / HSPA / LTE
Display Size	At least 5 inches
Platform OS	Android 10 or above
Memory	Internal - at least [64GB 4GB RAM]
Comms	* WLAN - Wi-Fi 802.11 a/b/g/n/ac, dual-band, Wi-Fi Direct, hotspot * Bluetooth - 5.0, A2DP, LE * GPS - A-GPS, GLONASS Radio - FM radio, RDS * USB - USB Type -C 2.0
Battery	Type - Li-Po 5000 mAh, non-removable Charging - Fast charging 15W
Including	Phone covers Tempered Glass Screen Protector Mobile insurance plan for 1 Year 1 Year limited hardware warranty support

- A complete set of the bidding document(s) in English can be purchased upon payment of a non-refundable fee of Tsh.100,000.00 (Tanzania shillings: One Hundred Thousand Only). Payment should either be by Cash, Bankers Draft or bankers Cheque, payable to our Account name: Amref Health Africa Tanzania, Account number: 011103000446 Bank Name- National Bank of Commerce (NBC).
- All Tenders in one original plus a soft copy properly filled in, and enclosed in plain envelopes marked "Tender No. AMREF/2022/GHSA/G/03 for Supply of Mobile Tablets", must be delivered to the Secretary, Amref Health Africa Tanzania, P.O. Box 2773, Dar es Salaam.
- Deadline for submission will be on Wednesday 20th April, 2022 at 12:00 pm local time. Quotations will be opened promptly thereafter the opening will be done at Amref Health Africa Tanzania, Dar es Salaam Country Office.
- Late, partial and electronic tenders, and tenders not opened at the quotation opening ceremony shall not be accepted for evaluation irrespective of the circumstances.

Country Director,
Amref Health Africa Tanzania,
P.O. Box 2773, Dar es Salaam. Tel: +255 22 2116610/2131981/2136731



UNHCR
United Nations High Commissioner for Refugees
Haut Commissariat des Nations Unies pour les réfugiés

UNHCR REPRESENTATION OFFICE DAR ES SALAAM

INTERNAL/EXTERNAL VACANCY NOTICE
Job Opening No.35327

UNHCR Representation Office Dar es Salaam invites qualified internal and external candidates to apply for the following position: -

Vacancy Notice No: JO # 35327
Position Title: Associate Government Liaison Officer
Position Number: 10037289
Category: National Officer
Type of Appointment: Fixed-Term Appointment
Remuneration: Attractive salary (National Professional Officer - NOB), Entitlements according to UN Staff Rules and Regulations
Duty Station: Dar es Salaam, Tanzania
Duration: 1 year with possibility of extension
Start date: Immediate
Issue Date: 08 April 2022
Closing Date: 21 April 2022

Organizational Setting and Work Relationships
The Associate Government Liaison Officer is usually located in country operations. She plays a crucial role in ensuring UNHCR's approach to the Government is consistent, strategic and coherent. UNHCR assists the Government on coordination, response delivery and protection issues. Typically, this involves joint coordination arrangements, partnership with various government departments in service delivery, and regular dialogue at all levels on refugee protection issues. The main aim is to ensure that UNHCR can fulfil its role to support the Government to lead the refugee response ensuring the protection of refugees and - in line with the GCR - promote the inclusion of refugees into national systems by coordinating with other actors - including development actors at the early stages of a refugee response and in mixed situations supporting the Government to prevent, respond to and resolve internal displacement while complementing and reinforcing national response efforts. This should be done in line with UNHCR's Mandate, the Global Compact for Refugees, the IDP policy, and agreed inter-agency commitments. More specifically, the incumbent advises the senior management on issues and processes concerning the relationship with the Government and related positioning, coordination, advocacy, information, resource allocation, fundraising, reporting, and communication with other UN agencies, NGOs, civil society actors, private sector, media and other relevant actors through strong engagement in humanitarian inter-agency processes, but also with a focus on development processes as they impact on UNHCR. The overall goal of the position is to strengthen and enhance the effectiveness of UNHCR's leadership roles and responses to situations affecting people of concern to UNHCR (refugees, asylum-seekers, IDPs, stateless persons, returnees, host communities) through an open and transparent partnership approach with the Government.

All UNHCR staff members are accountable to perform their duties as reflected in their job description. They do so within their delegated authorities, in line with the regulatory framework of UNHCR which includes the UN Charter, UN Staff Regulations and Rules, UNHCR Policies and Administrative Instructions as well as relevant accountability frameworks. In addition, staff members are required to discharge their responsibilities in a manner consistent with the core, functional, cross-functional and managerial competencies and UNHCR's core values of professionalism, integrity and respect for diversity.

Duties

- Participates in formulating and communicating UNHCR positions on Government-related matters on protection, assistance and inclusion of refugees, providing suggestions for briefing notes, talking points and issues papers for relevant discussions with the Government.
- Provides suggestions for promoting UNHCR's policies and liaising with Government authorities on issues related to latest humanitarian and development processes.
- Assists in establishing and coordinating country-specific coordination mechanisms for situations co-led by UNHCR and the Government. Where applicable, assists in supporting the development of country-specific refugee response plans (or refugee and migration response plan and refugee and resilience plan) and comprehensive responses.
- Assists in ensuring the coherence of the work of the Multi-sector group (MSG) in accordance with the Government.
- Assists in organizing and implementing capacity-building seminars or training programmes for target groups (government officials, etc.).
- Responds to queries from Government Officials, NGOs, individuals, etc. and provides the information required or appropriately refers the queries elsewhere.
- Assists the supervisor in preparation of statements that represent UNHCR's overall policies and which highlight specific area of concern, ensuring that the supervisor is prepared for meetings/missions by providing relevant information and establishing contacts.
- Perform other related duties as required.

Minimum Qualifications
Education & Professional Work Experience

Years of Experience / Degree Level
3 years relevant experience with Undergraduate degree; or 2 years relevant experience with Graduate degree; or 1-year relevant experience with Doctorate degree

Field(s) of Education
Political/Social Science, Economics, Law/International Law, Business Administration, or other relevant field.

Functional Skills

- MS-Drafting, Documentation, Data Presentation
- MG-Negotiation
- CL-Multi-stakeholder Communications with Partners, Government & Community
- MS-Networking
- TR-Training and Capacity Building of Governments/Implementing Partners/Refugees

Language Requirements
For National Professional jobs: Knowledge of English and UN working language of the duty station if not English and local language. Knowledge of the local language (Kiswahili) mandatory

Additional Factors
Experience working with International Organizations will be an added advantage

Competency Requirements
Core Competencies:

- Accountability
- Communication
- Organizational Awareness
- Teamwork & Collaboration
- Commitment to Continuous Learning
- Client & Result Orientation

Managerial Competencies:

- Empowering and Building Trust
- Judgement and Decision Making

Cross-Functional Competencies:

- Negotiation and Conflict Resolution
- Political Awareness
- Stakeholder Management

How to Apply:

INTERNAL UNHCR Candidates to apply	MSRP: Main Menu- Self-service-Career-Country(Tanzania)- Associate Government Liaison Officer
EXTERNAL Candidates to apply	www.unhcr.org/careers.html (Vacancies- Country (Tanzania)- Associate Government Liaison Officer)

Please note that UNHCR does not charge a fee at any stage of its recruitment process (application, interview, meeting, travelling, processing, training or any other fees).

In case of difficulties with application process, please contact email: tanda@unhcr.org

Due to the volume of applications only short-listed candidates will be contacted.

Qualified female and candidates with disabilities are encouraged to apply.

Govt to build 22 bitumen sealed roads in 2022/2023

By Felister Peter, Dodoma

A TOTAL of 22 bitumen standards roads will be constructed by the government in the coming financial year, Deputy Minister, Ministry of Works and Transport Eng Godfrey Kasekenya told the House yesterday.

He told the National Assembly that the Mkiwa-Itigi-Rungwa-Makongorosi road, which is 50 kilometres long, is among those in the pipeline for construction.

The Deputy Minister was responding to a supplementary question from Manyoni-West MP Yahaya Massare (CCM) who wanted to know the government plans to connect Singida, Simiyu and Mbeya regions.

In his basic question, Nyamagana Lawmaker Stanslaus Mabula wanted to know when the government would start construction of a four-lane highway between Mwanza and Shinyanga regions.

He said implementation of the project has already started whereas feasibility study and detailed design for the rehabilitation and expansion of the highway's four lanes from Mwanza City to Usagara are in the final stages and are expected to be completed on April 27 this year.

He said the feasibility study and detailed design for the rehabilitation and expansion of the highway's four lanes from Mwanza City to Usagara are nearing

completion and will be finished on April 27 this year.

Eng Kasekenya said: "The government has started preparing for the 104-kilometre rehabilitation of the Mwanza-Shinyanga road, which will include expansion of the two-lane road to a four-lane portion from Mwanza Urban to Usagara (km 25)."



Implementation of the project has already started whereas feasibility study and detailed design for the rehabilitation and expansion of the highway's four lanes from Mwanza City to Usagara are in the final stages and are expected to be completed on April 27 this year



Jenista Mhagama (R), Minister of State in the President's Office (Public Service Management and Good Governance), has a word with Agriculture minister Hussein Bashe in the National Assembly in Dodoma city on Wednesday. The House is currently in routine session. Photo: Correspondent Ibrahim Joseph

Canara Bank (Tanzania) Ltd.

(Together we can build a better life)

PUBLICATION OF AUDITED FINANCIAL STATEMENTS

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

CONDENSED STATEMENT OF AUDITED FINANCIAL POSITION AS AT 31ST DEC 2021

(Amount in Million Tshs)

	Current Year 31st Dec 2021	Previous Year 31st Dec 2020
ASSETS		
1 Cash	832.82	1,279.03
2 Balances with Bank of Tanzania	9,467.90	3,824.46
3 Investment in Government Securities	35,070.14	30,890.00
4 Balances with other banks and Financial Institution	529.37	621.27
5 Cheques and item for Clearing	141.50	32.00
6 Inter-branch float items	0.00	0.00
7 Bills negotiated	0.00	0.00
8 Customer Liabilities for Acceptances	0.00	0.00
9 Interbank Loan Receivables	36,356.91	34,455.39
10 Investment in other securities	0.00	0.00
11 Loans advances and Overdrafts (Net of allowances for probable losses)	51,115.39	48,424.85
12 Other Assets	1,069.55	917.50
13 Equity Investments	0.00	0.00
14 Underwriting Accounts	0.00	0.00
15 Property, Plant and Equipment	726.37	1,123.04
16 TOTAL ASSETS	135,309.96	121,567.55
LIABILITIES		
17 Deposits From Other Banks and Financial Institutions	36,430.00	33,084.50
18 Customer Deposits	56,654.61	48,164.40
19 Cash Letters of Credit	0.00	0.00
20 Special Deposits	0.00	0.00
21 Payment Orders/Transfers Payable	0.00	0.00
22 Bankers cheques and Drafts issued	0.00	0.00
23 Accrued taxes and expenses payable	1,533.45	2,064.56
24 Acceptances Outstanding	0.00	0.00
25 Interbranch float items	0.00	0.00
26 Unearned income and other deferred charges	0.00	0.00
27 Other Liabilities	453.03	628.52
28 Borrowings	0.00	0.00
29 TOTAL LIABILITIES	95,071.09	83,941.98
30 NET ASSETS (LIABILITIES) 16 Minus 29	40,238.87	37,625.57
SHAREHOLDERS FUNDS		
31 Paid Up Share Capital	32,830.00	32,830.00
32 Capital Reserves	1,279.37	41.35
33 Retained Earnings	3,516.20	3,095.93
34 Profit(Loss) Account	2,613.31	1,658.29
35 Other Capital Accounts	0.00	0.00
36 Minority Interest	0.00	0.00
37 TOTAL SHAREHOLDERS FUNDS	40,238.87	37,625.57
38 Contingent Liabilities	6,760.70	10,219.56
39 Non Performing loans and advances	1,632.81	1,319.31
40 Allowances for Probable Losses	437.92	364.15
41 Other non performing Assets	0.00	0.00
SELECTED FINANCIAL CONDITION INDICATORS		
(i) Shareholders Funds to Total Assets	29.74%	30.95%
(ii) Non performing loans to total gross loans	3.17%	2.71%
(iii) Gross loans and advances to Total Deposits	55.42%	60.03%
(iv) Loans and advances to Total assets	37.78%	39.83%
(v) Earning Assets to Total Assets	90.96%	94.10%
(vi) Deposit Growth	14.57%	16.24%
(vii) Assets Growth	11.30%	12.55%

CONDENSED STATEMENT OF AUDITED PROFIT OR LOSS AND OTHER COMPREHENSIVE INCOME FOR THE YEAR ENDED 31ST DEC 2021

(Amount in Million Tshs)

	Current Year 31st Dec 2021	Previous Year 31st Dec 2020
1 Interest Income	9,635.81	8,750.58
2 Interest Expenses	3,237.67	3,292.98
3 Net Interest Income (1 minus 2)	6,398.15	5,457.60
4 Bad debts written off	0.00	0.00
5 Impairment Losses on loans and Advances	73.77	201.25
6 Non - Interest Income	945.99	850.83
6.1 Foreign Currency Dealings and Translation Gains/(loss)	152.73	174.73
6.2 Fees and Commission	792.38	676.10
6.3 Dividend Income	0.00	0.00
6.4 Other Operating Income	0.87	0.00
7 Non - Interest Expenses	3,529.20	3,524.73
7.1 Salaries and Benefits	1,376.29	1,295.53
7.2 Fees and Commissions	33.92	30.77
7.3 Other Operating Expenses	2,118.99	2,198.43
8 Operating Income/(Loss)	3,741.16	2,582.45
9 Income Tax Provision	1,127.85	924.16
10 Net income (loss) after income tax	2,613.31	1,658.29
11 Number of Employees	25	25
12 Basic Earnings Per Share	80	51
13 Diluted Earnings Per Share	80	51
14 Number of branches	1	1
SELECTED PERFORMANCE INDICATORS		
(I) Return on average total assets (%)	2.09%	1.46%
(II) Return on average shareholders' funds(%)	6.70%	4.49%
(III) Non interest expenses to gross income (%)	48.05%	55.87%
(IV) Net Interest Income to average earning assets Annulized(%)	5.52%	5.27%

CONDENSED AUDITED CASH FLOW STATEMENT FOR THE YEAR ENDED 31ST DEC 2021

(Amount in Million Tshs)

	Current Year 31st Dec 2021	Previous Year 31st Dec 2020
I Cash flow from operating activities		
Net Income (Loss)	2,613.31	1,658.29
Adjustment for	0.00	0.00
Impairment /Amortization	402.48	894.96
-Net change in loans and advances	-2,690.54	-14,001.25
Gain/Loss on Sale of Assets	0.00	0.00
-Net change in Deposits	11,835.71	11,349.44
-Net change in Short term negotiable securities	0.00	0.00
-Net Change in Other Liabilities	715.81	1,671.43
-Net change in Other Assets	761.66	-189.86
-Tax paid	-1,168.25	-891.19
-Others	0.00	0.00
Net cash provided (used) by operating activities	12,470.18	491.82
II Cash flow from Investment activities		
Dividend Received	0.00	0.00
Purchase of fixed assets	-5.82	-58.41
Proceeds from sale of Fixed Assets	0.00	0.00
Purchase of non-dealing securities	-2,005.73	-11,676.21
Proceeds from sale of non-dealing securities	0.00	0.00
Others	0.00	0.00
Net cash provided (used) by investing activities	-2,011.55	-11,734.62
III Cash flow from financing activities		
Repayment of long-term debt	0.00	0.00
Proceeds from issuance of long term debt	0.00	0.00
Proceeds from issuance of share capital	0.00	0.00
Payment of cash dividends	0.00	0.00
Net change in other borrowings	0.00	0.00
Payment of lease Liabilities-IFRS 16	-254.15	-230.25
Net cash provided (used) by financing activities	-254.15	-230.25
IV Cash and Cash Equivalents:		
Net increase (decrease) in cash and cash equivalent	10,204.48	-11,473.04
Cash and Cash Equivalents at the beginning of the Quarter/Year	36,896.83	48,369.87
Cash and Cash Equivalents at the end of the Quarter /Year	47,101.31	36,896.83

CONDENSED AUDITED STATEMENT OF CHANGES IN EQUITY AS AT 31ST DEC 2021

(Amount in Million Tshs)

	Share Capital	Share Premium	Retained Earnings	Regulatory Reserve	General Provision Reserve	Others	Total
Current Year 2021							
Balance as at the beginning of the year	32,830.00	-	4,754.21	41.35	-	-	37,625.56
Profit for the year	-	-	2,613.31	-	-	-	2,613.31
Other Comprehensive Income	-	-	-	-	-	-	-
Transactions with owners	-	-	-	-	-	-	-
Dividends Paid	-	-	-	-	-	-	-
Regulatory Reserve	-	-	(1,238.02)	1,238.02	-	-	-
General Provision Reserve	-	-	-	-	-	-	-
Others	-	-	-	-	-	-	-
Balance as at the end of the current period	32,830.00	-	6,129.50	1,279.37	-	-	40,238.87
Previous Year 2020							
Balance as at the beginning of the year	32,830.00	-	2,308.69	828.58	-	-	35,967.28
Profit for the year	-	-	1,658.29	-	-	-	1,658.29
Other Comprehensive Income	-	-	-	-	-	-	-
Transactions with owners	-	-	-	-	-	-	-
Dividends Paid	-	-	-	-	-	-	-
Regulatory Reserve	-	-	787.23	(787.23)	-	-	-
General Provision Reserve	-	-	-	-	-	-	-
Others	-	-	-	-	-	-	-
Balance as at the end of the previous period	32,830.00	-	4,754.21	41.35	-	-	37,625.56

SELECTED EXPLANATORY NOTES FOR THE YEAR ENDED 31ST DECEMBER 2021.

In preparation of the current year financial statements, consistent accounting policies have been used as those applicable to the previous year audited financial statements (if there were changes during the year, the changes be explained as per IAS 34 & IAS 8)

Name	Title	Signature	Date
TR BALAJI RAO	CHIEF EXECUTIVE OFFICER	SIGNED	23-03-2022
FADHILI PETRO SANGA	HEAD OF FINANCE	SIGNED	23-03-2022
FREDRICK HIPPOLITE	CHIEF INTERNAL AUDITOR	SIGNED	23-03-2022

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

Name	Title	Signature	Date
RAJABU SELEMAN KAKUSA	DIRECTOR	SIGNED	23-03-2022
INDIAEL DANIEL KAAYA	DIRECTOR	SIGNED	23-03-2022
MWANJADI ATHUMAN MTANDA	DIRECTOR	SIGNED	23-03-2022

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

Mbeya obtains 1.34bn/- for classroom construction under Samia's presidency

By Guardian Correspondent, Mbeya

MBEYA Region received 1.34bn/- for the construction of 636 classrooms in various Primary and Secondary schools during President Samia Suluhu Hassan's one-year in power.

Regional Commissioner, Juma Homera said on Wednesday during a special meeting to report on the implementation of various development projects in the region for the past one year.

The meeting brought together various public institutions in Mbeya Region as well as various development partners and was sponsored by Paradise Mission School located in the Mbalizi Small Town in the outskirts of the region.

RC Homera said of the 464 classrooms built in secondary schools and 172 in various centers, especially in rural areas, to facilitate access to education.

He said apart from the classroom projects, projects have also been implemented to renovate the oldest secondary schools in the region including Rungwe Secondary School which has been renovated using more than 752m/-.

He said in the renovation of the school includes the improved infrastructure such as classrooms, teachers' offices, toilets and dormitories for students.

"But also during that period our region received more than 11.5bn/- for funding free education, 4.7bn/- for Primary Schools

and 6.8bn/- for Secondary Schools," said Homera.

However Homera said during the period the government has improved various infrastructure projects at various colleges in the region including universities and intermediate colleges.

Mbeya Regional Administrative Secretary, Dr Angelina Lutambi said apart from improving the education infrastructure, other sectors have also benefited from funding for project implementation, including agriculture, health and roads.

She said during the one-year period, the region received 20.3bn/- received for improving the health sector 19.5bn/- for water projects, 4.1bn/- for infrastructure and 4.1bn/- for energy.

One of the stakeholders who participated in the meeting, Ndele Mwaselela who is the Investor of Patrick Mission Schools in Dar es Salaam and Paradise Mission in Mbeya Region, said in the past one year investors have had a friendly environment to carry out their activities.

He said the investment system, especially for private sector stakeholders and businesses, was more dependent on the wisdom of the country's leader.

Mwaselela said investors were working peacefully due to the tax collection system being friendlier than in previous years when investors had their accounts closed and that some TRA officials were using force to collect taxes.

TARI embarks on sunflower seeds production project

By Guardian Correspondent, Morogoro

THE Tanzania Agricultural Research Institute (TARI-Ilonga) in Kilosa District, Morogoro Region has embarked on the project for the production of quality sunflower seeds for farmers aimed at increasing sunflower oil production in the country.

Speaking here at the launching of the project to be implemented in collaboration with other seeds production firms, the project' coordinator Frank Reuben said it aims to reduce the government's burden in spending its foreign exchange to import edible oil.

Reuben said the project to be run by TARI and sponsored by the government and Agricultural Markets Development Trust (AMDT) have entered into contracts with three firm producing sunflower seeds that will be used by farmers.

He said the seeds will be produced by firms from the southern Highlands, Eastern and Central regions and distributed to farmers in those areas.

TARI-Ilonga Director Dr lameck Makoye said they have already prepared fields for increasing sunflower seeds production.

The chairman of Sunflower producers in the country, Stephen Marealle praised the government by coming up with the project, saying it will solve the challenges facing edible oil and added that prompt steps should be taken to construct warehouses for storing the seeds for distribution to farmers.

Marealle said apart from low sunflower production in the country, there is the shortage of warehouses to store the produce thereby forcing farmers to sell the crop at low prices instead of first storing them like many other crops.

Z'bar Second VP wants close follow-up on Covid-19 fund expenditure on projects

By Guardian Reporter, Zanzibar

ZANZIBAR Second Vice President, Hemed Suleiman Abdulla has instructed permanent secretaries to supervise COVID-19 funds to ensure the money is spent to complete the projects in time.

Hemed (pictured) issued the instructions here yesterday during his inspection tour of development projects in Zanzibar South Region.

He said the government will not tolerate seeing projects taking more time than that agreed in the contract agreements on excuses regarding ministries' bureaucracy in paying contractors.

The Second Vice President said the money has already been allocated fully to complete the projects for the benefit of Zanzibaris.

He also explained that it would be better to avoid unnecessary expenditure hence and remaining funds from the projects should be directed to other projects for the benefit of the people of Zanzibar.

He also called the government officials to make sure projects' contractors do not face any challenges to simplify their work.

He also praised the Zanzibar Fire Brigade and Rescue Services for classrooms



construction in the Region and added that the government's aim is to make sure indigenous projects contractors manage the projects with patriotism.

For his part, the Zanzibar Fire Brigade and Rescue Services Commissioner, Rashid Mzee Abdallah said classrooms construction in Zanzibar South Region will be completed within the agreed

time.

Zanzibar South Region Regional Commissioner Rashid Hadid Rashid said the government in the region is pleased by the stage of the projects and assured the Second VP regional officials will closely follow up to make sure they are finalised within the time agreed in the contract agreements.

'Unsafe abortions a factor behind half of admissions of women at Mbeya Hospital'

By Guardian Correspondent, Mbeya

HALF of women admitted to Mbeya Zonal Referral Hospital (MZRH) are claimed to be suffering from unsafe abortions done at home without expert supervision.

In an interview with 'The Guardian' on Wednesday, the Hospital's senior Gynecologist Dr Soter Levasha said out of 50 women who were admitted, 25 were suffering from rampant abortions, the situation that tells of an increase of unsafe abortions.

He said girls aged 15 to 25 years are

the ones mainly admitted to the Hospital due to unsafe abortions.

Dr Levasha said they arrive at the Hospital after they have taken abortion pills that did not help them, apart from health affects due to excessive bleeding.

He said there are other various adverse health effects from unsafe abortion to girls including infertility, cancer and ultimate death.

Dr Levasha added that when quizzed on reasons for the abortions they said their male companions refuse to contribute in the upkeep of

the children hence they are forced to abort in order to continue with their normal lives.

He called on men to stop the habits of destroying life dreams of the girls and instead they should protect them.



out of 50 women who were admitted, 25 were suffering from rampant abortions, the situation that tells of an increase



UNICEF Tanzania

Request for Proposals Communication Services

UNICEF promotes the rights and wellbeing of every child, in everything we do. Together with our partners, we work in 190 countries and territories to translate that commitment into practical action, focusing special effort on reaching the most vulnerable and excluded children, to the benefit of all children, everywhere.

