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National Pg 2 Formalising land ownership



National Pg 3 Israelis to run health programmes



National Pg 11 Leadership and management skills



Sport Pg 20 Lack of clean sheet worries Simba SC



TanTrade cautions on maize, groundnut fungi and aflatoxins

By Polycarp Machira, Dodoma

TANZANIA'S potential to export groundnuts and maize to European and Asian markets has been fraught with effects of the deadly carcinogenic fungus found in the crops, the Tanzania Trade Development Authority (TanTrade) has stated.

TanTrade Director-General Edwin Rutageruka (pictured) told members of the Parliamentary Committee on Trade, Industry and Environment here yesterday that the country's export potential of the crops has been badly affected, calling on farmers to be wary.

He said although the government had held countless operations to train farmers and extension officers, farmers still exercise traditional means of drying either crop.

"Go to Kibaigwa International Grain Market you will find people drying their crops on the bare ground," Rutageruka said.

When farmers dry their foods on the bare ground it increases the risk of moulds. Experts suggest that mould species like Aspergillus Flavus and Aspergillus parasiticus grow on foods producing aflatoxins that contaminate the crops.



TanTrade has recruited over 30 personnel versed in market intelligence to guide farmers and businessmen to produce crops based on market quality and quantity demands

He said it could only be said that the country has effective immunity but results from global laboratories shows the crops put to the market have unacceptable and unsafe levels of carcinogenic toxins.

"TanTrade has recruited over 30 personnel versed in market intelligence to guide farmers and businessmen to produce crops based on market quality and quantity demands," he stated.

He called on farmers who grow maize and groundnuts to be cautious on unsafe levels of aflatoxins that not only reduce export potentials but also raise life risks of diseases like cancer to consumers.

Medical studies have shown that aflatoxins, produced by a common fungus in soils and crop debris attack maize and peanut crops in the field, during harvest and grows in storage. The food-crops remain unsafe for consumption regardless of the volume of heat during cooking or roasting.

Contaminated maize or groundnuts fall below international market standards for food safety and their consumers are beset

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Tourist visits put on freezer as deadly virus stings China

■ No Tanzanian in China affected by the virus so far, says Ambassador Kairuki



This is the current look - as captured yesterday - of the overhead bridge at Kibamba in suburban Dar es Salaam meant to enable pedestrians to cross the envisaged six-lane stretch of Morogoro Road with enhanced assurance of safety. The all-important road is undergoing massive expansion, chiefly as a decongestion measure. Photo: Selemani Mpochi

The first ATCL charter flight from Hangzhou was expected to arrive in Tanzania on February 24, with a second planned for March 2. The charter programme was expected to bring in 10,000 tourists during the year

By Getrude Mbago

HUNDREDS of Chinese tourists who were scheduled to visit Tanzania next month will no longer make it following the outbreak of coronavirus in China, the Tanzania Tourist Board (TTB) said yesterday.

TTB board chairman Judge (rt) Thomas Mihayo told reporters in Dar es Salaam yesterday that the tourists were to arrive in two batches using Air Tanzania charter planes.

Over 500 tourists were scheduled to arrive in the country in February and March, he said, noting that tourists affected by the cancellation of the travel are only those whose travel is coordinated by Touchroad International Holdings Group (TIHG).

"The first ATCL charter flight from Hangzhou was expected to arrive in Tanzania on February 24, with a second planned for March 2. The charter programme was expected to bring in 10,000 tourists during the year," he stated.

Meanwhile, the Minister for Foreign Affairs and East African Cooperation, Prof Palamagamba Kabudi said that no Tanzanian has been affected with the coronavirus that has so far killed 56 people in China.

Tanzanian Ambassador in China, Mbelwa Kairuki has assured the government that no Tanzanians has contracted the disease so far,



Tanzanians who are in China are estimated to be 4,000 while in Wahan city itself there are about 400 students, the envoy had stated

with the dreaded viral infection fast spreading around the world.

Tanzanians who are in China are estimated to be 4,000 while in Wahan city itself there are about 400 students, the envoy had stated.

"We're also working closely to know developments and conditions of Tanzanians who are in Wuhan province and in China generally," Prof Kabudi said in a statement, explaining the condition of Tanzanians who are still in China.

He said that people should be patient as the government was making closer follow-up and will provide thorough details when the need arises.

The disease, known worldwide as the Wuhan coronavirus has killed 81 people in China since its outbreak early last week. More than 2,700 others have been infected in more than a dozen countries, including five confirmed cases in the United States. Cases have also been reported in Thailand, Japan, South Korea and in the United States.

The viral disease which has no direct cure spreads more easily from person to person than previously thought, the World Health Organization (WHO) said in a statement after a meeting in the Austrian capital of Vienna.

China has locked down 10 cities at the hub of a new coronavirus outbreak as health authorities

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Home Affairs had demons, JPM alerts Simbachawene

By Getrude Mbago

PRESIDENT John Magufuli yesterday tasked the newly appointed Home Affairs minister George Simbachawene to stamp out corruption which is rampant in the ministry and serve Tanzanians with dignity, honesty and faithfulness.

Speaking after swearing in ministers and envoys he lately appointed, Dr Magufuli cited Home Affairs as one of the more difficult ministries to administer.

"I know I have placed you in a very difficult position. I think this ministry has 'demons' but I believe in you. Go and work hard, put God first, collaborate with staff to make this ministry clean, even if it requires you to remove or demote those who don't seem to fit their positions," he said.

He charged Simbachawene with a big role to



In his acceptance remarks, Simbachawene acknowledged that he is going to serve was hard but he was ready to work for the country's interest

ensure that he works on the Itrn-plus deal which the ministry signed in Romania for the procurement of drones and other firefighting equipment.

"I wonder why the officials agreed to be paid US \$ 800 sitting allowances per day and provided with air tickets by the person whom they are negotiating with. Were they not quick to think that there was something bad in it?... This hurt and distressed me so much," he said.

Dr Magufuli wondered why the two top officials signed the deal while knowing that only the Treasury has the mandate to borrow money, according to the country's laws.

The president further urged government institutions to avoid signing contracts without

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Flash floods kill three, leaving 600 homeless

By Guardian Correspondent, Iringa

AT least three people have died and hundreds rendered homeless following downpour that hit Iringa and Lindi regions on Monday, authorities confirmed yesterday.

Pawaga and Idodi are the most affected divisions in Iringa district. Pawaga Prison was surrounded with water, triggering fears on the safety of inmates. Houses and household items were submerged by heavy flooding resulting from heavy rain.

Iringa District Commissioner Richard Kasesela (pictured) confirmed the death of three Tungamalenga village residents including two



children from one family. He said the children were killed in separate flood incidents, with ongoing torrential rains.

The children drowned in the company of their mother at the family farm, as unfortunately she could not manage to rescue the kids as she had to climb a tree to escape the gushing waters.

Itunundu Pawaga village chairman Chesco Kibuga said the situation at the village is normalizing as affected families have secured shelter at their neighbors. The floods have destroyed more than 15 acres of rice farms in the two villages, he said.

At Tungamalenga 20 families have been rendered homeless and at Itunundu Pawaga over 40 households have no shelter after their houses were destroyed by floods.

Pawaga Prison chief warden Daudi Mwakalukwa said they managed to prevent

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Tourist visits put on freezer as deadly virus stings China

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around the world took action to prevent a global epidemic.

The lockdowns on new cities encompasses more than 20.5 million people.