UNICEF Tanzania is seeking the services of a qualified communications and media production company to help the office meet its growing need for production of quality communication materials about four of its programmes:

- U-Report
- GRREAT and RLabs partnership
- OKY Menstrual Health and Hygiene android application
- Youth 4 Children Innovation hub

The successful entity will provide visual documentation in digital original format, specifically video, photography and graphic design.

The purpose of this Request for Proposals ("RFP") is to invite Tanzanian based companies to submit proposals for the development of the required digital communication products (e.g. photography, video and design products) as fully detailed in the Terms of Reference/Statement of Work.

Complete information and details available at:
UNGM LINK <https://www.ungm.org/Public/Notice/171841>

Deadline for submission: **18th April 2022**



BOARD MEMBERS VACANCIES

CRDB Bank Plc is a leading commercial bank in Tanzania. Established in 1996, the Bank has grown and prospered over the years to become the most innovative and trusted Bank in the country. The Bank attained an important milestone when it was listed on the Dar Es Salaam Stock Exchange on 17th of June, 2009. CRDB Bank Plc owns Two subsidiary companies - CRDB Bank Burundi S.A. and CRDB Insurance Broker Limited.

The Board of Directors invites applications from suitably qualified candidates to fill five positions of Board Members, three to represent the group of shareholders owning shares below 1% of the share capital of the Bank, one Board Member to represent shareholders owning shares above 1% and below 10% of the share capital of the Bank and one Independent Director elected by all shareholders.

"Independent Director" means a director who- (a) does not hold any executive or management position in the bank; (b) does not have, directly or indirectly, a significant interest in the bank including any parent or subsidiary in a consolidated group with the bank; "Significant interest" means a holding of five percent or more of the voting shares of the bank (c) has not been employed by the bank or its subsidiaries of which he currently forms part in any executive capacity for the preceding three (3) years; (d) is not a member of the family of an individual who is, or has been in any of the past three years, employed by the bank or its subsidiaries in an executive capacity; (e) is not a professional advisor to the bank or its subsidiaries; (f) is free from any business or other relationship which seems to interfere with the individual's capacity to act in an independent manner; and (g) does not receive remuneration contingent upon the performance of the bank as defined in the Banking and Financial Institutions (Internal Control and Internal Audit) Regulations 2014;

The names of qualified candidates will be submitted to the Annual General Meeting for election.

(<https://crdb.tiny.us/MEMARTS>)

Expertise and Knowledge Requirements

In line with Section 5(2) of the Banking and Financial Institutions Act (Corporate Governance) Regulations, 2021 candidates for the Board of Directors positions should have the expertise and knowledge in the following academia: Banking; or Finance; or Accounting; or Auditing; or Law; or Economics.

Skills Requirements

Taking into account the current market practice, technological development and growth in digital banking, the following skills are required for the Board of Directors Positions: Mergers and acquisition; or IT systems, data science, cyber security, trade and project finance, engineering and insurance.

Roles of Board of Directors

1. Determine the Bank's vision, mission and values aimed at providing continuity and legal existence of the Bank.
2. Continuously monitor and evaluate the Bank's strategy to achieve the vision and mission and ensure the Bank survives and thrives.
3. Govern the Bank by broad policies and objectives, formulated and agreed with Managing Director. Such policies and objectives shall aim at ensuring that:
 - 3.1 Procedures and practices are in place to protect the Bank's Assets and reputation;
 - 3.2. The Bank complies with all relevant laws, regulations and codes of best practices; and
 - 3.3. The technology and systems used in the Bank are adequate to properly run the Bank for it to compete through efficient use of its assets, processes and human resources.
4. Monitor risk identification and its management so as to enhance shareholder value in the long run.
5. Select and appoint the Managing Director to whom the responsibility of managing the Bank shall be delegated. The Directors shall review and evaluate the Managing Director's performance regularly.

Mode of Application

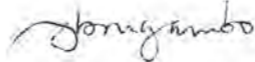
1. Any CRDB Bank shareholder who wishes to be elected as Board member must submit an application letter, curriculum vitae, certified copies of relevant academic and professional certificates and awards, two passport size photographs, certified copies of the last page of their passports, and letters of recommendation from 3 references and declaration of indebtedness to banks.
2. Notification of receipt of application and other details will be sent to all applicants upon receipt of the applications. Applications must be received by **4.00 p.m. on Monday, 11th April, 2022.**

CRDB strongly encourages women to apply

The contact for communication is:

The Secretary
CRDB Bank Plc Headquarters
Plot No 25 and 26 Ali Hassan Mwinyi Road & Plot No. 21 Barack Obama Road
P. O. Box 268, 11101 Dar es Salaam, Tanzania
Tel. no. 022 - 2219566
E-mail: shares_unit@crdbbank.co.tz

BY ORDER OF THE BOARD


J. B. Rugambo
COMPANY SECRETARY

28th March, 2022



Liwale District council chairman Mohamed Mtesa (R) symbolically presents to Mihumo Secondary School students 40 mattresses donated by Liwale legislator Zuberi Kuchauka on Wednesday. Photo: Guardian Correspondent

Moro crash victims to be paid, says TIRA

By Guardian Correspondent, Morogoro

THE victims of kin of the recent Morogoro road crash or their next of kin now have reason to smile, as the Tanzania Insurance Regulatory Authority (TIRA) has vowed to ensure they are duly compensated.

Commissioner of insurance Dr Baghayo Abdallah Saqware said here yesterday that TIRA is keenly following up the compensation dues of the casualties and the departed families of the particular accident.

"We are doing everything in our jurisdiction to ensure the casualties and the departed next of kin of the Morogoro car accident are duly compensated," Dr. Saqware noted.

This came barely few weeks when 22 people died and dozens others left fighting their lives on hospital beds after a bus crashed into a truck in Melela Kibaoni, in Morogoro Region.

According to the Regional Police Commander, Fortunatus Muslim, the truck driver, who was from the Dar es Salaam heading to the DRC with a lorry bearing a registration number IT2816, was overtaking a motorbike when his wagon collided head-on with the bus with registration number T 732 ATH, travelling in the other direction from Mbeya to Tanga, killing 22 people on the spot.

"Our obligation, among others, is to compliment the President Samia Suluhu Hassan and her government's efforts to protect the citizens" Dr. Saqware said, adding: "We are seriously maintaining the process of compensation claims to make sure all victims are timely and fairly compensated".

Officials from the Insurance Group of Tanzania (IGT) say that immediately after the accident occurred it appointed an investigator to ascertain the mishap circumstances professionally and recommend the way forward as per laid down law and regulations.

This comes as a surprise move, as TIRA, trying to pio-

neer fresh norms in an area of liability to pay compensation to the victims, once thought untouchable for conservative insurance schemes, offering a sigh of relief to the majority.

It used to be a tradition for the majority of road accident victims or the departed next of kin ending up dying or frustrated without being compensated by insurance companies due to complex technicalities.

"It is expected that individuals who have suffered a loss in a road crash through no fault of their own should be compensated in a fair and timely manner," Dr. Saqware noted.

Compensation is therefore payment made to victims of road crashes by insurance companies to cover expenses of treatment and income that the injured person earns in his or her daily activities.

Criteria for one to get compensation requires a person (passenger) of a bus involved in an accident to submit his or her travelling ticket, evidence of injury in a medical doctor report, proof of income used to earn before injury and a civil case for a driver who caused the particular accident.

TIRA boss was furious that in reality most poor victims of the accidents fail to seek compensation not only because they are not capable of negotiating the intricate procedures in order to get their rightful remedy, but also some unscrupulous insurance companies institute complex technicalities to avoid paying the compensations.

Dr. Saqware further pleaded with the Tanzanians who can afford to sign up for travel insurance packages to protect them against risks and financial losses that could happen while traveling.

Travel package covers the risks ranging from minor inconveniences such as missed airline connections and delayed luggage all the way to more serious issues including injuries or major illness.

Minister says digital financial services key in enabling carrying out of electronic business

By Guardian Reporter

FINANCE and Planning minister Dr Mwigulu Nchemba has stated that Tanzania recorded significant progress in digital financial services, as a key enabler of conducting electronic transactions.

Dr Nchemba was speaking during the sub-Saharan Africa CBDC regional virtual conference commemorating 20th Anniversary of the Afritac East (AFE), which was made possible by the Bank of Tanzania for organizing the regional Conference on Central Bank Digital Currency (CBDC) and Crypto

Assets. CBDC has been at the centre of contemporary debate in the central bank fraternity.

The conference brought on board a wide range of high level dignitaries and experts from the IMF, BIS, governments, central banks, and commercial banks on this particular agenda.

He said that mobile money technology has opened a pathway to a range of digital financial services, including digital payments, savings, credit, insurance, social security, microfinance, and investment.

"This is complemented by internet banking services. Additionally,

banks have developed solutions to integrate informal small business and saving groups to the formal banking system through digital platforms," he said, noting: "These Operations are governed by the National Payment System Act, 2015. Connected to this, the Bank of Tanzania is finalising preparations of a business case for CBDC and evaluation of crypto assets."

"These innovations will demand reforms in legal and institutional structures to enable requisite governance of digital financial services. This conference is also expected to provide input to our

initiatives," he said.

He added that sustainability of digital economy depends on capabilities of Cyber-Security Risk Management systems to mitigate digital platforms supporting business operations and transactions from cyber-attacks through robust cyber-security risk monitoring and mitigation systems (technological and controls).

"This is to ensure trust in the digital economy, robust Consumer Protection arrangements are essential. This could be implemented through effective regulations and compliance enforcement systems,

combined with internal compliance processes by stakeholders."

He however stated that crypto assets are rapidly gaining prominence in many countries though much is still to be learned about the technology behind them, how they work and their implications to financial sector and economies in general.

The minister tasked the conference participants to provide a clear guidance whether countries should put in place regulatory framework for monitoring and supervision of the transactions or discourage the use of these as-

sets.

According to him, although studies estimate the African continent to have less than five percent of the global value of crypto assets, their rapid growth portends to significant transformation in digital space. Notwithstanding their potential risks, by circumventing traditional banking services, crypto assets are considered to help leveling economic playing field and expand finance options to underserved customers.

BoT Governor Prof Florens Luoga said the regional Conference

on Central Bank Digital Currency, which is part of the event series of celebrating the 20th AFE and Tanzania, is honoured to have AFRITAC East hosted at the Bank of Tanzania offices in Dar es Salaam since its inception in 2002.

The regional centre has been providing technical support and advice in a macroeconomic and financial management, not only to Tanzania, but to all member countries in the region. "This has immensely contributed to promotion of strong and sound financial institutions and general macroeconomic stability," he said.



MAENDELEO BANK PLC

AUDITED FINANCIAL STATEMENTS

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

STATEMENT OF FINANCIAL POSITION AS AT 31ST DECEMBER 2021 (AMOUNT IN TSH'000')

	2021	2020
A. ASSETS		
1 Cash	1,914,143	1,938,722
2 Balances with Bank of Tanzania	6,199,188	4,772,710
3 Investment in Government Securities	22,030,350	13,370,912
4 Balances with Other Banks and Financial Institution	366,662	407,714
5 Cheques and Items for Clearing	122,996	536,163
6 Interbranch Float Items	-	-
7 Bills Negotiated	-	-
8 Customers' Liabilities on Acceptances	-	-
9 Interbank Loan Receivables	7,438,943	6,432,470
10 Investments in Other Securities	-	-
11 Loans, Advances and Overdrafts (Net of Allowances)	57,715,790	54,149,583
12 Other Assets	3,687,816	2,877,704
13 Equity Investments	-	-
14 Underwritings accounts	-	-
15 Property, Plant and Equipment	2,455,797	2,193,403
TOTAL ASSETS	101,931,684	86,679,381
B. LIABILITIES		
17 Deposits from Other Banks and Financial Institution	4,300,000	2,650,000
18 Customers Deposits	65,942,994	57,853,267
19 Cash Letters of Credit	-	-
20 Special Deposits	-	-
21 Payment orders/Transfer payables	-	-
22 Bankers Cheques and Drafts Issued	-	-
23 Accrued Taxes and Expenses payable	121,490	99,081
24 Acceptances Outstanding	-	-
25 Interbranch Float Items	-	-
26 Unearned income and other deferred charges	-	-
27 Other Liabilities	1,352,599	1,071,222
28 Borrowings	13,866,105	10,208,262
TOTAL LIABILITIES	85,583,188	71,881,832
30 NET ASSETS/(LIABILITIES) (15 MINUS 29)	16,348,496	14,797,549
C. SHAREHOLDERS' FUNDS		
31 Paid up Share Capital	13,921,275	12,409,536
32 Regulatory Reserves	1,302,893	2,667,872
33 General Reserves	-	-
34 Retained Earnings	537,774	(1,545,807)
35 Profit (Loss) Account	586,554	717,718
36 Other Capital accounts	-	-
37 Minority Interest	-	-
TOTAL SHAREHOLDERS' FUNDS	16,348,496	14,797,549
39 Contingent Liabilities	-	-
40 Non-Performing Loans and Advances	4,495,778	7,072,402
41 Allowances for Probable Losses	2,093,217	2,424,946
42 Other Non-Performing assets	-	-
D. FINANCIAL CONDITION INDICATORS		
(i) Shareholders Funds to total assets (%)	16%	17%
(ii) Non Performing loans to Total gross Loans (%)	8%	13%
(iii) Gross Loans and Advances to Total Deposits (%)	85%	90%
(iv) Loans and Advances to Total Assets (%)	57%	62%
(v) Earning Assets to Total Assets	86%	85%
(vi) Deposits Growth	16%	11%
(vii) Assets Growth	18%	14%

INCOME STATEMENT FOR THE YEAR ENDED 31ST DECEMBER 2021 (AMOUNT IN TSH'000')

	2021	2020
1 Interest Income	12,844,295	11,010,779
2 Interest Expenses	(5,306,262)	(4,510,763)
3 Net Interest Income (1 minus 2)	7,538,033	6,500,016
4 Bad debts written off	(666,374)	-
5 Impairment Losses on Loans and Advances	(1,003,559)	(884,841)
6 Non - Interest Income	1,682,691	1,398,789
6.1 Foreign Currency Dealings and Translation Gains/Loss	43,019	34,225
6.2 Fees and Commissions	1,639,672	1,364,564
6.3 Dividend Income	-	-
6.4 Other Operating Income	-	-
7 Non - Interest Expenses:	(6,844,646)	(6,310,626)
7.1 Salaries and Benefits	(2,858,507)	(2,638,483)
7.2 Fees and Commissions	(69,255)	(21,774)
7.3 Other Operating Expenses	(3,916,884)	(3,650,369)
7.4 Other Provision	-	-
8 Operating Income/(Loss)	706,145	703,338
9 Income Tax Provision	(118,708)	14,380
10 Net income (loss) after Income Tax	587,437	717,718
11 Number of Employees	88	75
12 Basic Earnings Per Share	22.38	29.1
13 Diluted Earnings Per Share	22.38	29.1
14 Number of Branches	4	3
PERFORMANCE INDICATORS		
(i) Return on Average Total Assets	1%	1%
(ii) Return on Average Shareholders' Funds	4%	5%
(iii) Non Interest Expenses to Gross Income	74%	80%
(iv) Net Interest Income to Average Earning Assets	9%	10%

STATEMENT OF CASHFLOW FOR THE YEAR ENDED 31ST DECEMBER 2021 (AMOUNT IN TSH'000')

	2021	2020
I Cash flow from operating activities		
Net Income (Loss)	706,146	703,338
Adjustment for:		
-Depreciation/Amortization	757,874	831,482
-Impairment charge/(release)	3,144,420	1,680,166
-Net change in Loans and advances	(4,827,289)	(7,065,559)
-Gain/Loss on Sale of Assets	-	-
-Net change in Deposits	8,960,210	6,894,507
-Net change in Short term negotiable securities	-	-
-Net Change in placement with other banks	(552,254)	369,876
-Net Change in Other Liabilities	229,219	(1,014,106)
-Net change in Other Assets	(767,232)	1,667,284
-Tax paid	(548,195)	(80,170)
-Others (Provisions)	-	-
Net cash provided (used) by operating activities	7,102,899	3,986,818
II Cash flow from Investment activities		
Dividend Received	-	-
Purchase of fixed assets	(764,665)	(397,819)
Investment Securities Held to Maturity	(8,216,151)	(6,925,141)
Proceeds from Sale of Fixed Assets	-	-
Purchase of non-dealing securities	-	-
Proceeds from sale of non-dealing securities	-	-
Others (Specify)	-	-
Net cash provided (used) by investing activities	(8,980,816)	(7,322,960)
III Cash flow from financing activities		
Repayment of long-term debt interest	(1,423,848)	(757,975)
Proceeds from issuance of long term debt	-	-
Proceeds from issuance of share capital	963,509	412,172
Payment of cash dividends	-	-
Net change in other borrowings	3,934,312	4,519,615
Others (lease liability) Long term financing	(71,185)	(277,162)
Net cash provided (used) by financing activities	3,402,788	3,896,650
IV Cash and Cash Equivalents:		
Net increase/(decrease) in cash and cash equivalent	1,524,871	560,508
Cash and Cash Equivalents at the beginning of the period	11,174,089	10,613,581
Cash and Cash Equivalents at the end of the period	12,698,960	11,174,089

The above extracts are from the financial statements of the bank for the year ended 31st December 2021, which have been prepared in accordance with International Financial Reporting Standards (IFRS). The Financial statements were audited by ERNEST & YOUNG Certified Public Accountants and received a clean report.

The financial statements were approved by Board of Directors on 28.03.2022 and Signed on behalf by:

SIGNED BY:
 Mr. Amulike Ngeliamba Chairman 31.03.2022
 Prof. Ulingeta Mbamba Director 31.03.2022
 Mr. Ibrahim Mwangalaba Managing Director 31.03.2022



Members of the Cashewnut Board of Tanzania witness the weighing of cashewnuts during the launch of the first market in Manyoni District, Singida Region, yesterday. Photo: Correspondent Jumbe Ismail

Maternity leave is statutory, says Manyara Labour Dept

By Guardian Correspondent, Manyara

MANYARA Region's Labour Department has said that the 84-day maternity for a worker who has given birth to one newborn and 100 days for the one who has delivered twins are enough according to the law.

The remarks were made yesterday by Manyara Region Senior Labour Officer, Mwinyimkuu Mturuya in a special interview with this paper on the subject.

Mturuya said maternity leave is stipulated in Section 33 of the Employment and Labour Relations Act (Cap 366) and the 2019 amendments thereto.

He said the employee can begin her maternity leave four weeks before birth and the employer is required to provide 84 days leave for the worker who has given birth to one child and 100 days in respect of twins.

He said in regard to a worker given time for breastfeeding is according to the agreement with her employer that will spell out the times for breastfeeding, which should not exceed two hours according to the law.

"A worker breastfeeding can be late in reporting to work by two hours, or even reporting in time and can sign out earlier, according to the law," he said.

He added that a worker is given time for breastfeeding for a period of six months only as after that the baby can be left with the guardian.

He said if an employer does not provide maternity leave or contravenes other provisions of the law, the Labour Officer is supposed to give an order according to Section 46(I) of the Labour Institutions Act (Cap 300) as amended in 2019.

In addition, he said if an employer has not implemented the directives of the Labour Officer,

he can remind him in writing and given the employer more time to implement his directives.

Another Labour Officer, Deodatus Munishi said in supporting the government in its National Inclusive Programme for Early Children's Development (PJT-MMMAM) they are among its members as well as for the National Task Force Committee for the Eradication of Gender Based Violence (MTAKUWVA)

Munishi said their participation in PJT-MMMAM is to prevent children from being employed in mines, farms and other hazardous areas. For her part, Happy Yona, a resident from Nyunguu Village said the government provides maternity leave even though it is not enough but in regard to the private sector there are many obstacles as some women workers even lose their jobs when proceeding to maternity leave.

Kamaka Industrial Park to employ over 5,000 people in Coast Region

By Correspondent Joseph Mwendapole

THE Kamaka Industrial Park which is under construction in Mlandizi area, Coast Region is expected to invest 60bn/- and produce over 5,000 direct employment upon completion.

Tanzania Investment Centre (TIC) director general, Dr Maduhu Kazi unveiled this yesterday when the centre's delegation visited the industrial construction site.

Dr Kazi said the project is expected to be constructed in three phases whereby the first phase will involve road infrastructure, water, electricity and fence.

According to him, the first phase has been completed for over 50 percent and upon completion, the project will increase government revenues through taxes and also the construction of 200 new industries at the industrial park will stimulate the economy and make it easy for the availability of various products.

"This is one of the project that we are proud of because it will create a lot of employment and we at TIC we promise good collaborations with them to ensure that they complete within their time frame and with standards," Dr Kazi said, noting that currently the project has already employed 300 people who are working in different areas of the project adding that the speed of the implementation of the project is encouraging.

"This investor got a certificate of registration in June last year and in October they commenced construction. Our regulations require an investor to provide a certificate after six months as well explaining the development of the project, so Kamaka is doing a tremendous job and we are very satisfied by their speed," he said, adding that the project is very close to Standard Gauge Railways (SGR) stations where they will put Inland Port to make it easy for transportation of products that will be produced in industries.

"For a very long time our government has been sensitizing people to invest in Industrial Parks and we have promised to fast track processes for anyone who wish to do so because we need more industries to create employment and incomes to our government," he said

One of the Kamaka directors, Yusuph Manzi said the project will be completed within the scheduled timeframe and it is their expectations that it will stimulate and contribute to the Coast region's economy and the nation.

He said the project is constructed in 1,000 hectares and the first phase is expected to be complete in December this year.

3600 people in Mufindi to benefit from World Vision-funded project

By Correspondent Friday Simbaya, Mufindi

A TOTAL of 3600 residents in Mufindi District, Iringa Region are expected to benefit from a 1.4bn/- Nyololo Animal Gift Project implemented by World Vision with an aim of raising income and improving the lives of people.

Speaking at the launch of the project, Iringa regional zonal manager of World Vision Tanzania Vincent Kasuga said the project will benefit residents from seven villages in Mufindi district.

Kasuga said the aim of the project which is funded by the World Vision-USA is to improve the value chain by providing three kinds of livestock namely dairy cattle, poultry and pigs and a variety of horticultural products for nutritional improvement through vegetable and fruits such as avocados, passion fruits, vegetables (chinese), carrots, cabbage, tomatoes, bell pepper and so on.

He said the amount would be used to buy 300 dairy cows, 600 pigs and 400 chickens for the entire period of the project and 1200 people are expected to directly benefit and another 2400 people

will indirectly benefit from the project.

Kasuga said the project will involve agricultural and livestock experts, ward and village level government officials to identify the project beneficiaries who will be qualified to manage and run the Cattle, Poultry and Pig farming projects based on the criteria set.

In addition Kasuga said that the project will build a better foundation for raising income in collaboration with the government and other stakeholders, including strengthening child rights protection.

"We have had an international strategy on the issue of violence against children, especially child marriage because it has been a long-standing violence now, many children have been enslaved and forget about school we must end violence against children," said Kasuga.

In Mufindi district, World Vision Tanzania officially started operating last year (2021) with a total of 3 development projects namely Area Programs one of which is Nyololo which implements water, sanitation, health, nutrition, education and income.

KCB BANK

PUBLICATION OF AUDITED FINANCIAL STATEMENTS

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

CONDENSED STATEMENT OF FINANCIAL POSITION AS AT DECEMBER 2021 (AMOUNTS IN MILLION TSHS.)		
	Current Year 31-Dec-2021	Previous Year 31-Dec-2020
A ASSETS		
1 Cash	19,491	24,768
2 Balances with Bank of Tanzania	42,421	58,129
3 Investments in Governments Securities	173,996	124,423
4 Balances with other Banks Financial Institutions	31,953	35,231
5 Cheques and items for clearing	-	-
6 Interbranch Floats Items	-	-
7 Bills Negotiated	-	-
8 Customers' liabilities for acceptance	-	-
9 Interbank Loans Receivables	76,573	34,112
10 Investments in Other Securities	205	-
11 Loans, Advances and Overdrafts (Net of Allowances for Probable Losses)	458,869	411,504
12 Other Assets	14,783	14,516
13 Equity Investments	-	-
14 Underwriting Accounts	-	-
15 Property, Plant and Equipment	10,466	10,186
16 Right of Use of Assets	9,781	9,781
17 TOTAL ASSETS	836,368	722,650
B LIABILITIES		
18 Deposits from other Banks and Financial Institutions	187,405	132,898
19 Customer Deposits	499,431	449,214
20 Cash Letters of Credit	1,629	85
21 Special Deposit	-	-
22 Payment orders/transfer payable	-	-
23 Bankers' Cheques and Drafts Issued	283	48
24 Accrued Taxes and Expenses Payable	4,953	6,845
25 Acceptances Outstanding	-	-
26 Interbranch Float Items	-	-
27 Unearned Income and Other Deferred Charges	4,079	3,238
28 Other Liabilities	5,271	4,897
29 Lease Liabilities	8,781	10,817
30 Borrowings	10,087	17,336
31 TOTAL LIABILITIES	722,119	624,618
32 NET ASSETS/(LIABILITIES)	114,249	98,032
C CAPITAL AND RESERVES		
33 Paid-up Share Capital	62,670	62,670
34 Capital Reserves	-	-
35 Retained Earnings	31,246	20,856
36 Profit/(Loss) Account	15,245	4,678
37 Other Capital Accounts	5,088	9,828
38 Minority Interest	-	-
39 TOTAL SHAREHOLDERS' FUNDS	114,249	98,032
40 Contingent Liabilities	88,691	88,944
41 Non Performing Loans and Overdrafts	12,712	25,699
42 Allowance for Probable Losses	10,426	9,338
43 Other Non Performing Assets	539	469
D PERFORMANCE INDICATORS:		
(i) Shareholders Funds to Total Assets	13.66%	13.57%
(ii) Non Performing Loans to Total Gross Loans	2.71%	6.11%
(iii) Gross Loans and Advances to Total Deposits	68.15%	72.39%
(iv) Loans and Advances to Total Assets	54.86%	56.94%
(v) Earning Assets to Total Assets	84.82%	78.88%
(vi) Deposits Growth	18.29%	15.38%
(vii) Assets Growth	15.74%	12.15%

CONDENSED STATEMENT OF CASH FLOW STATEMENT FOR THE YEAR ENDED 31 DECEMBER 2021 (AMOUNTS IN MILLION OF TSHS.)		
	Current Year 31 Dec 2021	Previous Year 31 Dec 2020
I: Cash Flow From Operating Activities		
Net income/(loss)	22,626	10,683
Adjustment for non-cash items		
Depreciation	2,125	1,831
Amortisation	589	391
Net impairment charge on loans and advances	15,172	15,360
Profit on disposal of items of property and equipment	(113)	(12)
Interest charge on long term borrowing	1,170	2,000
Depreciation on right of use assets	2,400	2,353
Interest charge Finance Lease	805	932
Cash flows from operating activities before changes in working capital items	44,873	33,538
Changes in working capital items		
Increase in loans and advances to customers	(62,536)	(28,798)
Increase derivative financial instrument	(283)	(15)
Increase/decrease in other assets	(1,189)	(1,677)
Increase in deposits from customers	51,960	85,466
(Decrease)/increase in other liabilities	92	475
Change in recognition of right in use and Lease Liability	227	-
Decrease in Statutory Minimum Reserve account	(4,280)	(1,009)
Increase/(decrease) in deposits from other banks	54,508	(7,878)
Increase in government securities at FVOCI	(29,677)	(23,195)
Decrease/(increase) in government securities at amortized cost	(18,487)	22,817
Increase in other investments in other securities at amortized costs	(205)	-
34,982	79,724	
Tax paid during the year	(6,809)	(5,679)
Net cash generated from/ (used in) operating activities	28,173	74,045
II. Cash flow from investing activities:		
Purchase of property and equipment	(1,603)	(4,363)
Purchase of intangible assets	(1,401)	(1,235)
Proceeds from disposal of items of property and equipment	22	12
Net cash used in investing activities	(2,982)	(5,586)
III. Cash flow from financing activities:		
Additional capital injection	-	-
Proceeds from Borrowings	-	-
Principal Paid on Long term	-	-
Interest Paid on Long term	(6,968)	(6,968)
Lease payment	(1,450)	(2,228)
Declared dividend - 2019	(3,071)	(2,845)
Net cash (used in)/ generated from financing activities	(11,490)	(12,041)
IV. Cash and Cash equivalents:		
Net Increase (decrease) in Cash and Cash Equivalents, Cash and Cash Equivalents at the Beginning of the Year	13,702	56,418
Cash and Cash Equivalents at the End of the Year	125,230	68,812
	138,932	125,230

CONDENSED STATEMENT OF PROFIT OR LOSS AND OTHER COMPREHENSIVE INCOME FOR THE YEAR ENDED 31 DECEMBER 2021 (AMOUNTS IN MILLION OF TSHS.)		
	Current Year Cumulative 31-Dec-2021	Comparative Year Cumulative 31-Dec-2020
A ASSETS		
1 Interest Income	74,413	67,793
2 Interest Expense	26,620	25,142
3 Net Interest Income	47,793	42,651
4 Bad Debts Written Off	-	-
5 Impairment Losses on Loans and Advances	12,501	14,483
6 Non-Interest Income	19,193	15,880
6.1 Foreign Currency Dealing and Translation gains/(Losses)	7,489	6,701
6.2 Fees and Commissions	9,101	9,167
6.3 Dividend Income	-	-
6.4 Other Operating Income	2,603	12
7 Non-Interest Expense	31,859	33,345
7.1 Salaries and Benefits	16,426	16,519
7.2 Fees and Commission	-	-
7.3 Other Operating Expenses	15,433	16,846
8 Operating Income/(Loss)	22,626	10,683
9 Income Tax Provision	7,381	6,005
10 Net Income/(Loss) After Income Tax	15,245	4,678
11 Other Comprehensive Income (itemize)	972	4,838
12 Total comprehensive income/(loss) for the year	16,217	9,516
13 Number of Employees	269	270
14 Basic Earnings Per Share	24.33	7.46
15 Number of Branches	14	14
PERFORMANCE INDICATORS:		
(i) Return on Average Total Assets	1.96%	1.72%
(ii) Return on Average Shareholders' Funds	14.26%	12.45%
(iii) Non Interest Expenses to Gross Income	47.56%	62.57%
(iv) Net Interest Income to Average Earning Assets	7.47%	8.19%

CONDENSED STATEMENT OF CHANGES IN EQUITY AS AT DECEMBER 2021 (AMOUNTS IN MILLION OF TSHS.)							
	Share Capital	Share Premium	Retained Earnings/(Accumulated losses)	Non Distributable reserve	General Provision	Available for sale reserve	Total
Current Year							
Balance as at the beginning of the Year	62,670	-	25,535	7,198	-	2,629	98,032
Adoption of IFRS 16	-	-	-	-	-	-	-
Restated balance at 1 January 2019	-	-	15,245	-	-	-	15,245
Profit for the year	-	-	-	-	-	-	-
Change in fair value of government securities at FVOCI	-	-	-	-	-	1,389	1,389
Deferred tax on change in fair value of government securities at FVOCI	-	-	-	-	-	(417)	(417)
Transfer from the non-distributable reserve	-	-	5,712	(5,712)	-	-	-
Declared dividend - 2019	-	-	-	-	-	-	-
Balance as at the end of the current Year	62,670	-	46,491	1,486	-	3,601	114,249
Previous Year							
Balance as at the beginning of the Year	62,670	-	29,043	561	-	(2,209)	90,065
Profit for the year	-	-	4,678	-	-	-	4,678
Change in fair value of government securities at FVOCI	-	-	-	-	-	6,912	6,912
Deferred tax on change in fair value of government securities at FVOCI	-	-	-	-	-	(2,074)	(2,074)
Transfer from the non-distributable reserve	-	-	(6,637)	6,637	-	-	-
Declared dividend - 2019	-	-	(1,549)	-	-	-	(1,549)
Balance as at the end of the previous Year	62,670	-	25,535	7,198	-	2,629	98,032

SELECTED EXPLANATORY NOTES FOR THE YEAR ENDED 31 DECEMBER 2021		
In preparation of the financial statements, consistent accounting policies have been used as those applicable to the previous year audited financial statements (if there were changes during the year, the changes be explained as per IAS 34 & IAS 8)		
Name and Title	Signature	Date
COSMAS T. KIMARIO MANAGING DIRECTOR	Signed	18.02.2022
WILLIS MBATIA HEAD OF FINANCE	Signed	18.02.2022
MAGRETH GEORGE HEAD OF INTERNAL AUDIT	Signed	18.02.2022

The above extracts are from the Audited Financial Statements of the Bank for the year ended 31st December, 2021 which have been prepared in accordance with International Financial Reporting Standards (IFRS), the Tanzania Companies Act Cap 212 of 2020, the Banking and Financial Institutions Act, 2016, The Financial Statements were audited by PwC and received a clean report. The Financial Statements were approved by Board of Directors on 18th February 2022 and signed on their behalf by:

Name	Signature	Date
MR. JOHN ULANGA - BOARD CHAIRMAN	Signed	18.02.2022
MS. FATUMA CHILLO - BOARD MEMBER	Signed	18.02.2022

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New global oil crisis a rude moment of truth, transitions

A NEW global petroleum products crisis seems to be unfolding, as it involves strategic factors that first appear to be temporary in character and then start being part of a newly constituted fabric of international economic relations.

There has been a series of systemic disruptions over the past five years, having transitory and permanent elements, depending on projections.

The first involves the China-US economic dispute and high tariffs on Chinese products. The second was the Covid-19 outbreak, first in China and then across the world, and finally the Russian invasion of Ukraine, which spells a calamity.

Sill, what is significant about the turn of the tide in global economy and most especially in the petroleum and food markets is how this crisis restructures global economy, and its impact to development endeavours or country economic prospects.

Already economic commentators are trying to find their feet in relation to Tanzania's slide from lower middle income bracket to the highest ranks of poor countries category, with income per capita dipping slightly from just over 1,000 dollars in 2020-2021 to slightly below 1,000 dollars for this year and the next, by current estimates. The government hopes to catch up, recovering the loss. Some observers are overrating what is happening in Tanzania, even trying to compare the past and current presidencies as to which had a better economic record, obviating the chance in global circumstances.

However, a better way to figure out such implications is how far Tanzania is adapted to absorbing global economic shocks, to use the term

the Bank of Tanzania adopted in the wake of the 1973/1974 quadrupling of oil prices arising from the collapse of the fixed exchange rate of the dollar to gold. Other currencies lost value to the dollar, with oil exporters making up the difference through vast price hikes.

Just how well an economy is organised is demonstrated by how it withstands supply or price shocks, with plenty of sporadic assumptions, what can be called wisdom coming to the fore in such situations.

When oil prices rapidly rose in the early 1970s, the popular talk in the Western media was to look askance at the 'oil sheikhs' to whose bidding the world had little choice.

Strangely, nobody talked about the mighty dollar whose shift in monetary policy occasioned the problem. But then other countries were taking the value of the dollar for granted, with the US unable to control its currency values and instead opting to float the dollar.

Tanzania has now more substantial resource leverages and policy benefits at the moment than was the case nearly 50 years ago, as price hikes make wages spiral in advanced countries, compelling firms to export industries.

But to do so they need to find hospitable conditions to put up projects and expect reasonable benefits within the short to medium range, and this without fears of fiscal or tariff shocks at the point of departure or in due course.

Resource-wise Tanzania has a natural gas dimension that has cushioned the shock induced by its dependence on oil imports, while dynamic reforms enable greater capital flows. Still, cautious optimism will come in handy.

New telecom axis relevant for office telephony restructuring

THERE is news of a shift in property holding for shares of firms trading as Tigo (T) Ltd and Airtel (T) Ltd by the formation of a new multinational entity, Axian Telecom.

It's largely good news for the investment environment in Tanzania and for the telecommunications sector as a whole.

The reason for this is that this purchase of shares from companies having fairly marginal international standing represents market consolidation and will likely boost competition as firms seek to expand or intensify products within their client bases.

When market competition is heightened, consumers tend to benefit, despite incessant pressures to form cartels, etc.

Indeed, the best way to break any cartels is to form a competing entity that seeks to penetrate the market either for the first time or in an adequate manner by service expansion - and usually the key is to improve services and lower prices.

Cartels are also formed out of lack of dynamism among existing operators, wishing to obtain substantial 'rent' in existing operations.

In such cases, acquisition leads to managerial shake-ups and fusion of innovative methods as companies seek a new threshold of their operations.

Tanzania's telecommunications pricing hasn't yet reached an adequately customer-friendly environment generally.

Instead of making this sphere more dynamic, the state-owned telecoms firm pours resources into mobile telephony while hindering innovative solutions to office telephony.

This formation of another telecommunications pillar with

local sourcing of capital may provide solutions to restructuring or reconstituting an office telephony operator that is dynamic. Unlike in the past, it will not have to be a choice of subsidising the state operator or selling it to foreign companies.

Restructuring office telephony is important as it makes mobile phones something of an auxiliary to business communication, as it would then constitute a private communication specialty.

Without such a situation, companies and rent collectors of all sorts will not have an incentive to reduce mobile phone charges to come close to international levels, for instance the habit of imposing gross charges on international calls whereas satellite facilities cancel the difference between local and international calls, largely.

Often, this is seen as a lucrative source of revenue by bureaucrats, but it is at the steep cost of warping business start-ups.

What is also evident in the telecom share market changes is that Tanzania is sharply consolidating its position in the eastern Africa sub-region, which includes central and southern Africa, as a source of investments in nearby areas or expanding market reach for goods and services.

For Tanzania, the government faces a stern test from inward-looking policymakers - locally and regionally - whose proposal to hike the common external tariff applicable in the East African Community by ten percent from 25 per cent as present is negative. It will surely hamper capital flows and market reach, while Tanzania needs these most.

The Guardian Limited Key Contacts

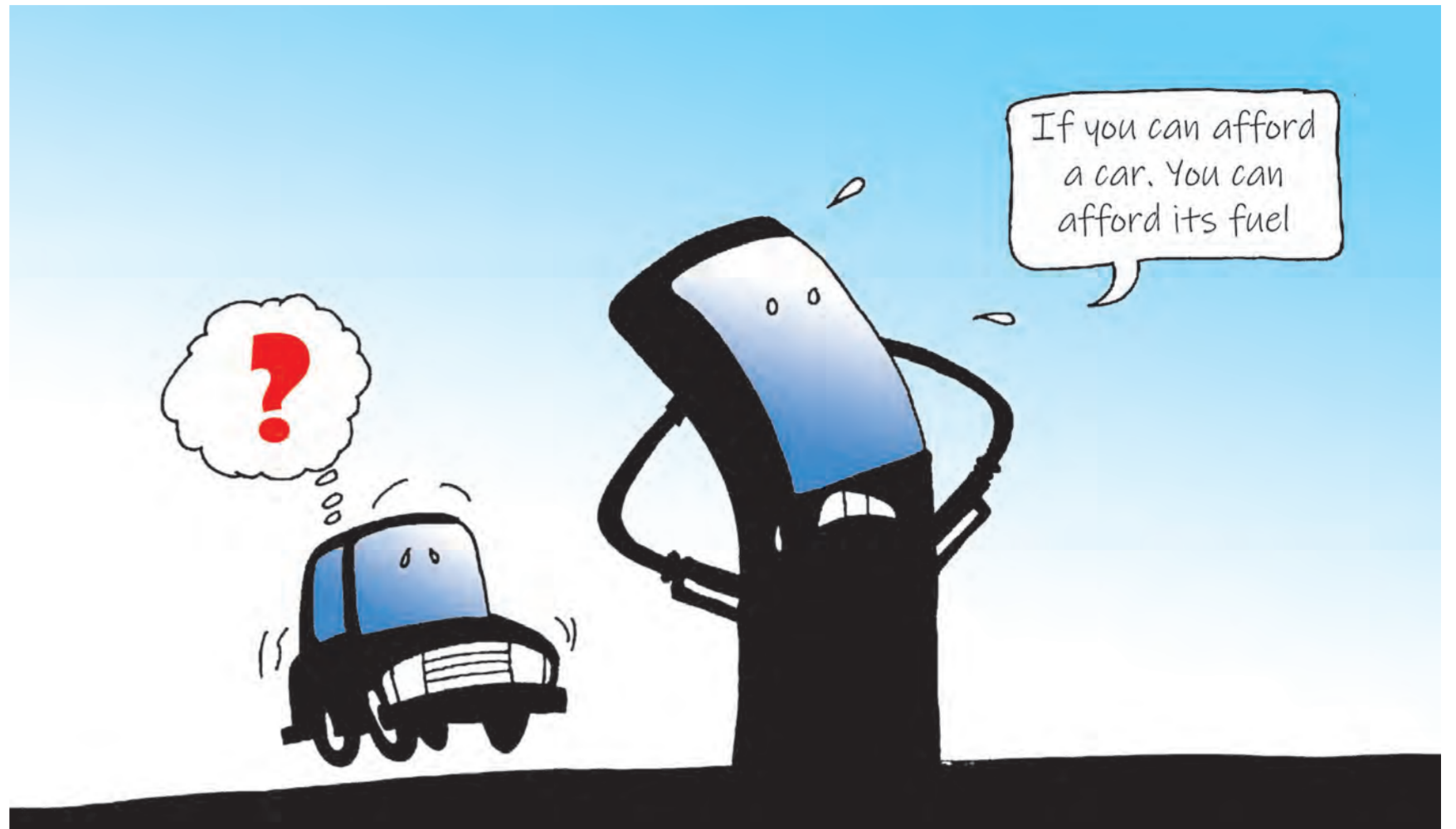
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Beehives help save corridors for wildlife in Amboseli park

By Evelyn Makena in Nairobi

ACROSS the sweeping savanna at the periphery of Amboseli National Park in Kenya, hives hang from acacia trees like pieces of artwork.

The hives are painted in varied colours while some bear images of, among other things, elephants and bees.

Joyce Tokore is a member and secretary of Inkasotuk Women Group, which owns some of the hives. She says that beekeeping has brought more benefits than they had thought possible: "Beekeeping has helped restore the tree cover in the area and is also empowering us - women."

The 19 members of Inkasotuk (the word meaning the "merciful ones" in Maasai) are among a group of women, girls and men in Kimana, Kajiado County, which has benefited from an initiative by a local conservation organisation called Happy Community.

The initiative is known as Adopt a Hive and is meant to empower local communities to make an income through sustainable beekeeping - and, in turn, secure more land for wildlife within the Greater Amboseli ecosystem.

"We formed Happy Community to help restore wildlife habitats and migratory corridors that have been converted to other uses in the larger Amboseli ecosystem," says James Njuguna, founder of Happy Community Organisation.

As a child growing up in Kimana near the border of Kenya and Tanzania, Njuguna remembers that wildlife roamed freely in vast parcels of land predominantly inhabited by the Maasai outside the Amboseli National Park.

Most of the land around the area was not subdivided but was owned communally in group ranches. However, owing to pressures of increasing population and development, the large chunks of land were fragmented into parcels of about 60 acres with each community member opting for different land uses including agriculture and livestock keeping.

According to Levi Kavagi, Africa Coordinator for Ecosystems and Biodiversity Programmes at UNEP (United Nations Environment Programme), wildlife migratory corridors around many protected areas in Kenya have shrunk in size - threatening biodiversity.

Kavagi notes that infrastructure and human settlements development owing to population growth and the search for more agricultural lands have all contributed to the destruction of crucial migratory corridors.

"These corridors offer connectivity between ecosystems and allow wildlife to migrate, increasing their resilience, especially during calamities such as drought," he says.

Amboseli is known for its large population of elephants, most being large tuskers. At a size of 392 square kilometres and hosting about 2,000 elephants, the park can barely hold all the wildlife - with most roaming in the neighbouring community lands.

In Kenya, government-gazetted parks and reserves cover 8 per cent of its territory, but this area is too small to hold the country's vast wildlife populations.

The majority of wildlife inhabit private and

communal lands like Kimana. Kavagi says that, apart from the government-gazetted protected areas, informal arrangements of protecting wildlife common among the Maasai have proven effective in curbing biodiversity loss and are currently recognised by UNEP as other effective area-based conservation measures' (OECMs).

"One of the policies that UNEP urges countries to adopt to protect biodiversity is the creation of protected areas which Kenya is implementing," says Kavagi.

Under this arrangement, the target for each country was to have at least 17 per cent of their territory under protected areas by 2020.

In the Greater Amboseli ecosystem, an area of 5,000 square kilometres where more lands are being converted for large-scale horticultural farming, livestock and wildlife jostle for space.

That and the community's degradation of the ecosystem through deforestation for charcoal burning threaten the survival of Kenya's iconic wildlife.

Over the years, wildlife numbers in Kenya have drastically declined - with an estimated 68 per cent decrease over 40 years between 1977 and 2016 - owing to habitat loss among other threats.

The Adopt a Hive initiative seeks to halt these trends, working with individuals and corporates from across the globe who adopt a hive at KSh. 6,500 (65 USD) for distribution to community groups.

Happy Community Organisation makes the hives and sets them up on the beneficiaries' farms and monitors them to ensure that they have bees. Twice a year, during the rainy seasons and when trees have flowered, the organisation helps the beneficiaries harvest honey, process and sell the honey.

The hives are custom-made to the preferences of the donors. Donations go into making and maintaining hives as well as harvesting honey.

Since the organisation set up the first hive in December 2019, it has progressively built and distributed 700 hives to groups.

The beneficiaries have harvested 2,000 kg of honey since February this year in one of the major harvests that are ongoing. Each hive can produce up to 10 kg of honey, with the organisation selling each kg at KSh. 1,200.

Besides having an economic impact, the initiative has been key in boosting the populations of bees which are crucial pollinators and

could positively impact crop yields in the long run. According to UNEP, bees are among insects that are critical in ensuring global food production.

"About 80 per cent of all the food we eat is produced through cross-pollination by bees. If bees were to be wiped out for four years, there would be a food crisis," says Kavagi.

However, owing to changes in land use for agriculture, degradation of natural habitats and use of pesticides, bee populations have been on a sharp decline.

Joshua Padio is one of the members of a 12-strong community group that harvested their honey for the first time in February this year. "Once we sell the honey we will either deposit the money in a bank account to educate our children or we buy bulls for fattening," he says.

Joshua works as a ranger in Elerai Conservancy, a community-owned conservancy neighbouring Amboseli National Park, where he is a landowner and the patron of a girls' group practising beekeeping. The girls' group, known as Noon-timi, comprises 15 members aged between 15 and 20 years.

"We came together as parents and landowners of Elerai and mobilised young girls mostly our daughters to join the project," says Joshua.

The girls' group received 100 hives from Happy Community in January this year. Once they harvest the honey, Joshua says, the proceeds from the sale will be deposited in an account to help pay for the girls' education.

"Our girls know that money has been set aside for their education," says Joshua. By doing this, he says, the girls are encouraged to stay in school instead of opting for early marriages.

Happy Community targets women and girls as the main beneficiaries, bearing in mind that they are marginalised both economically and socially within the community. Many girls end up dropping out of school owing to early marriages and female genital mutilation.

"Sometimes girls are married off under the guise that parents have no money to educate them," says Njuguna, a 27-year-old lawyer.

Additionally, though women play a major role in tilling the land and looking after livestock, most of them do not own the factors of production - which leaves them with no income.

Besides, Maasai women rely chiefly on natural resources to earn

a livelihood and they have been disproportionately affected by climate change.

Like the rest of her village folks, Joyce says she is alarmed by unpredictable weather changes including persistent droughts - a phenomenon that has become common over the past few years.

The beekeeping initiative has also played a role in the restoration of degraded ecosystems. "No one can dare cut down a tree with a hive for fear of being stung by bees," notes Joyce.

She says that since receiving their donation of hives in August last year, each member of Inkasotuk Group has planted at least four trees in a bid to reforest the area where there was rampant felling of trees for charcoal.

Ecosystem restoration under this project is part of the efforts Kenya is making to curb biodiversity loss under UNEP's Africa Green Stimulus Programme (AGSP).

Other efforts Kenya is making to protect biodiversity under AGSP are the implementation of the circular economy, blue economy and the adoption of the wildlife economy.

But Adopt a Hive Initiative, which is meant to build and distribute 20,000 hives in an area of 5,000 square kilometres by 2030, faces growing competition between different land uses including horticultural farming and livestock keeping and convincing landowners to opt for beekeeping to secure wildlife corridors can sometimes prove difficult.

Kavagi observes that beekeeping is an effective way for communities to build climate resilience by offering a competitive alternative source of income. "Apiaries are a sustainable form of land use since they ensure the ecosystem remains intact. The income from honey also helps communities cope with the effects of climate change better," he says. In the long term, the initiative hopes to produce honey for export and process other by-products such as bee venom to boost earnings.

In years to come, Njuguna who grew up watching and learning about beekeeping from his father is focused on seeing wildlife freely roam within the Greater Amboseli Ecosystem like it did when he was a young boy one hive at a time.

This article is part of African Women in Media (AWIM)/UNEP Africa Environment Journalism Programme.

Don't let haters and bullies at work destroy your career growth

A TOXIC work environment is just as bad as having a blister in an important part of your body. So annoying it is that you can't even sit well. Can you?

Appreciating work mates' efforts and motivating them to keep on keeping on increases productivity within the company. The simple logic is that people are expected to be supportive at work but that is not always the case.

Yes, some people will just frustrate you. Workplace haters and bullies attack from any angle that they know will put one down. They constantly correct, undermine opinions, and negatively comment on adornment, looks or even accent.

They go as far as blocking the chances of being promoted at work and even throwing dirt on your name. Yes, they wear a variety of hats like that.

A study conducted by Australian researchers at the University of South Australia found that working for a company that lacks psychological safety triples a person's chances of suffering from major depression.

They recommended that psychological well-being at work should be a necessity. Being toxic to a colleague does not only tamper with their mental health but also puts a dent on the company's image.

A famous street quote echoes, "If you don't heal from what hurts you, you will bleed on those who never cut you." Most of the work unit bullies are broken inside, and they find joy when they break others. They will use other employees' respectful nature and kindness as a stepping stone to massage their egos.

Such toxic traits have led to genuine people losing their jobs, opportunities and even getting self-esteem issues.

It is a debacle to grow in a toxic workplace. Every time you try to elevate your skills, the bully shows up and disregards your efforts. The motivation and inspiration to move to the next level in your career gets knocked down to a point of getting burnouts and stress. It eventually becomes a pet peeve for you to wake up every morning to go to the same place that sees you as trash.

It is unhealthy to stay at an environment that doesn't value your input. It's even more dangerous, so to say, to tolerate workplace bullying. Some people persevere in such places only because they have no alternative job that will bring food to their table. They end up suffering silently in the hands of 'resident evils'. Because they know very well if they speak out, they risk losing their job.

Some even go to extents of living a fake life because their bullies have tuned them to think they are unworthy. They will forge a lifestyle, an accent and even their



work engagement just so they may look perfect in the eyes of the bullies. An the end, they mess up themselves and their careers. Trying to fit in in a clique can mess you up big time. Of course, there will always be that squad that always stick together, go out for lunch and coffee dates together, have inside jokes and gossip about others in ways you can't tell. They will look down upon others and invariably make you feel excluded.

It's even worse if such cliques include management and executive-level employees. The toxicity influence within the clique will be evident and what's the end result? You guessed it - toxic

workplace. The worst mistake you can make is trying to fit in such cliques in the name of saving your job. You will be doing nothing but forcing issues and putting your peace at risk.

With such traits becoming more and more common, office administrators should put any form of toxicity to a halt.

Employees need psychological safety as well. Depression is triggered by many factors, workplace toxicity and discrimination should not be one of them. Everyone deserves to grow in their careers, build skills, create resourceful networks and stay produc-

tive. Working in a toxic environment is something no one wishes for. A workplace should be motivating, encouraging and calm enough

for employees to work without feeling constant pressure. Because haters and bullies will likely be there, don't let them destroy your career.



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Tech advancement has changed our lives for the better and worse

By Chaitra Chatterjee

INFORMATION and communication technology has developed to the point of reaching or affecting almost every household in one way or another. From simple devices like our smartphones, laptops and TV sets of all makes and sizes; you choose according to your taste and the deepness of your pocket. Everybody gets something.

While big boys and girls in our cities pompously touch screens of their latest mobile phones, even old folks in the remotest parts of Tanzania where there are no banks can receive money through their analogue handsets aka vitochi. It's amazing!

Then enters internet hawked by telcos in various data bundles and the world has truly become a village. As a society we've come a long way with the help of technology. People are more connected than ever before, thanks to the large part of rapid advancements in ICT technology.

But is it all rainbows and sunshine? Or does technology has its downsides? It's true you can't have the good without the bad. There are both positive and negatives effects of technology in our lives. Actually, if we use tech the right way, it can improve our lives. On the other hand, tech can also make our lives harder by misusing it. It all depends on how we use it.

Can we start our discussion about misuse of tech and their negative effects in our lives? Yes, it's a bit easier for us to accept the positivity from the technology, if we become aware of the negative sides of tech. Like the way after knowing one human being, we try to overlook their faults to get inspired by them for their positivity. We have to accept the contrast in everything by avoiding the negative things.

First and most important negative side of tech is it spreads misinformation, disinformation and fake news online. Have you heard of the noun deepfake? It means a video of a person in which their face or body has been digitally altered so that they appear to be someone else, typically used maliciously or to spread false information.

Since so many people cannot tell what information is factual and what is not, it creates a lot of skepticism and misunderstanding about important topics. This can be harmful when it comes to religious or political issues.

Misuse or overuse of tech-driven platforms like mobile phones or social media may lead to psychological and physical issues such as eyestrain and difficulty in focusing on important tasks. They also contribute to more serious health conditions like depression.

The overuse of technology may have a more significant impact on developing children and teenagers. Have you heard of online bullying and social media addicts? Yes, these are the current real challenges especially amongst teenagers.

Technologies such as social media are de-



Digital technology has changed our lives for the better. However, the online world is full of fake news. Videos or images can be digitally altered so that they appear to be someone else. Photo courtesy of the internet

signed to bring people together, yet they may have opposite effect in some cases. Overuse or dependence on technologies may have adverse psychological effects.

People with higher social media use are more than three times as likely to feel socially isolated than those who do not use social media as often. Every problem has a solution, so here if we reduce social media use, it may reduce the feelings of isolation.

Depression and anxiety are the most common health conditions nowadays people are suffering from mainly because of their misuse of social media. People always compare themselves to others without knowing the story of their struggle or if others are really that successful or just showing off with borrowed cars or free dinner in a posh hotel.

The envious feeling leads to anxiety and depression. Also, some people get trapped into some negative social interactions online which divert them from their aim. But we can avoid all these by creating positive interactions and inspiring each other.

Experts caution that technology overuse or misuse may increase the risk of physical issues like eyestrain, dry eyes and

even blurred vision. Obviously, taking regular breaks away from the screen may reduce the problems.

Using mobile phones for longer time gives you unnecessary pressure on your neck, spine and other body parts. Here also by taking short breaks we can avoid these serious health problems.

Using tech to close bedtime may cause issues with sleep disorder and it's very simple if we can avoid its use before bedtime, we can overcome this problem.

More extended use of these technologies promotes a more sedentary lifestyle which is known to have negative health effects such as contributing to obesity, cardiovascular diseases, type two diabetes and even premature death.

Children's brains are still developing and may be more sensitive to the effects of technology and its overuse than adults' brains. Children who overuse tech may be more likely to experience issues, including low academic performance, lack of attention, low creativity, delays in social and emotional development, physical inactivity and obesity and the last but not the least aggressive behavior. Patents and guardian can control all these negative effects by reducing their screen time.

Apart from several controllable disadvantages technology has without any doubt made our life easier over the past two decades. From connecting with tools across the globe from the comfort of our homes, to running a full-fledged business without a physical space, tech has impacted our lives positively in several ways.

Technology has advanced effect on business by improving the hiring process, better communications with clients and partners. It has impacted education in a big way. A few examples include the availability of online courses, accessibility of web seminars and unlimited on-line resources.

Tech has a positive influence on household items. Smart homes are now common place. It makes our lives easier. Online shopping is only possible because of the advancements in tech. Instead of wasting time, fuel and energy for the go and fro, tech makes shopping simple.

I almost forgot transport. You just touch the screen, choose your destination and the nearest taxi will park where you are within a minute or so. Fantastic, isn't it?

The author is a teacher based in Dar es Salaam. She comments on current and social issues.

Will Yemen's 1st all-around ceasefire in years last?

ADEN. A newly-reached ceasefire between Yemen's warring parties, which came into force on Saturday, has brought hope to the millions of citizens in the war-torn country, who have been locked in an abysmal humanitarian crisis.

However, analysts say they are not optimistic about the future of the truce, and it still needs a great amount of work to achieve lasting peace in Yemen. An audible sigh of relief could be heard across Yemen, the poorest Arab country, when the United Nations Special Envoy for Yemen Hans Grundberg declared the ceasefire on April 1.

It is the first all-around ceasefire agreed by Yemen's warring parties in years, and has offered new hope for reducing violence and suffering in the brutal conflict, which caused "the biggest humanitarian crisis on earth," according to the UN.

In a statement, Grundberg said that the success of this initiative will depend on the warring parties' commitment to implementing the truce agreement and humanitarian measures.

The UN envoy pointed out that this truce aims to give Yemenis a necessary break from violence, and relief from humanitarian suffering, stressing that this truce can be renewed beyond the two-month period with the consent of the parties.

The Yemeni government and Houthi militia welcomed the ceasefire in separate statements on Friday. They also voiced their readiness to exchange all war prisoners and political detainees.

According to Adel Al-Shujaa, a political science professor at Sanaa University, the ceasefire is an important step toward alleviating the suffering of Yemenis who have been subjected to nonstop shelling and armed clashes for the past seven years.

On Sunday, just several hours after the announcement of the ceasefire, the Yemeni rial

gained almost 13 percent, a rare uptick for the country's currency that has lost more than half of its value since the start of the war. Money traders confirmed to Xinhua that the rial climbed for the first time in months, reaching 1,070 riyals against 1 U.S. dollar in the government-controlled areas, compared to 1,260 riyals a week earlier.

"We hope the peace can last and our life can be normal again," said Mohammed Weshah, a Sanaa resident who has lost a family member to an airstrike back in 2017.

Yemen has been mired in a civil war since late 2014 when the Houthi militia seized control of several northern provinces and forced the Saudi-backed government of President Abd-Rabbu Mansour Hadi out of the capital Sanaa.

The Saudi-led Arab coalition intervened on March 26, 2015, to support the Yemeni government. In a recent report, The United Nations said the war had killed more than 370,000 people by the end of 2021 and displaced around 4 million. Around two-thirds of the country's 30 million citizens are in need of humanitarian assistance.

When the third month of 2022 started, hardly anyone would have predicted a ceasefire could be reached in Yemen at its end. For months, the Houthi group has stepped up their cross-border drone and missile attacks on oil and military facilities in Saudi Arabia and the United Arab Emirates (UAE).

In response, the Saudi-led coalition launched an array of retaliatory airstrikes that killed hundreds of people.

Fares Albeel, a Yemeni college professor and political commentator, told Xinhua that the ceasefire was rushed into effectivity, and the truce deal lacked powerful guarantees and observation teams on the ground to watch over the cessation of hostilities between the warring parties.

The ceasefire is possible because the Gulf countries are facing pressure from the international community as Yemen's humanitarian crisis has gone from bad to worse, said Albeel, adding that this does not mean that the Saudi-led coalition is happy to



Yemeni police inspect a site of Saudi-led air raids targeting two houses in Sanaa, Yemen [File: Hani Mohammed/AP Photo]

see a legitimized Houthi presence in the country. Al-Shujaa from Sanaa University also pointed to the fragility of the ceasefire as the reasons and regional players behind the country's years-long conflict are still in place. "It seems that the regional powers are not currently convinced to put an end to Yemen's war," Al-Shujaa told Xinhua. Al-Tajer also expressed skepticism about achieving a lasting truce because both sides lack

common ground on which to build peace, adding that there is widespread skepticism about the Houthi's sincerity in Aden, where the internationally recognized government is currently seated. On Sunday, one day after the beginning of the ceasefire, the internationally recognized government accused the Houthis of frequently breaking the UN-brokered deal.

The Yemeni Defense Ministry said two attacks

were repelled by pro-government army troops in the central province of Marib and in the southwestern province of Taiz.

On the other hand, the Houthi militia also claimed on Sunday that the pro-government forces breached the UN-brokered ceasefire in many contested areas across the war-ravaged country.

Designer preserves Rwanda's culture through fashion

KIGALI

THE showroom at Moshions fashion house is impeccably organized. With an array of designer outfits in different colors hanging below shelves, it's the sort of scene which offers a good reference point for fashion trends.

Located in downtown Kigali, Rwanda's capital, Moshions, founded in 2015, is championing premium quality, 100 percent Made-in-Africa fashion.

As the fashion industry continues to gain traction globally, designers are increasingly mixing traditional ideas to come up with unique wearable trends. One such designer is Rwanda's Moses Turahirwa, 30, the creative director and founder of Moshions brand.

Inspired by his own cultural roots, Turahirwa pays homage to the visual storytelling tradition found in Rwanda and across the African continent. He opted for fashion as a passion to grow the creativity within him.

"I started it as a hobby. It was after some time that I realized my culture and my heritage and that is how I started interpreting cultural roots into something modern using my creative talent," Turahirwa told Xinhua.

Shining light on Rwandan culture is an important part of Turahirwa's work. The most popular of the products is the cardigan, which is renewed every year.

According to Turahirwa, the cardigan is an



Moses Turahirwa, the creative director and founder of Moshions brand, designs new clothes at upstairs of the Moshions shop in Kigali, Rwanda on April 1, 2022.

inspiration from a sack hood in Rwanda, where people looking after cattle would craft something out of banana leaves to cover themselves. The ornament in it is the beading that is most represented by Intore, a traditional dance performed by men in Rwanda, so the designers try to fuse the story like a covering but also with a traditional dancing pattern of Intore.

Turahirwa believes Rwanda has beauty in fashion, embroidery, and patterns but interpretation in the fashion as it is in the world is still at the discovery stage. "Our uniqueness lies in the iconic interpretation of our culture to modernity and the discovery," he stressed.

The patterns come with a story, for instance, originally created and developed by Kakira, son of a king who lived in eastern Rwanda, patterns locally called Imigongo were used to decorate the walls of the interior of huts. The designs take the form of geometrical and spiral shapes to form fashionable patterns.

"We also have the values from the natural dyeing, craftsmanship, that is really deep and mostly hand woven and an interpretation of mod-

ern embroidery, so styles are characterized by the craftsmanship," he said.

"Our customers are always excited from their perspective, when they come to our shop, we tell them about our collections and the stories behind our fashions.

This is good not only for Rwandans but everyone around the world because it is relatable to other fashions elsewhere, thus creating curiosity and learning at the same time."

The company now employs 32 people. It is a creative business that provides a living through creating job opportunities for people in Rwanda, ranging from administration, tailoring, marketing to many other jobs, said Turahirwa, adding that his plan is getting the brand globally recognized. Belyse Bugingo, who joined Moshions in 2018 as an intern, now works as the company's store manager.

The 25-year old woman is proud that the internship led her to a permanent job. "What I like about my job is that fashion is a burgeoning industry and is endowed with a lot of creative ideas that come along with the seasons. It is a job that requires someone to be dynamic, meeting people and making connections. The most common feedback we get is positive, customers are appreciative of what we do," she said.

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	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 UMJUAVYO 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 YA 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 CAPITAL RADIO



CAPITAL RADIO

TARI executes Samia's order of transforming agriculture

By Correspondent Gerald Kitabu, Dodoma

PRESIDENT Samia Suluhu Hassan has outlined several measures to support research and development to transform agriculture in the country.

At an event themed agriculture is business during which she distributed agricultural working tools to 7,000 extension officers in Dodoma on Monday, the president also asked Members of Parliament and other stakeholders to support research and development.

Already the President has started financing and infrastructure development at all research centres so that TARI can be able to deliver what is expected by the government. So far the President has increased the budget from the previous 7bn/- to 11.6bn/-

The President directed the Ministry of agriculture and TARI in particular, seed companies and seed agencies to put on extra efforts on improved seeds multiplication adding that the exercise should not only depend on rain fed but also irrigation to fast track availability of improved seeds to the farmers.

The president said the government has set up five objectives which she wants to see they are all achieved on time. They include increase the pace of agricultural growth from 5 percent to 5.7 percent as per directives of CCM party manifesto. Here the Minister proposed that the percentage was small and therefore should be increased to up to 10 percent in 2025. The President agreed and promised to support the initiative.

She said another objective is to increase the value of crops for export from USD 1.2bn/- to USD 5bn/-. She said another objective is to increase large scale farms from 110 to 1,000 farms. To increase the area under irrigation from 695,000 to 1.2m hectares is another objective, she said.

On research and development, the President directed TARI to make sure that all research results and new technologies are removed from labs and taken to the farmers' field to transform agriculture from subsistence to commercial.

She wanted to see good agricultural technology innovations and good agricultural practices are in the farmers hand to increase production and productivity.



President Samia Suluhu Hassan looking at different improved seeds and technologies at TARI pavilion at handing over agricultural working tools to extension officers on Monday in Dodoma. To the right is TARI director general Dr. Geoffrey Mkamilo and other TARI researchers. File Photo

"I have visited TARI's exhibition pavilion and seen big and beautiful crop varieties which researchers say they have high nutrients. It is better that these new and useful technologies are taken from the labs to the farmers' field," she said, stressing.

"For many years our farmers have been using the same soil to produce crops. The soil must have deteriorated somehow. It is high time the soil across the country should be tested to determine their status and reinstate its fertility for increased production."

Prime Minister Kassim Majaliwa lauded

researchers saying the research is very important for agriculture development, calling for more efforts are directed to produce more improved seeds and oil seed crops to enable the nation self sufficient on edible oil.

There are many efforts going on at TARI centres such as TARI Kihinga centre in Kigoma for the oil palm, Sunflower at TARI Ilonga centre in Morogoro and other TARI centres such as Naliende, Tumbi and Ukiriguru are also doing a great job, he said.

He said there is a need to work hard to eliminate or significantly reduce the im-

portation of edible oil in the country.

"We are spending more money to import edible oil in the country. This cannot continue like this. We must work on this as well," he said.

Tanzania consumes about 640,000 metric tonnes of edible oil annually. Out of this, 240,000 metric tonnes equivalent to 37 percent are produced in the country and 400,000 metric tonnes which is equivalent to 63 percent are imported.

Minister for agriculture Hussein Bashe commended the efforts being done by President Samia Suluhu Hassan to transform agriculture, noting that for this finan-

cial year, the budget for research and development has gone up from 7bn/- to 11bn/-

"Productivity comes from research. You have increased the budget from 7bn/- 11.6bn/- for this financial year. Productivity requires improved varieties, fertilizers, pesticides and extension services," he said, adding that efforts will also be put on soil testing. "We'll soon distribute soil scanner to 143 district councils across the country, our target is to cover all wards with soil scanner by 2025," he stressed.

"The ministry will provide certificates to the farmers that show his or her particulars such as names, soil type on his field, nutrients needed, favorite crops on that area for increased productivity," he said.

TARI director general Dr. Geoffrey Mkamilo said that his research institute is ready to execute the president's directives.

"We commend the President's efforts and we promise that we will not let him down. We have competent staff and the budget has increased our work ahead is to work very hard," he said, tasking all TARI centre directors, managers and the entire staff to work hard, spend time to conduct research and disseminate the new technologies and assess the agricultural impact from time to time.

"Let's ensure that we spend time to do research and disseminate these technologies to the farmers. If it is capacity building let us do it, if it is using different uptake pathways let us do it, let us put all the efforts," he said, adding: "We need to monitor adoption of these technologies and conduct regular assessment to see positive changes on agriculture."

According to him, TARI will continue promoting the technologies to the farmers at all agricultural exhibition grounds across the country.

AfCFTA could be the marshall plan for the African economic recovery

By Guardian Reporter

THE East African economies, already struggling to recover from a Covid-19 induced recession, face another crisis as they manage the effects from the war in Ukraine, according to Mama Keita, Director ECA Sub-Regional Office for Eastern Africa.

ECA estimates that the COVID-19 pandemic led to the contraction of Africa's real GDP by 3 percent in 2020 and Africa's debt-to-GDP ratio increased by 10 to 15 percentage points by 2021 from about 60% in 2019 as Governments borrowed to mitigate the socio-economic impact

of the pandemic.

Speaking during the ECA-EABC Webinar on Financing Recovery from COVID-19 and Status of the African Continental Free Trade Area (AfCFTA) Negotiations and Implications to the Private Sector in the EAC, Keita explained that the Ukraine crisis has increased food prices to a 14-year high with oil prices highest since 2008. Fertilizer prices increased by 21 percent since the start of the crisis.

"Africa's recovery has been hindered by higher inflation, tighter global financial conditions, rising interest rates and the Ukraine crisis further compound the situation", she said, calling public and private sector

partnerships to increase intra-African agri-food, industry and services trade, to build resilience against external shocks such as the Ukraine crisis and bring back-on-track Africa's recovery from Covid-19.

Keita stressed that Africa does not need any other Marshall Plan as it has a powerful tool in the African Continental Free Trade Area (AfCFTA) to use in accelerating regional and economic integration and prepare for uncertain times.

EABC CEO John Bosco Kalisa said: "The AfCFTA is set to increase Africa's real income by 7 percent to USD 450 billion and intra-African trade by 81 percent by 2035 according to World Bank Study."

Kalisa called upon the governments to facilitate trade under AfCFTA as 57 percent of Non-Tariff Barriers are due to customs procedures. He called for the full involvement of the private sector in the AfCFTA national implementation strategies, elimination of Non-Tariff Barriers and tackling information asymmetry to boost trade in Africa.

Speaking during the panel session on AfCFTA and Implications on Business in EAC, Marie-Angelique UMULISA, Principal Trade Officer, EAC Secretariat said EAC Partner States adopted the EAC Tariff Offer for Category A products (90.1 percent of total lines) and submitted to the AfCFTA Secretariat. She stated under the AfCFTA there are outstanding negotiations on Rules of Origin on important products namely Cotton, Textile, Apparel and Motor Vehicle.

To get the most out of the AfCFTA, the role of manufacturing, services and value addition were rightly flagged up as priority areas to consider. These elements of the Free Trade Area will be deal-breakers in improving East Africa's terms of trade and trade potential in the continental market.

Confederation of Tanzania Industries (CTI) chairman Paul Makanza who also spoke during the webinar, called for East African firms to offer good quality and affordable products to be competitive under the

AfCFTA. He urged the Governments to ensure the regulations are predictive and conducive for SMEs and Corporates to thrive and expand across East Africa and the continent.

Simon Kaheru, EABC Vice-Chair expounded that AfCFTA eliminates tariffs on intra-African trade and liberalizes trade through coordinated and harmonized legal instruments, enhancing competitiveness both at the enterprise and industrial level.

EABC Board Director Stuart Mwesigwa urged for more collaboration on technology and skills development in the continent.

Protecting East Africa's Natural Capital: The cost of inaction

By Nicholas Oguge

NATURE underpins every aspect of economic and human well-being. That's why recent moves by the East African Community (EAC) and the six partner states (Burundi, Kenya, Rwanda, South Sudan, Tanzania, and Uganda) to counteract environmental threats to the region are so encouraging. Their joint effort is in response to a landmark study of natural capital in four iconic transboundary landscapes—Northern Savannas, Albertine Rift Forests, Great East African Plains, and Rweru-Mugesera-Akagera Wetlands. The study found that natural capital in these landscapes provides US\$11.3 billion in value annually, serving not only the 33 million people in surrounding communities, but also providing benefits to the region and the globe.

What is clear: in these landscapes, and in East Africa as a whole, we are losing natural capital at an alarming rate due to land use changes and resource over extraction. If we do not do two things - act now and act together across nations - the negative effects will overwhelm not only individuals but communities, businesses, and states in the coming years.

Failing to protect Tanzania's natural capital will be costly. The study looked ahead to 2050 and projected the increase in costs that will accompany the decrease in nature-based services if we fail to halt wildlife and habitat degradation. In Tanzania, annual job

losses from nature-based tourism alone are predicted at 31,430, a reduction in food security is projected for 16.75 million people in the Great East African Plains and 2.53 million in the wetlands, and a reduction in water security for 11.9 million people in the Pangani River Basin and 1.9 million in the Mara River Basin by 2050.

Transboundary collaboration is key. Tanzania is an essential part of any transboundary efforts to work with neighbors and harmonize protected area management plans and conservation enterprises; otherwise, the significant losses in jobs and livelihoods will occur on both sides. Tanzania could consider increasing the amount of funding dispersed from the public and private sectors to local actors, who can best identify, prioritize, implement, and monitor activities that benefit both people and nature. This calls for developing policies that lower the barriers and associated risks to investing in biodiversity-friendly sectors through de-risking of financial investments and supporting other payment for ecosystem services schemes that encourage greater erosion control and water quality control by both communities and the private sector.

The government could also consider providing incentives to the private sector to invest more in enterprises that support improved livelihoods of landowners and community members for biodiversity conservation and human well-being. Such support is effective when it targets the harnessing of



The four transboundary landscapes spanning Burundi, Kenya, Rwanda, South Sudan, Tanzania, and Uganda

regenerative supply chain models in agriculture and livestock production among transboundary communities. Nature-based solutions in the plains would entail strengthening silvopastoral practices, eco-tourism (camps, lodges, and manyatta stays), livestock (beef and dairy value chains),

beekeeping and honey and wax production, crafts, sustainable charcoal, carbon markets, and services (electrician, plumber, mason, carpentry, and small retail shops). For example, Tanzania should support the building of cohesive communities in the northern part of the country to work

with the landowners and communities across the border in Kenya. This will enhance landscape connectivity between Mara-Serengeti, Amboseli-Kilimanjaro, and Tsavo-Mkomazi ecosystems, double space for wildlife and livestock from its current 11,000,000 hectares under communities in Kenya

and capture up to 3300 MtCO_{2e} annually valued at US\$252 million.

The Government of Tanzania also has an opportunity to work increasingly with Burundi and Rwanda to develop a program for sustainable use of wetland resources, coupled with private sector investment in sustainable aquaculture funded as a low-carbon and climate-resilient development strategy. Some options for consideration include strengthening and scaling up cooperative fisheries for sustainable small-scale fishing initiatives; tapping into the European Union-EAC TRUE FISH project connecting regional aquaculture companies to investors and funding sources to develop eco-friendly fish processing; supporting community-based natural resource organizations in eco- and cultural tourism by developing handicraft workshops; tapping into rich biodiversity and cultures through bird watching, recreational fishing, and village cultural walks; and developing camping facilities and other tourism infrastructure.

Nature does not adhere to political or economic boundaries. Across states and sectors, we share a mutual dependence on the health of our transboundary forests, wetlands, savannas, and plains. That is why we must work together to protect what we have and restore what is degraded.

Nick Oguge is Chief of Party for USAID's Economics of Natural Capital in East Africa project, which aims to equip public and private sector leaders with evidence on nature's economic value to improve decisions around conservation and sustainable development.

Wake-up call as millions of Africa's children at risk of missing out on education - report

NAIROBI

MARISOL Ntalami is one of 747,161 candidates who sat for the national Kenya Certificate of Secondary Education in 2020.

"I come from a pastoral community. My father has five wives and many children. I am the only girl in the family to have completed primary school and now secondary school. My mother fought very hard for me to stay in school. I am a first-year university student studying actuarial science," she tells IPS.

According to the Ministry of Education, there was almost a 50/50 split between genders in the exams, with 50.90 percent male participants and 49.10 percent female.

Kenya's strides towards Sustainable Development Goal 4 (SDG 4), the education goal, are well documented in the most recent benchmarking report by the UNESCO Institute of Statistics and the Global Education Monitoring Report. The East African country is one of the participating countries that has provided targets it expects to achieve by 2025 and 2030.

Like Kenya, two-thirds of countries identified their targets for 2025 and 2030 relative to six key SDG 4 indicators on early childhood education attendance, school attendance, completion, minimum proficiency in reading and mathematics, trained teachers, and public education expenditure.

The process started in 2021, and the report shows Kenya is "near-universal

early childhood education, with plans to increase attendance to 86.7 percent by 2030. Kenya is also on track to achieve universal primary education by 2030."

According to the respective countries' benchmarks, not all countries in Sub-Saharan Africa will achieve SDG 4 by 2030.

"Countries that have participated in this benchmarking process have sent a powerful message. They had shown determination in advancing the promises they made seven years ago when they signed the SDGs," Manos Antoninis, the director of UNESCO's Global Education Monitoring Report, tells IPS.

"By setting concrete targets, they are no longer hiding behind an unreachable global goal. They are making plans to achieve it. This is a real opportunity for the global community to rally behind them and help their plans come true."

According to the Ministry of Education, Uganda worked from the Education Sector Strategic Plan commitments to establish achievable benchmarks for education targets between now and 2030.

The report recommends that all countries that have not set their benchmarks do so in time for this year's review of SDG 4 at the High-level Political Forum in July because it helps bring countries back on track towards bringing all children in Africa to school.

"As we continue to face peaks in the COVID-19 pandemic, data and evi-



Sub-Saharan Africa, North Africa and Western Asia will not achieve universal early childhood education, according to a UNESCO report.

THE GUARDIAN SIMPLE WORD FIT // THE GUARDIAN CROSSWORD --00 261 00--

WORD-FIT

3 LETTERS: CRY, ICE, ORE
 4 LETTERS: LOAD, SOME, ODDS, RACE, AIDE GOLD, MALL
 5 LETTERS: ADAPT, DODGE, SEMEN, ACRES CHEER
 6 LETTERS: EMPIRE, MAIDEN, AGENDA, ASSIST ENDURE
 7 LETTERS: MANDELA
 8 LETTERS: CLIMATES
 10 LETTERS: SUGARCANES

CROSSWORD

1 New country in Africa
 5 laid by female birds
 7 a church decree
 8 a tripod frame used to support an artist's canvas
 10 deploy as a means of achieving something
 11 to choose
 13 a chemical substance soluble in water, sour in taste
 15 a piece of writing on a topic
 17 officials who watch matches to ensure that rules are adhered to
 19 a thought
 20 something forming an edge or border

SOLUTIONS

WORD-FIT

3 ORE
 4 LOAD
 5 DODGE
 6 ASSIST
 7 MANDELA
 8 CLIMATES
 10 SUGARCANES

CROSSWORD

1 EGYPT
 5 NEST
 7 ALTAR
 8 TRIPOD
 10 DEPLOY
 11 CHOOSE
 13 ACID
 15 ESSAY
 17 REFEREE
 19 THOUGHT
 20 BORDER

CLUES: Across

Down:

1 stalk of a plant
 2 to try to make someone to do something
 3 a kind of freehold tenure based on interrupted possession
 4 to awaken
 6 the exchange of goods for money
 7 part in the middle
 9 responded to something
 12 Lake Victoria in Kenya
 14 fear, horror
 16 a soft lustre on a surface
 17 one of many narrow bones surrounding the chest
 18 money charged for something

dence become even more important. In Rwanda, the close monitoring of national education priorities and the SDG 4 benchmarks will allow us to intervene quickly and in a tailored manner so that we ensure to live by our strong conviction that no child should be left behind," a statement by Rwanda's Ministry of Education says.

Overall, sub-Saharan Africa increased its primary education completion rate from 46 percent to 65 percent or by 19 percentage points, roughly one percentage point per year between 2000 and 2020. At this rate, the region is not on track and lags behind others in most education development indicators.

Nevertheless, between 2000 and 2020, a growing list of countries made notable progress in primary education completion rate.

Togo increased its primary education completion rate from 44 percent to 77 percent, Ethiopia from 18 to 57 percent, Burundi from 13 to 52 percent, Sierra Leone from 26 to 70 percent and Sao Tome and Principe from 46 to 57 percent.

By contrast, between 2000 and 2020, the primary completion rate in sub-Saharan Africa almost stagnated in some countries, like the Central African Republic, which showed a smaller increase from 28 to 35 percent, Guinea-Bissau from 20 to 26 percent and Uganda from 35 to 40 percent.

Against this backdrop, Gordon Brown, UN Special Envoy for Global Education and Education Commission Chair, lauds the commitment of countries that have set their national ambitions and contributions towards achieving the global education goal.

"This process, the first of its kind in education, follows best practices in other sectors like climate. These benchmarks demonstrate countries' drive to accelerate education progress between now and the 2030 deadline," Brown says.

"This comes at a time when the global education system faces a myriad of challenges. The percentage of trained teachers, for instance, has been declining for much of the past 20 years, with notable but not enough reversal of this trend in recent years."

Reported slow progress towards SDG 4 is even though African countries, alongside Latin Ameri-

can countries, prioritise education more than any other region in their budgets.

The size of the challenge is large, and the budget itself is too small due to low levels of domestic resource mobilisation and largely stagnant external financial assistance. Education experts, like Antoninis, say it would be incorrect to say that sub-Saharan Africa has been derailed.

The region, UNESCO finds, has set off from much lower starting points due to poverty, malnutrition, health, conflict, displacement, and difficulties in managing unique characteristics such as its linguistic diversity.

Many of Africa's children are taught at school in a language they do not speak at home. Additionally, changes in education take a long time to mature. According to UNESCO, COVID-19 has also affected countries unequally. Even within the same region in Africa, some countries have kept their schools closed for two years, while others hardly closed them.

These closures are feared to have long-term damaging effects on Africa because of the lack of opportunities and capacity for distance learning. Still, the report finds that the main challenge remains the very low levels of student learning even when schools are open.

In all, just 3 of 10 of those students who complete primary school learn the basic skills expected of their level of education, the report finds.

Sub-Saharan Africa, North Africa, and Western Asia will not achieve universal early childhood education. It is estimated that roughly two in three children will be enrolled in early childhood education by 2030.

Further, 8 percent of children of primary school age are predicted to be out of school in 2030. Kenya, for instance, will be far off from meeting SDG 4 for the upper secondary level because the country expects that only 64 percent of young people will complete school by 2030.

Overall, no region is on track to achieve universal completion of secondary education by 2030 because completion rates are expected to land at 89 percent at lower secondary and 72 percent at the upper secondary level by the deadline.

IPS

RADIO One

RATIBA YA VIPINDI JUMATATU - JUMAPILI

MONDAY	TUESDAY	WEDNESDAY	THURSDAY	FRIDAY	SATURDAY	SUNDAY
TIME PROGRAMME	TIME PROGRAMME	TIME PROGRAMME	TIME PROGRAMME	TIME PROGRAMME	TIME PROGRAMME	TIME PROGRAMME
05.00 AM HALI YA HEWA / KUMEPAMBAZUKA I 06.00 AM AMKA NA BBC 06.30 AM NIPASHI 06.50 AM MATANGAZO 07.00 AM NEWS BULLETIN 07.15 AM TAARIFA ZA BARABARANI 07.25 AM UDONDZOZI WA MAGAZETI 07.40 AM KUMEPAMBAZUKA II 08.00 AM HABARI NYEPESI 08.10 AM KUMEPAMBAZUKA III 08.15 AM HABARI ZA BIASHARA 08.30 AM BRAND TALK 09.00 AM NEWS BULLETIN 09.10 AM VALIYOMO YAMBO 09.15 AM DEATH ANNOUNCEMENTS 09.30 HRS DJ SHOW 09.35 HRS DEATH ANNOUNCEMENTS 09.40 HRS SPOTI LEO 09.45 HRS HOJA YA LEO 09.50 HRS DIRA YA DUNIA BBC 10.00 HRS NEWS BULLETIN 10.05 HRS RADIO ONE DOCTOR 10.10 HRS NEWS BULLETIN 10.15 HRS NEWS BULLETIN (24 HRS) 10.20 HRS NEWS BULLETIN 10.25 HRS NEWS BULLETIN (24 HRS) 10.30 HRS NEWS BULLETIN 10.35 HRS NEWS BULLETIN (24 HRS) 10.40 HRS NEWS BULLETIN 10.45 HRS NEWS BULLETIN (24 HRS) 10.50 HRS NEWS BULLETIN 10.55 HRS NEWS BULLETIN (24 HRS) 11.00 HRS NEWS BULLETIN 11.05 HRS NEWS BULLETIN (24 HRS) 11.10 HRS NEWS BULLETIN 11.15 HRS NEWS BULLETIN (24 HRS) 11.20 HRS NEWS BULLETIN 11.25 HRS NEWS BULLETIN 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GLOBAL RESIDENTIAL REAL ESTATE MARKET TO GROW BY 9PC 2022 TO 2027

By Guardia Reporter

The global residential real estate market is expected a growth rate of more 9 percent during the forecast period (2022-2027), according to forecast by the Dublin based ResearchAndMarkets, the world largest research market store.

However, the report says residential real estate (RRE) markets are impacted by the COVID-19 pandemic in several ways such as lockdowns and the increased use of remote working practices are likely to increase the demand for RRE and accommodative monetary policy is likely to improve its affordability.

On the other hand, the economic downturn and increases in unemployment are expected to weigh negatively on demand, the report forecast shows.

"Due to lockdowns most of the construction activity and property transactions came to halt during covid, in 2021 as soon as the Lockdown relaxation took place the Residential real estate market surged," it says.

Today, it is being reported that some 55 percent of the world's population 4.2 billion inhabit-

ants live in cities and this trend is expected to continue.

By 2050, with the urban population more than doubling its current size, nearly 7 of 10 people in the world will live in cities.

Most of this urbanisation is occurring in the developing world in cities such as Lagos, Bangalore, Beijing and many other Asian, African and Latin American cities.

India, China and Nigeria are expected to account for 35 percent of this growth in global urban population.

With more than 80 percent of global GDP generated in cities, urbanization can contribute to sustainable growth if managed well by increasing productivity, allowing innovation and new ideas to emerge. However, the speed and scale of urbanization accelerates the demand for affordable housing.

In recent years in Australia, there has been substantially more land released for low-density in growth corridors of major cities. As a result, we've seen the uptick in first-home buyers. There is a shift to a shared urban lifestyle in apartments with 30 percent of Sydney homes being as apartments.



Since there is a growth of Tier 2 and Tier 3 cities across the Asian Countries like India, China etc, there is a huge surge in the housing demands in these cities and the Urbanisation in these countries driving the Residential Real estate.

The Residential real estate market is the cornerstone of

the wellbeing of any economy and shelter is considered as a basic need for humans and lies at the base of the famous hierarchy of needs pyramid (Maslow).

"It is understood that the manner in which the residential real estate market moves, has a rippling effect across swathes of people

around the world," says the report. Residential properties such as apartments, bungalows, and villas are bought and sold on the market. The residential real estate market in emerging nations is mostly driven by urbanisation.

Major cities in emerging nations such as India, China, Brazil, Argentina, and South

Africa, among others, are fast expanding and require additional housing to accommodate people migrating from various regions of the country.

Furthermore, government measures promoting affordable housing is seem as stimulating the real estate market expansion.

Rwanda govt probe low occupancy rate in commercial building

KIGALI

A team of experts has been assigned to probe the reasons behind the low occupancy of new commercial buildings in Kigali city, officials have disclosed.

While meeting private sector operators on Friday last week at a dialogue between the City of Kigali and the Private Sector Federation (PSF), Pudence Rubingisa, the city Mayor, said that; "The findings, measures and proposed solutions to the matter should be available within two weeks."

"We have been in discussions with private sector operators in commercial real estate in Kigali over the issue of unoccupied commercial buildings," the Mayor added.

The central bank and Rwanda Housing Authority have been tasked to discuss with investors in commercial buildings to seek a solution, Rubingisa said, adding that tentative solutions need to be put on the table for discussions within two weeks.

"We have to discuss and come up with possible solutions," he said.

Rubingisa explained that the low occupancy of the commercial buildings has been caused by different factors.

Among them, he cited the Covid-19 pandemic, which led to the closure of some businesses which used to rent these commercial buildings.

Other reasons, he added, include the choice by some businesses to operate from residential houses.

In 2016, the city of Kigali authorities launched a crackdown on businesses and non-government organisations operating from residential houses.

However, six years since the order, a number of organisations and businesses continue to operate from residential houses.

Rubingisa said that those operating from buildings designated for residential purposes should relocate to commercial complexes.

He added that there is a need for helping and encourage businesses to streamline their operations and occupy commercial buildings.

"As we recover from Covid-19 effects we hope the occupancy could also increase," he said.

Some private operators have said that the speed at which commercial buildings are coming up is not commensurate with market demand.

Robert Bafakulera, the Chairperson of the PSF, said that every three months private operators meet with the City of Kigali to discuss matters and partnerships.

He said that there is need for a study and measures that guide commercial buildings construction and occupancy demand.

"There is an issue of low occupancy of commercial buildings and it is worrying. However, as we have been discussing with the city, there should be no push to raise so many commercial buildings without first assessing occupancy demand," he said.

Other players in commercial real estate said that the high cost of rent in Kigali is among the reasons for the low occupancy rate of commercial buildings.

Bafakulera said that while some businesses only need sensitisation; there is also a need for building the capacity of others to raise their ability to afford commercial buildings space.

"We also have to build capacity and create more businesses that can occupy the commercial building spaces. For instance, we are working on a strategy together with the local government where each village will have a mega business/project that can create jobs. We need to build traders' capacity from the grass root level and the more Rwandans embrace trade, the more commercial buildings will be occupied," he said.

According to a commercial real estate market survey in the city of Kigali whose findings were revealed in May 2020, the occupancy rate for commercial buildings in Kigali stood at 85 percent.

The study surveyed 1,476 tenants and 456 commercial buildings owners within nine commercial centres.

Housing finance in Africa: Recovery through more recognition of massive small potential

JOHANNESBURG

After a difficult year, African housing markets are showing their resilience, responding to the challenges with innovation and perseverance that earlier years might not have imagined.

Housing circumstances across the continent continue to be dire - living conditions have worsened in many areas and with businesses closing and governments stretched beyond capacity, the need seems insurmountable.

However, as the world emerges, albeit slowly, from the intensity of the global pandemic, niche market interventions are offering opportunities for optimism and engagement, and hopefully for some investment too.

Among the myriad of ways in which the pandemic impacted on the lives of households and the affairs of businesses and governments, it magnified the housing crisis, and its concomitant opportunities, at a very local level.

Households' experiences with their own housing have been at the core of how they managed the impact of the pandemic on their lives, whether in the intensity of living in lockdown or in their inability to adhere to the COVID-19 protocols advocated by health officials, given their poor access to water and sanitation services and cramped conditions.

As the continent suffered the worst economic recession in half a century, the ability of governments to respond has been severely constrained.

Disastrous, this has also created a sense of pragmatism among the players, in both the public and private



One of the slums in Democratic Republic of Congo (PHOTO/WORLDBANK)

sectors, as well as among households themselves.

The experience has been sobering, and it is this clarity that we must harness as we look forward into the next few years.

While analysts talk of a 'bounce back' citing the potential of tourism and commodities (graciously strong as the global economy again opens up), lessons learned about the reality of affordability and niche efforts of supply are arguably equally as important in supporting ambitions for economic growth.

Housing is a quintessentially local economic activity - and given its impact not only on living conditions, but also on household balance sheets and the sustainability of human settlements - it should be (and in many cases is), a central strategy of government, with the active participation of all departments, from land and housing, through to trade and industry, and finance.

This year, there are more examples of houses priced

at the bottom of what was considered possible.

While many of these are likely to reflect some level of subsidisation, this too reflects a growing appreciation of the reality of affordability and the very real effort needed to make quality housing accessible to the majority.

This attention to affordability and access is also being witnessed in the finance space, with more examples of non-mortgage housing microfinance products.

We have also seen important movement (and therefore clarity) in the policy space, with at least sixteen countries passing legislation in support of local land and housing markets.

Meanwhile, households continue to be the primary supplier of their own affordable housing - building their homes themselves, primarily with savings, step by step, incrementally realizing their goal for adequate housing.

As we gather the lessons of the past two years, this one must stand out: crises

come and crises go, but people must still find somewhere decent to live. Developing appropriate policies, products and services that support and further leverage this energy must be the focus as we emerge out the pandemic, as all players grapple with the impossible imperative of having to do so much more with so much



HOW RESIDENTIAL ADDRESS SYSTEM MOST IMPORTANT IN PROMOTING DEVELOPMENT

By Guardian Correspondent

THE national system of residential addresses and postal code is an important system for the address and identity of a resident and business, because it identifies everyone's address, whether place of work, residence or place of business.

The system specifies the exact location of a person's residence, as well as the location of his or her business or office.

The system operates by street name, house or building number, and post-code – this is a special system that is also digitally maintained and it identifies the area where postal services and various services including social, emergency and commercial are delivered to the intended recipient, connecting the nation from the local or local level, rural, county, district, regional and national.

In Tanzania, the residential address project is being implemented by the Ministry of Information, Communications and Information Technology, in collaboration with the Office of the President - Regional Administration and Local Government (PMO-RALG), ministry of lands and housing development, with a view to facilitate communication, services delivery and the implementation of social, economic and administrative activities.

Postal services manager at the Tanzania Communications Regulatory Authority (TCRA), Aaron Lemanya says the system is important for social and economic development and that once completed, will greatly benefit citizens by facilitating goods and services deliveries.

Residential addresses and postal codes, he stressed, will make the country more accessible and allow people to participate in the digital economy.

Basically even the most modern services such as taxi transport use ICT in recent days will be much easier once the system is completed as all residential areas will be identified.

The system will enable Tanzanians to do business with each other and abroad because there will be a more sophisticated way to get goods, money and other goods to where they are needed without much struggles.

Unlike in earlier days, when the address issue was individual, the current

KAZI CHA WAKUU WA MIKOA MFUMO WA ANWANI ZA MAKAZI IRASMI: MHESHIMIWA SAMIA SULUHU HASSAN, RAIS WA JAMHURI YA MUUNGANO WA TANZANIA



Vice President Dr Phillip Mpango and Prime Minister Kassim Majaliwa display a billboard showing the Chamwino State House Postal and Residence code. Other witnessing are President Samia Suluhu Hassan and the minister for information and information, communication technology Nape Nnauye (Right) (PHOTO/ FILE)

residential address system allows everyone to have a valid residential address.

Visitors will be able to identify where they are going more easily than asking strangers for directions, a matter that sometimes involves crime, including robbery and theft.

Residential address system complies with the standards set by the International Postal Union (UPI), the Pan-African Postal Union (PAPU), and other internationally recognized organizations such as the International Standards Organization (ISO), he said.

"Tanzania has been adhering to these procedures and the country has a standard residential address system that follows the internationally accepted and internationally accepted norm," he said.

Tanzania has a residential address guide issued by the Office of the President - PMO-RALG, outlining the steps and procedures to be followed when setting up residential addresses.

Elaborating further on the importance of the International address manual and procedures in residential and code addresses, he clarified that

"this procedure is important to consider as it eliminates the possibility of conflict and random naming and address provision."

The residential address guide states that the process of naming streets will start at the village level, up to the National level, and finally to the district level, where final decision on the names of streets and roads adopted in a particular district can be ratified at the district level.

"A participatory approach to naming streets and roads is very important because roads and streets are public infrastructure; and residential addresses are an issue that affects the whole community, so inclusion is a very important issue," Lemanya stressed.

In February this year, during a working session with the Regional Commissioners in Dodoma President Samia Suluhu Hassan emphasized the importance of citizen participation in every step of the postal code and residential address project.

"If we engage people properly, this exercise will be easier and cheaper than we expected," stressed President

Samia Suluhu Hassan addressing the regional heads.

In order to avoid potential tensions between the various categories of people over naming roads, the guideline stipulates that the district councils and the people, through their grassroots leadership, will provide a list of approved names and roads.

The government at the district level will be responsible for providing information to all stakeholders on the approved local names and compiling the list in the permanent register of roads.

According to President Samia, the government has set itself the goal of completing a housing address project in all regions by May 2022, in preparation for the Population and Housing Census by August 2022.

At a working session with the Regional Commissioners in February 2022 President Samia stressed that the address system would be very useful in facilitating the conduct of the census, providing Tanzania with accurate population and housing statistics for planning the development of the country and its people.

Two Harvard students' site helping Ukraine refugees find housing

By Rodrigue Ngowi, HARVARD

TWO Harvard University freshmen have launched a website designed to connect people fleeing Ukraine to those in safer countries willing to take them in — and it's generating offers of help and housing worldwide.

Moved by the plight of Ukrainian refugees desperate to escape Russian bombardment across the former Soviet republic, Marco Burstein, 18, of Los Angeles, and Avi Schiffmann, 19, of Seattle, used their coding skills to create UkraineTakeShelter.com over three frenzied days in early March.

Since then, more than 18,000 prospective hosts have signed up on the site to offer assistance to refugees seeking matches with hosts in their preferred or convenient locations. On a recent day, Burstein and Schiffmann logged 800,000 users.

"We've heard all sorts of amazing stories of hosts and refugees getting connected all over the world," Burstein said in an interview on the Harvard campus. "We have hosts in almost any country you can imagine from Hungary and Romania and Poland to Canada to Australia. And we've been really blown away by the response."

Five weeks into the invasion that has left thousands dead on both sides, the number of Ukrainians fleeing the country topped a staggering 4 million, half of them children, according to the United Nations.

\$2 for 2 months Subscribe for unlimited access to our website, app, eEdition and more CLAIM OFFER Schiffmann, who's been taking a semester off to work

on several projects, said from Miami he was inspired to use his internet activism to help after attending a pro-Ukraine rally in San Diego. "I felt that I could really do something on a more global scale here," he said.

"Ukraine Take Shelter puts the power back into the hands of the refugee ... they're able to take the initiative and find the listings and get in contact with hosts by themselves instead of having to freeze on a curb in Eastern Europe in the wintertime."

Among those who have taken in refugees through the website is Rickard Mijatov, a resident of the southwestern Swedish city of Linköping who's sharing his home with 45-year-old Ukrainian evacuee Oksana Frantseva, her 18-year-old daughter and their cat.

Mijatov and his wife signed up at an embassy indicating they'd help, but then stumbled upon the Harvard students' site and registered there as well.

"The next morning, I had a message from Oksana asking if we had place for them," he said in an interview via Zoom. "It became reality quite fast."

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"I was surprised how quickly Rickard answered to me," Frantseva said in halting English.

Five days later, she, her daughter and their pet were at the front door.

Burstein and Schiffmann designed the platform with combat refugees' particular concerns in mind. They worked to make it as easy to use as possible so someone in immediate danger can enter their location and see the offers of help that are closest to them.

Ten most expensive houses in the world

WHILE nothing beats the comfort of one's own home, it's always interesting to see how the super-rich live. How many rooms, how many kitchens, how many levels and whether or not there is an indoor swimming pool are just a few of the questions that could occupy the interested thoughts of you and us!

Let's delve into the thoughts of the affluent, who are always on the lookout for ways to invest their money and define extravagance everytime! Here is a rundown of the world's most expensive houses in the world.

London's Buckingham Palace

Let us begin with the most apparent assumption made by most individuals of the Queen of England's house. It is estimated to be worth \$2.9 billion and has 775 bedrooms, 78 baths, and 92 workspaces. While the British monarchy pos-

sesses other palaces and castles around the United Kingdom, Buckingham Palace has been regarded as a sign of the monarchy since 1837. The palace, located in the Centre of Westminster, is also in the foreground of state events and imperial banquets.

Mumbai's Antilia Tower

The Ambani family, one of the most well-known Indian business families, owns the second most expensive house in the world. The 27-story building is believed to be worth between \$1 billion and \$2 billion. In addition to a six-story parking garage, the complex has a spa and wellness centre with indoor pools and a movie theatre, and a snow room that makes extensive use of Vastu design principles.

France's Villa Leopolda Lily Safra, belonging to the Safra Family, the wealthiest family in Brazil and one of the world's top bankers, owns the Villa Leopolda. This property was handed to her by her late

spouse when he passed away. It contains 11 rooms and 14 bathrooms, and it is situated on about 50 acres of ground. Villa La Leopolda, which is estimated to be worth \$750 million, was named after its original owner, King Leopold II of Belgium, who gifted the estate to his lover, Blanche Zelia Josephine Delacroix, in the early twentieth century.

London's Witanhurst

This private estate, which is worth over \$450 million, has been one of the largest residences on the planet as well as one of the most expensive houses in the world. It was built in the early twentieth century and has almost 90,000 square feet of floor space. The historical estate was named Parkfield and it has been in the possession of a Russian tycoon since 2008 when he purchased it.

Villa Les Cedres, French Riviera, France

Located in a gated community, this



Backingham Palace

18,000-square-foot estate is fit for royalty. In the classic royal style, which was created in 1830 for the Belgian King, you'll find stunning works of art, heavenly and antique furniture and opulent bedding that has not changed. \$410 million is this house's worth and it is amongst the most expensive houses in the world.

New York's Fairfield Mansion

This is a 63-acre property possessed by an

American multi millionaire and is one of the most expensive in the United States. A total of 29 bedrooms and 35 bathrooms are available, three dining rooms, three swimming pools, and a private cinema. To provide a constant energy supply, the facility features its own on-site power plant. According to the most recent valuation, it is presently worth \$249 million.

London's Kensington Palace

It is owned by Lakshmi

Mittal, an Indian steel industrialist, and is situated on the second-most expensive street in the world! He has one but three distinct houses (9a, 18-19). The home was initially designed in 1845, but Mittal reinvested in it in order to turn it into a "Taj Mittal." It is believed to be worth \$70 million.

California's Ellison Estate

An Oracle co-founder and one of the most affluent real estate investors, Larry Ellison, owns

the property. The construction of this home in the Japanese style lasted about nine years. As well as a five-acre artificial lake, there are three guest bungalows and a fitness centre. It's heavily influenced by Japan's design and decorating style. This house amongst the list of the most expensive houses in the world is estimated at \$200 million.

California's Palazzo Di Amore

With one of the most premium real estate

markets in the nation, it's no surprise that Beverly Hills has some of the most costly properties in America. The property has a total floor area of around 53,000 square feet. It has 12 rooms and 23 bathrooms and tennis courts, an enormous waterfall private pool, 27 parking spaces in the garage, and a 25-acre property that includes a wine-producing vineyard.

It is presently worth around 195 million dollars. The property was initially listed for roughly \$35 million, but it was restored for seven years before being relisted on the market in 2017.

Washington DC's Xanadu

This home, which is 66,000 square feet in size, is the residence of Bill Gates. For the design and construction, he spent over \$65 million and seven years on the project. There is a 60-foot pool, a 2100 square-foot library, a hidden pub, and a remote-controlled wall artwork, just to name a few of the property's distinguishing and innovative characteristics. It is included on the list of the world's most expensive houses in the world, with a current worth of \$125 million.

CONSTRUCTION

COMPARISON OF HOUSING AFFORDABILITY IN DIFFERENT AFRICAN COUNTRIES IN 2020

By Keith Lockwood

A market price reflects the interplay between demand for the product concerned and its supply. The housing market is no different.

Changes in the price of accommodation in a particular country can be due to any number of developments on either (or both) the demand or supply sides of the housing market.

Tracking these prices using the currency of the country concerned is relatively easy, but the resulting trends can be distorted over time by a range of factors.

For example, if the general price level in a country rises by 255 percent (as happened in Zimbabwe in 2019) then a similar increase in the price of accommodation would mean that in relative terms the cost of accommodation to households remained unchanged.

If average household incomes rose by more than the inflation rate over the same period, then housing would actually be more affordable to most people - despite the significant increase in its price.

If, however, the price of accommodation only increased by 200 percent over the same period and incomes rose by 150 percent then accommodation would simultaneously be relatively cheaper than most other items purchased by households, and less affordable relative to household income.

One way to reduce the potential distortions created by the passage of time is to eliminate the effects of inflation by deflating prevailing market values using the prices of a selected base year. Doing so makes it easier to examine volume trends and relative price changes.

The task of comparing housing affordability across

different African countries is made more difficult because the cost of houses, and the incomes used to pay for them, are usually denominated in the local currency of the countries included in the analysis.

However, some countries have fixed or pegged official exchange rate systems that operate in conjunction with parallel or "black market" rates that often provide a more accurate reflection of economic fundamentals.

For example, at the start of 2018, Angola had an official exchange rate of around Kz165/US\$ and a parallel market rate of more than Kz400/US\$.

Those importers able to import at the official rate had a substantial advantage over those that had to use the parallel market.

In addition exchange rate movements are seldom consistent with inflation differentials and market exchange rates tend to be far more volatile over time than both house prices and incomes expressed in local currency terms.

This is especially true of countries - of which there are a number of examples in Africa - with comparatively narrow export bases whose currencies are unduly affected by the prevailing prices of their primary export commodities on international markets.

Nigeria is a good example of this. Between May 2016 and May 2017, the Naira weakened against the US dollar by more than 58 percent, but over the same period inflation in Nigeria was around 16 percent while in the United States it was less than 2 percent.

To reflect relative purchasing power, the Naira should only have weakened against the US dollar by around 14 percent.

If house prices in Nigeria moved in tandem with

consumer prices over this period they would have increased by 16.3 percent in local currency, but in US dollar terms they would have dropped by 27 percent.

In the subsequent twelve months (May 2017 to May 2018), the Naira weakened by a further 14% against the US dollar while the inflation differential between the two countries dropped to just under percent.

In local currency terms, house prices would have increased by 11.6 percent if they matched CPI inflation, but in US dollar terms they would have dropped by a further 2 percent.

Because of the distortions that the use of prevailing market exchange rates can give rise to, the affordability calculations in this Yearbook are converted into international purchasing power parity (PPP) dollars.

A PPP dollar is a notional currency that reflects the rate at which the currency of one country would have to be converted into that of another country to buy the same amount of goods and services in each country.

It takes account of the prevailing inflation rates in each country.

The figure below contrasts the relative movements in the exchange rate of the Nigerian Naira and the US dollar and the Naira and a PPP dollar (left-hand graph), with the impact of this variation on the price of an asset such as a house (right-hand graph).

A house that cost \$25,000 (equating to NGN3.8 million at market exchange rates in 2010) would have cost around NGN10.8 million at prevailing market exchange rates in 2020.

However, if the exchange rate had moved in line with inflation differentials (i.e. in line with purchasing power parity) the same house should only have cost NGN7.5

million.

If the prevailing market exchange rates of different African countries were all undervalued to the same extent against the US dollar, it would still be possible to compare the relative cost of housing across countries with reasonable accuracy using the market-based exchange rates of local currencies to the US dollar.

However, that is not the case - as the figure below shows. Relative movements in market and PPP exchange rates between 2010 and 2020 indicate that across a selection of African countries, the local currency generally depreciated against the US dollar by more than it should have - based on inflation differentials.

The extent of this under-valuation in 2020 ranged from close to 300 percent in the case of Angola to 9 percent in Burundi.

Three of the countries studied had local currencies that were over-valued in terms of their purchasing power in 2020. These were Kenya (1 percent over-valued), Egypt (3 percent over-valued) and Ethiopia (35 percent over-valued).

Comparing the costs of housing in different African countries using prevailing market exchange rates would therefore be distorted by the extent to which their local currencies were either under- or over-valued against the US dollar at that point in time.

So if, for example, the price of a standard CAHF house in South Africa was compared with a standard CAHF house in Nigeria in 2020 using prevailing US dollar market exchange rates, the house in South Africa would be roughly 30 percent cheaper than the Nigerian equivalent based purely on the extent of the relative under-valuation of the two currencies.

CRDB Bank posts 270bn/ net profit in 2021

By Guardian Reporter

CRDB Bank Plc has announced a record profit in 2021 - and the lender's shareholders should expect lucrative returns on their investments.

At the group level, the bank - which boasts of assets worth 8.8trn/- reported a net profit of 267.56bn/- during the year that ended on December last year.

This was a huge leap from the 165.1bn/- that it registered during the preceding year. To shareholders, this record net profit translates into more money in their pockets as dividends.

Last year, CRDB Bank's shareholders shared 57.46bn/- in total dividends. Shareholders received 22/- per share as dividend.

In 2020, 44.4bn/- in total was shared as dividends among the bank's shareholders from a net profit of 123bn/- that was registered in 2019. The dividend per share was Sh17.

Its latest financial statement, which was published in media on Wednesday 6 April 2022, shows that CRDB Bank Plc's net profit of 267.56bn/- for the 2021 calendar year was driven by double-digit growth rates in both funded and non-funded revenue streams.

CRDB Bank Plc closed the year 2021 with a total of 6.1trn/- in customers' depos-



CRDB Bank Group CEO and managing director Abdulmajid Nsekela (2nd left) speaks at a press conference during the announcement of the audited results for the financial year 2021, at CRDB Bank Headquarters Dar es Salaam on Wednesday. From-L: Chief financial officer Frederick Nsakanabo, chief operating officer, Bruce Mwile, and corporate affairs director Tully Esther Mwambapa.

its, while the total amount that it had extended in loans, advances and overdrafts stood at Sh5 billion.

While the net funded income stream grew by 11.2 percent - to 633bn/- in 2021 from 569bn/- in 2020 - the lender's non-funded income stream grew by a significant 24.8 percent to reach 354.278bn/- last year, up from 284bn/- in 2020.

The CRDB Bank managing director, Abdulmajid Nsekela, attributed the performance to growth in lending to the private sector and lender's improved operations.

"This is supported by growth in lending to the private sector, focusing SMEs, agribusiness, structured finance and to micro enterprises. We also improved our operations focusing on more value adding activities," he said.

Growth in non-interest income, said Mr Nsekela, was driven by increased transactions volumes mainly from digital channels.

"Our investment in technology and forefront innovative solutions allowed us to deliver strong customer experiences and value proposition

during challenging times of the global Covid-19 pandemic.

On a quarterly basis, our agent network grew by 3.4 percent to 19,165 agents at the end of year, being the largest network, driving largest volumes in the banking industry," he said. Over 87 percent of total bank transactions were performed through digital channels.

CRDB Bank's Burundi subsidiary also performed exceptionally well last year, Mr Nsekela said. The subsidiary recorded 14 percent YoY growth in profit after tax in

2021 on the back of sound strategies implemented by the group.

In what describes the quality of CRDB Bank Plc's loan book, the lender's non-performing loans (NPLs) as a percentage of total gross loans dropped significantly to 3.3 percent in December 2021 from 5.7 percent last year.

This puts the lender in the regulator's good books, considering that it [the regulator] wants commercial banks to cut their NPLs to below five percent.

TMEIC acquires Orbita's ports, terminals division

CALIFORNIA, LA

TMEIC Corporation Americas, a subsidiary of Toshiba Mitsubishi Electric Industrial Systems Corporation (TMEIC) has announced that it has completed the acquisition of the Ports and Terminals Division of Orbita Ingenieria, S.L. (Orbita) through its wholly owned subsidiary, TMEIC Port Technologies, S.L.

TMEIC has been the driving force in crane controls and automation for more than 60 years. Engineered with an unwavering focus on reliability, safety, and efficiency, TMEIC leads the way in advanced control and automation technology in the global material handling market.

Orbita's Ports and Terminals Division delivers solutions in the maritime terminal sector by providing automation services and engineering aimed to enhance the processes of its ports and terminals customers, including through its gate, crane, and rail suite offerings as well as expertise in the optical character recognition space (OCR). Orbita is headquartered in Valencia, Spain. www.orbitaports.com

TMEIC's acquisition of Orbita's Ports and Terminals Division will allow it to expand its offerings to new and existing ports and terminals customers in the form of industry-leading and time-tested OCR capabilities as well as an expanded menu of automation options.

Further, the existing Ports and Terminals Division will be afforded expanded opportunities for growth

and advancement with the financial support, technical backing and market reach that TMEIC has to offer.

"It is my pleasure to announce that Orbita's expertise is now available to TMEIC," said Manmeet S. Bhatia, President and CEO of TMEIC Corporation Americas.

"Orbita has an international reputation for on-time, on-budget delivery of sophisticated port control projects. This acquisition will allow the new business to leverage the TMEIC Group's global footprint."

"We were looking for an industry leader that provides the necessary support and enthusiasm for our growing business but also a company culture aligned with our values", said Francisco J. Grau Cavanillas, Managing Director of the Ports & Terminals Division at Orbita Ingenieria, S.L.

"In TMEIC, we have found a great partner that will bring Orbita new capacities. Our clients will benefit from the commercial, technological and financial strength of a world-class company without losing our closeness and service-oriented identity."

"Orbita's expertise and experience enhances our Port Automation offering," said Declan Daly, Vice President of Industrial Systems at TMEIC Corporation Americas.

"Together, we can provide a more complete portfolio of both automated gate and yard systems as well as enhanced automated crane solutions, bringing TMEIC closer to providing an integrated solution of IT and OT systems for container terminal automation."

US mortgage interest rates hit 5 pct for the first time in a decade

WASHINGTON

AFTER falling to historic lows last year, mortgage rates are rising sharply. On April 5, they hit their highest point in more than a decade with the average US interest rate for a 30-year fixed-rate mortgage topping 5 percent, up from under 3 percent just a year ago.

Housing industry experts argue it's a good thing for the red-hot US housing market. After nearly two years of an exceptionally expensive, exceptionally fast-moving market, analysts say higher mortgage rates are just what's needed to cool things down.

These higher rates are expected to slow demand and temper home prices.

Mortgage rates tend to change alongside interest rates set by the Federal Reserve, which has signaled it will raise rates a total of seven times this year to 1.9 percent by year's end to tame inflation.

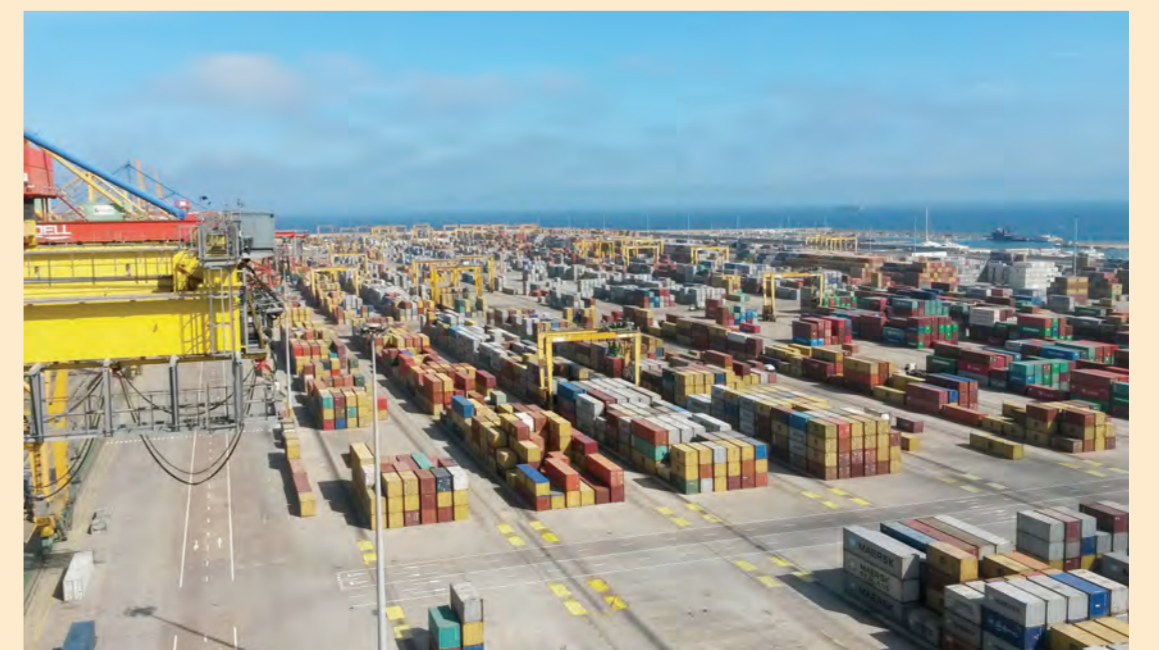
The higher mortgage interest rates are eventually expected to slow housing price growth, says Logan Mohtashami, the lead analyst at HousingWire, a media outlet dedicated to housing industry news.

While home prices may not fall much (or at all), even slowing price hikes would be a relief for buyers after the av-

erage home price jumped 20 percent in the past year. Sellers are less likely to ask for exorbitant prices if prospective buyers are facing higher monthly mortgage payments.

"Home sellers, builders, and investors have too much power," says Mohtashami. "The only way to rein them in is to get rates higher."

Higher mortgage rates also slow the pace at which homes get sold, meaning more homes stay on the market longer. When some buyers drop out of a given home buying market, turned off by higher rates, it eases demand and leads to fewer competitive bids.



WORLD

Assessment of documents on US bio-military activities welcomed

UNITED NATIONS

CHINA on Wednesday welcomed any global initiative within appropriate frameworks to assess the discovered documents related to US biological military activities.

"Recently, the Russian Federation has published quite a number of documents related to biological military activities of the United States, which has caused great concern of international community," Dai Bing, China's deputy permanent representative to the United Nations, told the UN Security Council Arria Formula meeting on biological security.

"China welcomes the international community to assess the discovered documents within appropriate frameworks including the Biological Weapons Convention (BWC) and the UN, and

hear the clarifications from the relevant country in a fair and impartial manner," said Dai.

The envoy said that the relevant country should take a responsible approach and offer timely and comprehensive clarifications on its biological activities to remove the doubts of the international community.

"Further enhancement of the transparency on its global biological activities is also needed," Dai noted.

Dai underscored that China has suffered from biological weapons during the Second World War and thus consistently stands for the complete prohibition and thorough destruction of all weapons of mass destruction, including biological and chemical weapons.

"China firmly opposes the development, stockpiling or use of biological and chemical



Dai Bing, China's deputy permanent representative to the United Nations.

weapons by any country under any circumstances, and urges countries that have not done so to destroy their chemical weapons stockpiles as soon as possible," Dai noted.

"All states parties should comply with the objectives and principles of the BWC in good faith," the envoy noted.

"The current dynamics on biological security highlight the urgent need to re-launch negotiations on a verification protocol under the BWC and

establish a professional, impartial and independent multilateral verification mechanism based on that," he said.

"Such a mechanism is a necessary but long-absent instrument to eliminate potential biological weapons threats and enhance the authority and effectiveness of the BWC, and its establishment must not be thwarted by any certain member state," he added.

Xinhua

Envoy's visit sets stage for Horn of Africa peace conference

AMBASSADOR Xue Bing, the newly appointed Chinese envoy for the Horn of Africa, has concluded his inaugural visit to the region, a trip that took him to Kenya, Eritrea, Ethiopia, South Sudan, Uganda and Somalia.

The diplomat's mission was meant to gauge the reception for China's proposed outlook on peace and development in Horn of Africa countries. The initiative, which was mentioned by State Councilor and Foreign Minister Wang Yi during his January diplomatic outreach to Africa, aims to foster peace, security and development among the eight countries that constitute the Horn region.

Envoy Xue's visit has unearthed some underlying issues that could be instructive in China's push for a stable and economically prosperous Horn. It found the prevailing opinions and attitudes of regional leaders on the role of external development partners. African leaders are not interested in partnerships based on conditions, ultimatums or coercion.

There is also an overwhelming desire on the side of the Horn countries to weave together a stable, peaceful and economically sustainable region. The envoy's call for a peace conference for the Horn was well received, with Kenya and Ethiopia offering to host the first conference in the coming months.

Xue got the ball rolling by articulating China's brand of international relations, in which peace and development are at center stage in its cooperation with Africa. By emphasizing that China will only send engineers and students to Africa's troubled hot spots, he is clearly contrasting China's diplomacy with that of Western countries. As a way of offsetting the Horn's challenges in the short term, the envoy announced emergency food aid to four countries Eritrea, Djibouti, Ethiopia and Somalia valued at \$6.3 million.

There is no doubt that the task Xue has embarked upon is a challenging one. The Horn of Africa is currently experiencing a number of security issues, such as terrorism and territorial disputes, as well as



Ambassador Xue Bing, the newly appointed Chinese envoy for the Horn of Africa, visits South Sudan on March 24-25, 2022. File photo

ethnic and religious conflicts. These conflicts require complex responses, as their persistence over the years indicates that past strategies have been inadequate.

To succeed in his endeavor, the special envoy must first be perceived as impartial and a consensus builder on the key security and development issues facing the region. The peace conference will be a good place to start.

Second, the envoy should promote partnerships that can spur human development as a long-term solution to the ongoing conflicts in

the region. China's philosophy on development as a precondition for lasting peace and security is an important lens through which to view how development can be a tool to silence the guns in the region.

China has also managed to consolidate a reasonable peace and security ecosystem at home, despite being the most populous country. Issues such as managing ethnic tension, providing an equitable share of development proceeds and establishing governance systems that deliver incredible feats such as extreme poverty elimination in

all parts of China can be important learning points for African countries.

As a permanent member of the United Nations Security Council, China should continue to champion progressive mechanisms, ideas and policies to boost peace and security in the region. Beijing can achieve this through effective coordination with other Security Council members such as Kenya.

The social, political and economic viability of the Horn of Africa promises to restore hope for millions of people who have been uprooted from their homes due to conflict. It can bring to an end the perennial challenge of food insecurity and cure the old wounds of territorial wrangles.

China also stands to gain from a stable Horn of Africa. The region is a major gateway to the rest of the continent, providing entry and exit points for raw materials and industrial products, thereby significantly anchoring trade between China and Africa.

Agencies

Huawei, CRASA sign MoU to accelerate digital transformation in Africa

LUANDA

HUAWEI has signed a Memorandum of Understanding (MoU) with Communications Regulators' Association of Southern Africa (CRASA) to drive Africa's digital transformation.

Bridget Linzie, CRASA Executive Secretary and Yang Hongjie, Director of ICT Strategy and Policy Department of Huawei Southern Africa Region, signed the MoU during the CRASA 11th annual general meeting attended by delegates from all 13 member countries in Luanda, Angola.

Under the agreement, both parties intend to exchange information and ideas on ICT policies and regulations, undertake joint research on network security, data protection, digital inclusion policies and emerging technologies like 5G, and organize capacity building activities through meet-

ings, workshops and trainings.

"I appreciate the efforts that Huawei has been taking in introducing the most innovative ICT technologies to SADC in the past years, and sharing their tremendous global experience and know-how in contributing to the development of the region. We will deepen cooperation with Huawei to further accelerate digital transformation for inclusive growth in the region," said Ms. Bridget Linzie.

Africa's digital transformation accelerated dramatically during the pandemic and is expected to continue growing in the post-pandemic era, with ICT infrastructure and services becoming increasingly indispensable for the growth of industry and for individuals' personal life.

"I am happy that CRASA will have Huawei as a strategic partner to shape the ICT future of the re-



From left Alfred Marisa CRASA vice chairperson, Bridget Linzie CRASA executive secretary Yang Hongjie director of ICT strategy and policy department of Huawei Southern Africa Region

gion by providing support in connecting the unconnected and to bridge the region's digital divide. In this era of digital economy, it is extremely important to put in place an enabling environment to harness new technologies like 5G

to drive social economic development and enhance cyber security and data protection. CRASA is looking forward to a fruitful cooperation with Huawei in these specialist areas," said Alfred Marisa, representing the chairperson of

CRASA.

"Huawei is glad to have the privilege to partner with CRASA to accelerate the ICT development in the region. We have been working with important stakeholders in our industry to build a healthy ecosystem to realize our vision of bringing digital to every person, home and organization to build a better-connected and intelligent world," said Yang Chen, Vice President of Huawei Southern Africa Region.

"We believe that with our combined efforts between Huawei and CRASA, more people will be able to benefit from the growth catalyzed by ICT development."

Entering Africa in 1998, Huawei has been partnering with local operators and partners in providing innovative ICT solutions and services to 1.1 billion people in the region

Smart courts in China provide efficient, convenient judicial services online

THE construction of smart courts in China has picked up speed with the deep integration of blockchain, big data, Internet of Things, artificial intelligence (AI) and other digital technologies into courts' functions, giving people easier access to judicial services while enabling cases to be handled in a paperless manner.

As smart court construction advances, online handling of cases becomes increasingly common in China. More and more people in the country can now have their disputes resolved through a computer, a mobile phone and a couple of apps without leaving their homes. They can file a lawsuit by logging in certain platforms on their

mobile phones, attend court hearings remotely via videoconferencing, and receive electronic judgment documents.

Recently, the court of Tuanlin township under the people's court of Poyang county, east China's Jiangxi province, resolved a labor dispute over wage arrears efficiently online. Because the plaintiff and defendant were in two different provinces, the judges presiding over the case moved the court online with both parties' consent.

After entering information about the case into the online mediation platform of the people's court, the judges mediated their dispute re-

motely and helped them reach agreement, and later uploaded the mediation agreement on to the diversified dispute resolution platform of the people's court for the plaintiff's and defendant's signature. Then they sent the signed electronic agreement to the two parties. The entire mediation process was completed in less than one day.

Throughout the process, the plaintiff and defendant completed relevant procedures through their mobile phones, which, according to them, was really convenient and fast.

At present, courts in a large part of China allow online case filing, submission of materials, application for

reading case files and court hearings, which greatly benefits judges, lawyers and litigants.

In offline trials, digital technologies are also of great help. For example, courts in Shanghai and other places have adopted blockchain technology to record or videotape court hearings and thus no longer need to print paper court records.

In addition, apps, online platforms and other forms of mobile court functions are also improving.

As COVID-19 infections continue to rise around the world, the importance of smart courts has become more prominent. Online case filing and handling has not only effectively

safeguarded people's safety amid the pandemic, but demonstrated humanistic care in judicial services.

Last year, more than 11.4 million cases were filed online and nearly 1.28 million hearings were held online in China, according to a report on the work of the Supreme People's Court of China (SPC).

A total of 1.71 billion pieces of evidence were stored on the judicial blockchain, with notable effects on verification and tamper-proofing during the service and storage of electronic evidence; 220 big data reports on economic and social development were formed in Chinese courtrooms, which proved that data-assisted de-

cision-making in the courts can help with social governance; knowledge-as-a-service platforms covering business scenarios such as similar case push notification, credit evaluation and trial supervision provided services for Chinese courts for 140 million times, the report said.

In recent years, the construction of relevant systems and platforms for smart courts has gathered pace in China.

After registering and logging on a WeChat mini-program launched by the SPC, people can find the lawsuits they are involved in and choose a court for online mediation and litigation. **People's Daily**

US road rage shootings soar during pandemic

ONE person was shot on the road in the United States every 17 hours in 2021, according to a new tally of road rage violence.

In all, 131 people were killed and 391 wounded by gunfire for a total of 522 road rage casualties in 2021, the gun control group Everytown for Gun Safety said in a report released this week.

That represents a significant jump from 73 dead and 166 wounded in 2016, a spike that the report's authors suspect was linked to stresses caused by the coronavirus pandemic.

The number of shootings for 2021 works out to one person shot in a road rage confrontation every 17 hours, more than twice the rate of one person every 37 hours in 2016.

Everytown, which is funded largely by former New York City Mayor Michael Bloomberg, cited its database, compiled from 7,500 sources, mostly law enforcement agencies.

The gun control group said more research was needed to determine the reasons for the surge in shootings, but that increased road rage gun casualties correlated with other trends seen during the pandemic, such as rising gun sales and shootings.

The gun rights group Gun Owners of America accused Everytown of highlighting the actions of criminals to infringe on the rights of responsible gun owners.

"Plain and simple - it's illegal to threaten someone or use deadly force with a firearm to settle a road rage dispute. This story is merely a distraction and an excuse for gun grabbers to once again claim that if we remove guns from the hands of good people, criminals will stop breaking the law," Erich Pratt, senior vice-president of GOA, said in a statement.

Other groups, including the Automobile Association of America, have documented rising road rage. The American Psychological Association says young males are the most likely to display aggressive or angry behavior toward other drivers.

"From 2016 to 2019, roughly one-third of road rage incidents involving a gun resulted in injury or death. By 2021, nearly two-thirds did," Everytown said.

Agencies

African executives say technology key to hasten tourism recovery

NAIROBI

THE recovery of Africa's travel and hospitality sectors after pandemic-related slump will be dependent on greater adoption of digital tools to ensure key operations like bookings were seamless, executives said on Wednesday.

Speaking at a forum in Nairobi, the Kenyan capital, convened by Pesapal, a pan African payment solutions provider, the officials stressed that technology was key to hastening post-pandemic recovery of the continent's tourism industry.

Agosta Liko, the executive director of Pesapal said that by investing in digital tools, tourism players will place their enterprises on a recovery trajectory, besides strengthening their resilience and agility in the face of unpredictable shocks.

The Nairobi forum themed "Adapt & Thrive: Harnessing technology in travel and hospitality", convened by Pesapal in partnership with Oracle Hospitality, a technology solutions firm, brought together hoteliers, tour operators, restaurant and bar owners to discuss integration of digital tools in their recovery agenda.

Liko said that a partnership between Pesapal and Oracle Hospitality has facilitated seamless deployment of digital infrastructure to revolutionize travel and hospitality sectors in Africa, ensuring they were profitable and resilient.

He added that these technology solutions have enabled hotels in the continent to accept real-time payment, online sales and virtual booking, in a post-pandemic era.

Oliver Menzel, Oracle Hospitality Alliances & Channels Manager for Middle East and Africa said that if hotels and tour operators integrate modern technology and innovations in key operations, they are likely to reap profits and withstand shocks like pandemics, geopolitical tensions and climate change.

According to Menzel, digital payment solutions and virtual tours have improved the revenue base for investors in the hospitality sector besides providing a satisfactory experience to local and foreign tourists.

Felix Musa, the revenue manager at Kenya's Sarova Hotel Group said that adoption of smart technologies that accelerated at the peak of the pandemic ensured that travel and hospitality sectors remained profitable and responsive to emerging needs of their clients like enhanced safety.

With hegemonic thinking, the US can't vindicate itself of its bio-military activities

KYIEV/MOSCOW/BUDAPEST/WASHINGTON/ATHENS

UKRAINIAN President Volodymyr Zelensky has said talks between Ukraine and Russia will continue despite the evidence of "atrocities carried out by the Russian military", according to media reports.

"In any case, we must find even small opportunities for the negotiation process. Without this, I think it is difficult to end the war," the Ukrainian news agency quoted Zelensky as saying in an interview with Turkey's Haberturk television channel.

Zelensky emphasized the importance of the mediation mission of other countries, including Turkey, in the talks.

At least 280 people, including children, were found dead in Bucha, some 28 km northwest of Kyiv after the Ukrainian army retook control of the town from the Russian military.

The Ukrainian leader earlier called the killings of civilians in Bucha a "war crime".

The Russian Defense Ministry on Sunday refuted Russia's accusation of alleged killing of civilians in the settlement of Bucha in Ukraine's Kiev region.

"All photographs and video materials published by the Kiev regime, allegedly evidencing some kind of 'crimes' committed by Russian military personnel in the city of Bucha, Kiev region, are another provocation," the ministry said in a statement.

It said that during the time the settlement was under control of the Russian forces, not a single local resident suffered from any violent actions, adding that "all Russian units completely withdrew from Bucha on March 30."

Kremlin Spokesman Dmitry Peskov said Wednesday that Russia and Ukraine are continuing negotiations but there remains a long way to go, stressing that Moscow would like Kyiv to be more active during the negotiations.

The withdrawal of Russian troops from the Kiev region was to facilitate the peace talks, he told France's LCI broadcaster earlier in the day.

Trade ties cut

The Ukrainian president instructed his government to formalize the cessation of Ukraine's trade with Russia, the presidential press service said in a statement Wednesday.

In fact, import and export operations between Ukraine and Russia

have been completely terminated since the start of the conflict, the statement said.

More US sanctions on Russia

The United States on Wednesday imposed additional sanctions on Russia for its military operation in Ukraine, targeting the country's major financial institutions and two daughters of Russian President Vladimir Putin.

According to a factsheet from the White House detailing the measures, US President Joe Biden will sign an executive order banning new investment in Russia by Americans no matter where they live.

Additionally, Americans will no longer be allowed to conduct business transactions with major Russian state-owned enterprises, whose assets subject to US jurisdiction will be frozen. The Department of the Treasury were set to announce the names of these entities on Thursday.

Hungarian Prime Minister Viktor Orban on Wednesday invited Putin to a summit meeting in Budapest to make progress toward an immediate ceasefire between Russia and Ukraine.

Orban said that he spoke on the phone with Putin, who called him Wednesday morning to congratulate him on his election victory.

"I know (a ceasefire) is not going to happen by itself, so I invited Putin, the presidents of Ukraine and France, and the German chancellor to Budapest, the sooner the better," Orban said.

Greece sanctions 12 Russian diplomats

The Greek Foreign Ministry on Wednesday announced that 12 members of the Russian diplomatic and consular missions in Greece have been declared as personae non gratae.

The decision was made in accordance with the 1961 Vienna Convention on Diplomatic Relations and the 1963 Vienna Convention on Consular Relations, the ministry said in a statement, adding that the Russian ambassador had been earlier notified of the decision.

The statement didn't reveal any specific time schedule about the diplomats' departure.

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US, Britain, Australia to develop hypersonic missiles

WASHINGTON

THE United States, Britain and Australia announced Tuesday that they will cooperate on developing hypersonic missiles.

In a joint statement issued after conducting a review of the trilateral defense cooperation, US President Joe Biden, British Prime Minister Boris Johnson and Australian Prime Minister Scott Morrison said they "committed today to commence new trilateral cooperation on hypersonics and counter-hypersonics, and electronic warfare capabilities, as well as to expand information sharing and to deepen cooperation on defense innovation."

The leaders of the three nations, which formed a security alliance known as AUKUS in September 2021, said the newly announced areas of cooperation "will add to our existing efforts to deepen cooperation on cyber capabilities, artificial intelligence, quantum technologies, and additional undersea capabilities."

ties."

When the three nations announced the creation of AUKUS, under which the United States and Britain promised to arm Australia with nuclear-powered submarines, France considered it "a stab in the back," because Canberra abruptly abandoned a conventionally powered submarine deal with Paris without prior notice.

In addition, AUKUS also created fears about arms race among great powers that will destabilize the Southeast Asian region.

Shortly after the establishment of the alliance, the Indonesian Foreign Ministry said it was "deeply concerned about the continuing arms race and power projection in the region."

Around the same time, Malaysian Prime Minister Ismail Sabri Yaakob said the nuclear-powered submarine project could "provoke other powers to take more aggressive action in this region."

Xinhua



In this file photo taken on Sept 15, 2021, US President Joe Biden participates in a virtual press conference on national security with British Prime Minister Boris Johnson (right) and Australian Prime Minister Scott Morrison in the East Room of the White House in Washington DC. AFP

Hungary says ready to pay for Russian gas in rubles

BUDAPEST/LONDON

HUNGARY said on Wednesday it was prepared to pay rubles for Russian gas, breaking ranks with the European Union which has sought a united front in opposing Moscow's demand for payment in the currency.

Hungary will pay for shipments in rubles if Russia asks it to, Prime Minister Viktor Orban (pictured) told a news conference on Wednesday in reply to a Reuters question.

Russian President Vladimir Putin has warned Europe it risks having gas supplies cut unless it pays in rubles.

With weeks go to before bills are due, the European Commission has said that those with contracts requiring payment in euros or dollars should stick to that.

Hungary's Foreign Minister Peter Szijarto earlier said that EU authorities had "no role" to play in its gas supply deal with Russia, which was based on a bilateral contract between units of Hungarian state-owned MVM and of Gazprom.

The European Commission does not comment on declarations from national authorities, a spokesperson said.

Hungary has been one of a few EU member states that have rejected energy sanctions against Moscow.

Orban, whose government has pursued close business relations with Moscow for over a decade, swept to power for a fourth consecutive term in

elections on Sunday, partly on a pledge to preserve security of gas supply for Hungarian households.

RELIANT ON RUSSIAN GAS

While Putin's demand has raised hackles in many of Europe's capitals, its governments - which on average rely on Russia for more than a third of their gas - are discussing the issue with energy companies.

On Monday, Slovakia said it will act in unison with the EU, while Poland's dominant gas company PGNiG has maintained that its original contract with Gazprom which expires at the end of this year is binding on both parties.

Austria's OMV and Russia's Gazprom have had initial contact about paying for gas in rubles, a spokesperson for OMV said on Friday, though the government in Vienna said there was no basis for payment in any currency other than euros or dollars.

Ukraine's foreign minister insisted an embargo on Russian gas and oil is needed but the European Union has so far stopped short, while preparing to propose a ban on coal imports and other products.

European buyers are increasing shipments of coal from across the globe against a backdrop of a proposed EU ban on Russian imports and the scramble to relieve tight gas supplies, according to data and shipping sources.

The European Commission's inten-



tion "that there should be some kind of common response from countries importing Russian gas" was not considered necessary, Hungary's Szijarto said, adding that nations had individually signed bilateral contracts.

"And ... no one has a say in how we modify our own contract."

Hungary, which is heavily reliant on Russian gas and oil imports, signed a new long-term gas supply deal last year under which Gazprom is expected to ship 4.5 billion cubic meters of gas annually.

Meanwhile, Putin has discussed expanding Moscow's economic cooperation with Belgrade, including in the energy sector, with his Serbian counterpart Aleksandar Vucic.

Serbia's contract for Russian gas expires on May 31. "Talks about the new contract need to be launched as soon as possible," a statement from Vucic's office said.

Latvia's largest gas trader, which is a third

owned by Gazprom, has said it is considering whether it should pay in euros or rubles for Russian gas but a Latvian foreign ministry spokesman said: "Latvia does not support paying in rubles and there has to be a common EU approach."

Lithuania has said it will no longer import Russian gas to meet its domestic needs, becoming the first country in Europe to have secured its independence from Russian supplies.

Russian gas deliveries to Europe via three key pipeline routes were broadly steady overall on Wednesday.

'We look forward to President Xi's visit to Africa again'

"It was right in here that President Xi shook my hand and exchanged greetings with me, which was a great honor for me and the entire university," Armand Moyikoua, rector of the prestigious Marien Nguabi University in Brazzaville, capital of the Republic of the Congo, told People's Daily in an interview in the university.

His meeting with Chinese President Xi Jinping nine years ago is so unforgettable that Moyikoua still gets excited when recalling the details of the meeting.

In an effort to show his deep affection for China, the 71-year-old professor specially wore a red tie with golden Chinese characters in cursive script for the interview.

Xi paid a state visit to the Republic of the Congo from March 29 to 30 in 2013. On the last day of the visit, Xi, accompanied by President of the Republic of the Congo Denis Sassou Nguesso, attended the opening ceremony of the China-assisted library of the university and its Chinese section.

"Crowds of students were waiting outside the library to get a glimpse of the Chinese leader," Moyikoua recalled, adding that the ceremony, which involved various activities, lasted about half an hour.

After the ribbon cutting and nameplate unveiling at the ceremony, Xi and his wife Peng Liyuan, together with their counterparts in the Republic of the Congo, went to the Chinese section of the library on the second floor and had cordial talks with the teachers and students who were teaching or learning Mandarin.

Moyikoua remembers that the Chinese section of the library was filled with an atmosphere of joy and Chinese culture, with red lanterns and Peking Opera masks hanging in the hall, books and CDs about China placed on the table, and Chinese cultural programs aired on TV.

During the visit, a local Mandarin teacher at the university introduced the Chinese section of the library to President Xi. She learned Mandarin in Hangzhou city, east China's Zhejiang province, between 2001 and 2005, and quoted the Chinese saying, "Up in heaven, there is paradise; down on earth,



Armand Moyikoua, rector of the prestigious Marien Nguabi University in Brazzaville, capital of the Republic of the Congo, receives an interview with People's Daily. File photo

there are Suzhou and Hangzhou" to express her strong attachment to Hangzhou.

Hearing her praise for Hangzhou, Xi smiled and mentioned that he once worked in the beautiful city. He encouraged the students to learn Mandarin well so as to continue to deepen the China-Congo friendship and China-Africa friendship.

"President Xi was kind and easy-going, and his friendliness has been indelibly imprinted on our minds. Nearly 10 years have passed since that meeting with Xi, but I still feel like it was just yesterday," Moyikoua said.

Moyikoua found Xi's speech at the Parliament of the Republic of the Congo particularly inspiring during his visit to the Republic of the Congo.

In the speech, Xi quoted a line by an African poet, "Go forth, Africa, let us hear the triumphant rhythm of your song!", bringing the Chinese and African people closer and striking a chord with the audience.

"After Xi said the line sonorously, I got so excited that I rose to applaud him, just like the rest of the audience," he said.

Friendship, which derives from close contact between the people, holds the key to sound state-to-state relations.

In 2013, President Xi chose

African countries, including the Republic of the Congo, as the destinations for his first official overseas visit after assuming the office of president, which demonstrated the emphasis China lays on its friendship with Africa and its confidence about the Africa's development, and consolidated the bonds between China and the Republic of the Congo.

After Yushu Tibetan autonomous prefecture, northwest China's Qinghai province, was struck by a terrible earthquake in April 2010, the government of the Republic of the Congo donated money to build a primary school in the prefecture, which was named Sino-Congolese friendship primary school by Sassou. Thanks to the assistance, children in the disaster-stricken area now study in the spacious new school buildings and run freely and laugh joyfully on the sports ground.

"Birds are freer because of the vastness of the sky; horses are more robust because of the grandness of the grassland, flowers become more beautiful because of the sunshine and rain; and our lives become better because of the help of the Congolese government and people," wrote students of the school in a thank-you letter to Sassou.

The fruits and symbols of Congo-China friendship can be seen everywhere in the

public of the Congo, according to Moyikoua.

Since the establishment of diplomatic relations in 1964, China and the Republic of the Congo have witnessed fruitful results of cooperation in various fields. The projects in the Republic of the Congo completed through the cooperation between the two countries include the No. 1 National Highway hailed as "road of dream" by locals, the well-equipped China-Congo Friendship Hospital, the grand and magnificent new parliament building, the "bridge of August 15, 1960" and the Kintele Stadium that can accommodate 60,000 spectators.

China has kept its solemn promise to support and help African countries. It has always followed the principle of sincerity, real results, amity and good faith and the principle of pursuing the greater good and shared interests in cooperating with Africa, and is always Africa's good friend, good partner and good brother.

Xi made four proposals on building a China-Africa community with a shared future in the new era and announced that China would work closely with African countries to implement nine programs, under which it would provide another one billion doses of

COVID-19 vaccines for Africa while addressing the opening ceremony of the Eighth Ministerial Conference of the Forum on China-Africa Cooperation in November 2021. On Jan. 20 this year, a new batch of COVID-19 vaccines provided by the Chinese government for the Republic of the Congo arrived in Brazzaville.

"Since the beginning of the COVID-19 pandemic, China and the Republic of the Congo have stood with each other and worked in solidarity to overcome difficulties. China was the first country to provide anti-epidemic supplies and COVID-19 vaccines for the Republic of the Congo. All these facts fully demonstrate the unbreakable and profound friendship between our two countries and reflect President Xi's global vision as the leader of a major country," Moyikoua pointed out.

Noting that China and Africa share the same aspirations as well as weal and woe in development, Moyikoua said he hopes China will play a greater role in the course of peace and development of Africa.

"The friendly ties between Africa and China are increasingly tightened. We look forward to President Xi's visit to Africa again, and to the Republic of the Congo," he said.

People's Daily

The Guardian

SPORT

Kanoute, Onyango set to miss Simba SC's clash against Orlando Pirates

By Correspondent Ismail Tano

SIMBA SC head coach Pablo Franco needs to secure a replacement for the squad's central defender, Joash Onyango, who will miss the 2021/22 CAF Confederation Cup quarterfinal's first leg match against South Africa's Orlando Pirates scheduled for April 17 at Benjamin Mkapa Stadium Dar es Salaam.

Orlando Pirates will confront Simba SC in the quarterfinals of the second tier of the CAF club tournaments.

In the quarterfinal stage, Simba SC who will start at home will miss Onyango who is serving a one-match suspension for having been shown three yellow cards in the group stage matches.

Onyango was first shown yellow card in the match against Niger's Union Sportive de la Gendarmerie Nationale which was held at Stade Général Seyni Kountché in Niamey and ended in 1-1 draw.

The defender was later booked in the tie against Renaissance Sportive de Berkane in Morocco, with the latter notch-

ing a 2-0 victory over Simba SC.

His third yellow card came in the duel against Union Sportive de la Gendarmerie Nationale at Benjamin Mkapa Stadium last weekend, in which the Nigerien squad conceded a 4-0 loss.

Simba SC midfielder Sadio Kanoute was also shown three yellow cards in the group stage matches against Renaissance Sportive de Berkane and two fixtures against Union Sportive de la Gendarmerie Nationale, so he will as well miss the next game.

The draw for the quarterfinals of this season's CAF Confederation Cup was announced on Tuesday in which Tanzania's Simba SC is scheduled to face the South African soccer big guns, Orlando Pirates.

The first game of the knockout stage will take place at Benjamin Mkapa Stadium in Dar es Salaam where Simba will host Orlando Pirates.

Orlando Pirates is a week later to host Simba at Orlando Stadium in Johannesburg.

Defender Kelvin Yondani warns NBC Premier League outfits

By Correspondent Ismail Tano

GEITA Gold FC's 1-0 win away to Mbeya City FC in a recent NBC Premier League tie has made the former's defender Kelvin Yondani state that their opponents should brace for his squad's onslaught.

Yondani that joined Geita Gold FC after having left Polisi Tanzania pointed out he has never played for a weak team in his life.

The defender said with the way his club has embarked on good preparations he is sure it will finish in fifth place in the standings, though he believes many cannot easily believe it.

The former Simba and Yanga defender, who moved to Geita Gold FC in the mini registration period, was adamant money is to him hardly a priority during the registration period.

He stressed the quality of the team matters the most

and that is why all teams he played for never dropped him.

The defender noted: "I have played for Simba and Yanga, everyone knows the history of those teams and the squads' qualities. I, later on, moved to Polisi Tanzania."

"There are talented youngsters at Geita Gold FC and the team has a good coach. I don't see us failing to achieve our goals.

Commenting on Premier League Yondani said as the years go by he is witnessing major changes in the top flight while acknowledging that this season could be the best.

The footballer pointed out that the top flight's second round has been more competitive.

Yondani stated: "The second round is the toughest as each team is fighting for bonuses dished out by the sponsor while others are looking for a chance to win the league's title... in previous seasons there was no such competition."



Kelvin Yondani

Simba SC official confirms Morrison's absence in duel again Orlando Pirates

By Correspondent Ismail Tano

TANZANIA'S Simba SC Chief Executive Officer Barbara Gonzalez has confirmed that the club's attacking midfielder Bernard Morrison will not be able to enter South African soil due to a blockage in the country.

Before joining Yanga and Simba SC, Morrison had previously plied his trade in South Africa for Orlando Pirates and left the club due to misconduct.

Morrison was reportedly arrested in South Africa for possessing a stolen vehicle.

The Ghanaian midfielder had reportedly bought the car through an agent, but the agent did not pay the installments.

Although Morrison will not be involved in the rematch, the situation has not dampened Barbara's enthusiasm after claiming that the player will take

part in the first leg at Benjamin Mkapa Stadium.

Simba who will start the knockout fixtures at home will as well miss defender Joash Onyango and midfielder Sadio Kanoute in the April 17 fixture against the South African side.

The footballers are serving suspension resulting from yellow cards they

were shown in group matches.

Onyango was shown a yellow card in two fixtures against US Gendarmerie and the tie against Renaissance Sportive de Berkane.

Kanoute was also shown a yellow card in the game against Renaissance Sportive de Berkane and both fixtures against US Gendarmerie.

The first game of the knockout stage is slated for April 17 at Benjamin Mkapa Stadium in Dar es Salaam where Simba is to host Orlando Pirates.

Orlando Pirates is a week later set to host Simba at Orlando Stadium in Johannesburg.



Sadio Kanoute

Orlando Pirates official reveals plan for Simba SC match

By Correspondent Ismail Tano

SOUTH Africa's Orlando Pirates Chief Executive Officer Floyd Mbele discloses they have received the results of the draw for the quarterfinals of the 2021/22 CAF Confederation Cup in which they are scheduled to meet Simba SC of Tanzania.

The draw for the continental showdown was held in Cairo on Tuesday, with the South African club slated to confront Simba SC, coached by Pablo Franco Martin from Spain, in the first leg on April 17.

Mbele said they know Simba SC very well and look forward to a competitive game.

He said Orlando Pirates is ready for the quarterfinals, with the second leg match expected to be played in South Africa between April 22 and April 24.

The leader also spoke of his side's marauding attacker, Malawian Gabadinho Mhango, saying he is fine and had high hopes of playing both

games.

"We know Simba well, we know their new Spanish coach, and their players have been in the CAF tournaments all the time."

"But we are well prepared, Gabadinho is OK and he even played against Al Ittihad last weekend."

Simba SC advanced to the quarterfinals, clobbering USGN of Niger 4-0 in a group stage game at Benjamin Mkapa Stadium in Dar es Salaam last weekend.

The victory saw Simba SC finish second in the Group D standings with 10 points equal to group leader RS Berkane of Morocco.

Meanwhile, Simba SC forward Chris Mugalu has thanked his coach Franco for trusting him and giving him a chance to start in the CAF Confederation Cup match against US Gendarmerie of Niger.

The Congolese forward that had been out of action for some time netted two goals in his outfit's 4-0 victory.

The attacker said he did not expect to start in the game due to his teammates Meddie Kagere and Pape Sakho doing well in previous matches.

"I thank the coach for believing in me, I think I did what he needed, the goals I scored will give me more motivation, so that I can do well in future league matches and other competitions we participate in," Mugalu disclosed.

The striker said although they intended to win, he did not expect to score due to the difficult time he had in the first half.

US Gendarmerie's defenders kept the footballer in check in the first period and he failed to efficiently carry out what he was supposed to do.

He said despite the challenges, he continued to fight for his team until he managed to score two goals and then felt relieved.

Simba garnered a 4-0 victory, thus qualifying for the quarterfinals of the tournament.



Villarreal keeps on surprising, beats Bayern in CL quarters

VILLARREAL, Spain

VILLARREAL pulled off another surprising Champions League result, this time against sixth-time champion Bayern Munich to boost its hopes of returning to the semifinals for the first time in 16 years.

After making it past the group stage and eliminating Juventus in the round of 16, the modest Spanish club took a big step toward reaching the last four by holding on to a 1-0 victory against favorite Bayern in the first leg of the quarterfinals on Wednesday.

Arnaut Danjuma's goal early in the first half was enough for Villarreal at the La Cerámica Stadium, with Bayern unable to get past the solid defense of Unai Emery's squad and losing only for the second time in 30 Champions League matches.

Bayern was unbeaten in its last 22 away games in the Champions League, with 17 wins and five draws in a record run that had started after a loss in 2017 to a Paris Saint-Germain team coached by Emery.

The Germans struggled throughout the match on Wednesday and were glad to leave only one goal down.

"We'll take the 1-0 result," veteran Thomas Müller said. "We know that things could have been a lot worse. We have to pay a lot of respects to our opponents. Now we need to pick ourselves back up for the return leg and hit back."

The second leg is next week in Munich, where Villarreal will need a draw to get to the semifinals for the first time since its first last-four appearance in the Champions League in 2006. Villarreal stunned Juventus 3-0 in Italy after a 1-1 draw at home in the last 16.

In the other quarterfinal Wednesday, defending champion Chelsea lost 3-1 to Real Madrid in the first leg in London.

"We deserved to lose. We weren't good today," Bayern coach Julian Nagelsmann said. "In the first half, we lacked power in defense and had too few chances. The second half was a completely wild game. We gave up control because we were desperate to score, but we could have conceded two more."

Villarreal looked in control from the start and Bayern struggled to create significant scoring chances. The hosts threatened the most and had some good chances to add to its lead.

"There was talk about them being favorites and wanting to seal their place in the semifinals tonight, but we came out very hungry, very humble," Villarreal midfielder Giovanni Lo Celso said. "There's no doubt they are one of the best teams in the world, but we managed the game well and could have scored even more goals."

Danjuma opened the scoring in the eighth minute by redirecting a close-range shot by Dani Parejo as the Bayern defense was caught off guard. It was Danjuma's sixth goal in nine Champions League appearances this season, and seventh in 11 career games in the competition.

Villarreal thought it had doubled the lead in the 41st but Francis Coquelin's goal from a tough angle was disallowed for offside.

Striker Gerard Moreno twice had opportunities to add to Villarreal's lead after that. First with a low shot from outside the area that hit the post in the 53rd, and 10 minutes later after intercepting a bad pass by Bayern goalkeeper Manuel Neuer near midfield and missing his long-range shot into the open net. The ball ended up curling too much as Neuer desperately tried to run back into position.

Bayern increased the pressure near the end but again it was Villarreal that nearly added to the lead when substitute Alfonso Pedraza missed from close range on a counterattack in the 87th.

Villarreal did a good job containing Robert Lewandowski throughout the match and he had few opportunities inside the area. He entered the match as the Champions League's leading scorer with 12 goals from eight matches and had scored seven goals in his last five games in all competitions. The Poland striker is ranked third on the all-time list of Champions League scorers, behind Cristiano Ronaldo and Lionel Messi.

Bayern's Canadian player Alphonso Davies made his first appearance since Dec. 17 after a long injury layoff because of cardiac issues.

Villarreal, based in a city of about 50,000 people, is playing in the quarterfinals for the first time in 13 years. It qualified for the Champions League by winning last season's Europa League.

Bayern was eliminated by PSG at this stage last season. The German club made it to the last eight 10 times in the last 11 seasons. The team is playing in the quarterfinals for a record 20th time.

The winner will play either Benfica or Liverpool in the semifinals. Liverpool won the first leg in Lisbon 3-1.

AP

Benzema brilliance contrasts Lukaku woe as Madrid take control

LONDON

At least Stamford Bridge got to see a top striker settle a big game at last.

The awkward truth for Chelsea and Thomas Tuchel is that it was Karim Benzema, a 34-year-old somehow improving with age, turning this Champions League quarterfinal tie perhaps irrevocably in Real Madrid's favour in Wednesday's 3-1 win. The France international's stunning hat trick comprised of two exquisite headers, while the third strike was a reward for the sort of pressing some may think is beyond a player of advancing years.

Take your pick of Benzema's remarkable statistics: 42 goals in his last 42 games, 13 in his last seven, 10 in his last four, the fourth player ever to score back-to-back Champions League hat tricks and his tally of 11 goals in a single season is the highest by any Frenchman in the competition.

"Every day he's better, like wine," said Madrid coach Carlo Ancelotti, who arrived in London a few hours before kick-off after testing negative for COVID-19.

Benzema is the complete striker Chelsea thought they were buying in Romelu Lukaku. His first header combined laser-like preci-

sion with sufficient power to convert Vinicius Junior's 21st-minute cross.

The second was arguably better, meeting Luka Modric's pinpoint delivery with his weight on the wrong foot yet somehow guiding a wonderful effort back across Chelsea goalkeeper Edouard Mendy.

Kai Havertz responded with a header of his own, converting Jorginho's excellent 40th-minute ball, but, less than a minute into the second half, Benzema hassled Mendy into an error, under-hitting a pass to Antonio Rudiger. Benzema beat the Chelsea centre-back in the tackle and rolled the loose ball into an empty net.

Lukaku watched all of this from the bench, omitted yet again as a consequence of Chelsea producing enough evidence over recent weeks they are currently more potent without the man acquired to make them so.

He entered the fray just after the hour mark for the anonymous Christian Pulisic and within five minutes, the contrast with Benzema was stark to the point of embarrassment.

Cesar Azpilicueta produced a left-wing cross to find Lukaku unmarked seven yards out. His header lacked conviction and drifted harmlessly off target.

"It was very important,"



Karim Benzema

said Tuchel of Lukaku's miss. "There are no longer away goals so if we have only a one-goal deficit or a draw, then you see the momentum is back when we score. We could have even equalised. There were a lot of spaces and chances. But the individual decisions today were far from our level of standards."

The home crowd greeted Lukaku's effort by venting their anger at a glorious chance spurned.

They are used to it by now. There was an even worse attempt a later on, hopelessly off target. In 26 minutes, he managed four touches, albeit one of those to set up Hakim Ziyech for an effort which flew just wide.

Lukaku was signed at great expense -- €115 million from Internazionale -- for a clear reason: to

add ruthlessness to a team that habitually spurned too many chances.

In Tuchel's first 50 games in charge, Chelsea kept 31 clean sheets, a higher tally than any other team in Europe's top five leagues.

It was this efficiency which formed the basis of an improbable Champions League triumph last season, but this time around, given the dual mission of retaining their European crown and pursuing the Premier League title, was to align that resilience with a greater attacking threat.

Lukaku was signed as the one-man solution but the problem remains. Havertz has grown into the role of leading Chelsea's attack, at times with a strike-partner in a 3-5-2 system or alone in Tuchel's preferred 3-4-2-1, but even in their six-game winning run prior to the international break, admirable as it was given the wider uncertainty over the club's ownership and day-to-day functionality, they have often not possessed the attacking authority which could reasonably be expected of them.

Tuchel has occasionally moved to a back four in pursuit of a resolution and he appeared to regret his line-up here, withdrawing N'Golo Kante and Andreas Christensen for Mateo Kovacic and Ziyech at half-time in a series of changes to try to rectify a

game slipping away from them.

Christensen was off the pace from the outset, unsettled by Vinicius' pace and sharpness of movement. Tuchel described creating that match-up with his 3-5-2 line-up as "my mistake" and even took the unusual step of turning down an easy opportunity to talk up the prospect of a second-leg revival.

Asked simply if the tie was still alive, Tuchel said: "No, not at the moment. No. We have to find our level back. I don't know where it is since the international break. The first half is a repetition of the second half against Brentford [a 4-1 home defeat] in a quarterfinal against Real Madrid. So far off our level in absolutely everything the game demands, we can't expect a result from this kind of performance."

"If we keep playing like this we will lose at Southampton and then we will get hammered at Bernabeu."

This could, of course, never be considered Lukaku's fault alone. He is merely the figurehead of a problem Tuchel has grappled with for some time, one that was exposed here by Real's superb first half display and several individual errors, none more damaging than Mendy's error within 45 seconds of the restart.

And in Lukaku's defence, none of Tuchel substitutions worked particularly well. Ruben Loftus-Cheek replacing Jorginho at the same time as Lukaku's introduction was an odd call given the Italian's importance to the team.

Reece James was understandably rusty on only his second start since December due to injury and that collective weakness on Chelsea's right flank was a vulnerability they could not mask.

In fact, the full-backs are vital to Tuchel's approach and with James clearly not at his best and Azpilicueta incapable of providing the same threat as Ben Chilwell, this is undoubtedly a contributing factor to any explanation of why the Blues struggled.

As Real's 30-something midfielder trio Modric, Toni Kroos and Casemiro all began to tire, Chelsea's perseverance created several promising positions -- Real goalkeeper Thibaut Courtois, baited throughout on his return to Stamford Bridge, made one excellent save from Azpilicueta -- but otherwise there was a lack of quality in front of goal which Tuchel will recognise all too well. Something has to change or their Champions League aspirations will be the next casualty.

When Man City met Atletico, Guardiola and Simeone did what they do best

By Gabriele Marcotti, Senior Writer, ESPN FC

PEP Guardiola bristled twice at long-held clichés on Monday during Manchester City's news conference ahead of Tuesday night's Champions League first-leg quarterfinal clash with Atletico Madrid. For a start, he got sarcastic when the familiar "overthinking in big games" accusation was launched in his direction: "In the Champions League, I always overthink ... I always create new tactics and ideas, and tomorrow you will see a new one ... we will play with 12 men."

Then, he became dismissive when asked about another tired theme: the contrast in style between himself and Diego Simeone, the Atletico boss, whose teams get typecast as defensive, unscrupulous and on the ethical edge of sports.

"There is a misconception, wrong, about the way [Simeone] plays," he said. "It's more offensive than people believe ... I'm not going to talk one second about this stupid debate. Everyone tries to win the game. If they win, they are right. If we win, we are right."

Guardiola, of course, is correct on both counts. The "overthinking" charge doesn't come out of thin air -- his critics will bring up dropping Yaya Toure against Monaco in 2016-17, deploying Aymeric Laporte at left-back against Liverpool in 2017-18, leaving out Kevin De Bruyne against Spurs in 2018-19, switching to a back three with two holding midfielders against Lyon in 2019-20 and even going without a defensive midfielder in last year's final against Chelsea -- but you also need to view it in context. He doesn't do it because he's on some tactical ego trip;



Diego Simeone

Pep Guardiola

he does it to gain an edge, often against weaker opponents who spent the build-up to the game studying every facet of City and how to neutralise them.

When it works -- like turning Oleksandr Zinchenko from a No.10 into a left-back, flipping Bernardo Silva from a winger to a midfielder (and sometimes even a striker) or showing the world he can win the Premier League without a recognized "traditional" center-forward -- we don't accuse him of overthinking, do we?

Equally, the depiction of Atletico as purely defensive, grind-it-out, win-ugly-by-any-means-necessary is also somewhat tired. Anyone who has watched La Liga over the past year or so will have seen Simeone try to wean Atleti off his "Cholista" roots in an effort to play more proactive, attacking football. He has tinkered and experimented to get the balance right; it hasn't always worked, and at times they've reverted to type, but StatsBomb data has them in the top five in terms of shots and non-penalty xG and their disciplinary record is mid-table.

The days when this side was defined by a Diego Godin snarl, a Diego Cos-

ta elbow and a Raul Garcia header are long gone as you'd expect from a team that has Joao Felix up front.

And yet here's the thing about clichés: Often they contain more than a kernel of truth. Tuesday night's game at the Etihad saw two managers who played up to their stereotype, as if they were professional wrestlers determined to stick to an accessible, easy-to-understand kayfabe.

Guardiola overthinking? It's not so much that with Joao Cancelo forced to play on the right due to Kyle Walker's suspension, he opted for Nathan Ake -- more of a center-back throughout his career -- at left-back instead of Zinchenko, City's first choice over the past few seasons. That may have been down to the fact that Zinchenko, who was on the bench, had not started a game in nearly a month and, understandably, may be weighed down by the horrors unfolding in his native Ukraine.

It was more the choice of leaving Phil Foden on the bench, moving Bernardo Silva up front and sticking Ilkay Gundogan in midfield.

Not something you expect at home from a side that sits deep and leaves you

possession like Atletico. But where the blueprint was followed religiously, and the clichés confirmed convincingly, was in how the game unfolded and each manager lived up to the stereotype.

Simeone's side sat deep in a 5-3-2 formation with five defenders, three holding midfielders and two counterattacking forwards who spent much of the game as auxiliary fullbacks. They failed to make a single attempt at goal throughout the game. Guardiola's men enjoyed 71% possession, and while they ended up with 15 shots, most were speculative hit-and-hopers and just two were on target, which is why Jan Oblak had to make just one save. It wasn't a particularly dirty match, but right at the end, Atleti seemed to want to live up to their "cartoon villain" image: Rodrigo De Paul and Matheus Cunha clashed with Ederson, while Sime Vrsaljko smacked a ball off a prone Jack Grealish and later fondled his headband.

All of which is somewhat ironic, but fundamentally not unexpected.

Teams play to their strengths. City's are passing, movement and winning

the ball back quickly after losing it (something they didn't do often because they rarely lost the ball). Atletico's -- much as they'd like to become a bit more multifaceted -- are ultimately stout defending and organization. Both were really effective at what they do, and what we got was immovable object besting unstoppable force for most of the game. Or offense vs. defense, as most had predicted.

When this happens, there are three ways to break the stalemate: a defensive error, a refereeing mistake or some unscripted individual brilliance. In the end, it was the latter that turned the game, thanks to Phil Foden, who came on as a sub and conjured up that assist for De Bruyne.

It's knockout football. You expect teams to play to their strengths, which is exactly what Simeone and Guardiola did. And when they adopt diametrically opposed game plans and are (mostly) flawless, this is what you get: a stalemate decided in the blink of an eye.

Sometimes it's OK to be exactly what others think you are. Sometimes it's OK to be yourself.

Gwiji by David Chikoko



SPORT

Benzema brilliance contrasts Lukaku woe as Madrid take control

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Mayele pulls ahead of Lusajo in 2021/22 NBC Premier League golden boot race



Fiston Mayele

By Correspondent Michael Mwebe

DR Congo and Yanga star, Fiston Mayele, is moving in the right direction when it comes to the 2021/22 Premier League top goalscorer award as the striker has been in brilliant form since arriving from AS Vita at the start of the campaign.

The 27-year-old netted a second-half winner in Yanga's 2-1 victory over Azam FC in the Premier League on Wednesday night at Dar es Salaam's Azam Complex to take his tally to 11 goals in 19 games in the league.

Mayele's form has seen him score in 10 league games, two more than any other player this season.

Out of his 11 league goals Yanga, the attacker registered six with his right foot and

three with his left. He has three headers to prove he can score from all angles.

Meanwhile, his close rival, Namungo FC's Reliants Lusajo, fell behind in the race for

the top goalscorer award after drawing a blank during his squad's goalless draw with Kinondoni Municipal Council FC on Sunday afternoon with

The Tanzanian striker currently has scored 10 league goals to his name.

George Mpole of Geita Gold FC has quietly put together a great season for the newly-promoted side.

The attacker has notched nine times in 19 matches to sit within a whisker of the lead for the league's top goalscorer.

One of his goals did come against this weekend's opponent in the reverse fixture, as the Geita club eased to a 1-0 win away from home against Mbeya City FC.

With the league moving towards the business end of the season, Simba SC's John Bocco, who clinched the golden boot award last season with 16 goals, narrowly beating Chris Mugalulu to the prestigious award, is yet to register a goal.

Two times winner Meddie Kagere has also struggled to hit his normal heights for Simba SC with six goals in 18 appearances.

Polisi Tanzania's Vitalis Mayanga and Yanga's Said Ntibazonkiza too have six goals to share the spot with Kagere.

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88.1FM DAR ES SALAAM

National junior tennis side set to compete in Rwanda

By Correspondent Joseph Mchekadona

SIX players are expected to depart for Rwanda at the end of this month to compete at this year's edition of the East and Central Africa 12 & Under tournament.

National junior tennis side's head coach Salum Mwamvita said the six will depart for Rwanda on April 26 and the tournament will start a day later.

He said the team which is sponsored by International Tennis Federation (ITF) is made up of three boys and three girls.

Mwamvita mentioned the boys as Mohammed Hassan, Fred Ongige, and Hamna Kashimba while the girls are Happy Michael, Nasma Jumanne, and Faith Njamakuya. Majuto Majaliwa will be the performers' head coach.

The coach stated: "Our six junior players will at the end of this month depart for Rwanda where they will compete at the East and Central Africa 12 & Under junior tennis tournament."

"They are currently undergoing intensive training and I am hopeful they will perform well," he said.

Mwamvita said Tanzania Tennis Association (TTA) believes that with great investment in the juniors in terms of development, by the time they are past Under-12, they could be confronting good players in the world and rated amongst the top players.

"If we have more tournaments, the competitions would give our players enough game time. Players from other countries are exposed to many tournaments and they do not have stage fright compared to ours," the gaffer noted.

"They are well prepared and know what it takes to win. The most important thing we need is to have more tournaments," he said.

He said there is also a need to invest in coaches, and increase the number of tournaments.

The tactician stated the association should monitor players, especially those who are based outside the country.

According to Mwamvita, such performers must be allowed to go into training camps in developed countries in Europe.



Erick Johora

Johora has time to adjust, says former Yanga goalie

By Correspondent Nassir Nchimbi

YANGA goalkeeper Eric Johora has found himself in a difficult position to get a chance to play given fellow keeper Aboutwalib Mshery has been in top form when the latter gets a chance to play for the NBC Premier League leader.

The two shot-stoppers are serving as substitutes at Yanga, whose first choice goalie is Djigui Diarra.

Johora joined Yanga this season from Aigle Noir of Burundi, where he was serving as the number one goalkeeper.

It has been different for the shot-stopper at Yanga as he finds himself sitting on the bench all the time.

Mshery reached a point where he did well after joining Yanga in a mini registration period from Mubwa Sugar.

The youthful goalie's displays further gave Johora a difficult time getting a chance, with head coach Nasreddine Nabi needing to have his club win the title this season.

In matches that had Mshery playing for Yanga, the squad won and did not concede a goal.

The shot-stopper was between the posts when Yanga confronted Dodoma Jiji FC and cruised to a 4-0 victory.

The keeper also turned out in a fixture against Coastal Union that ended with Yanga notching a 2-0 win.

The shot-stopper further took part in Yanga's fixtures against Polisi Tanzania (1-0) and Mbeya City FC (0-0).

Johora had only played for the squad in the 2022 Mapinduzi Cup and friendly matches.

The quality of Diarra and Mshery has prompted former goalkeepers to advise Johora to make tough decisions, which will restore his talent's value.

Former Yanga goalkeeper Benjamin Haule revealed there is no way Johora could get a chance to play ahead of Diarra and Mshery, otherwise, there may be an emergency for the two of them.

The former footballer noted: "There is no challenging position than goalkeeper's and the coach is the one who decides who can bring stability to the goal."

"If he suggested signing Mshery whereas Johora is there, it is enough to suggest Johora should increase the level," Haule said.

"Yanga needs the silverware, the coach can't test players on these types of games... he will bench players that don't fulfil what he needs."

"Johora should otherwise practice well or else he will at the end of the season look for a team he can play for as he still has time to adjust."

Former Taifa Stars goalkeeper Ivo Mapunda said there is no shortcut to success in football, he advised Johora to increase the intensity of training that will convince Nabi.

Mental resilience is essential for any player in soccer. But it is especially significant for goalies since they bear so much responsibility on the pitch.

Johora's relationship with Yanga went south when he failed to save a single penalty in the shoot-out against Azam FC in this season's Mapinduzi Cup semi-final.

Mistakes and failures do happen, to gain back his position he need not be discouraged by the lack of game time.

He has to stay confident and motivate himself and his teams mates ought to do the same.

If he keeps his cool, there still is a chance that the flow of events will turn in his favour.

Flexibles by David Chikoko

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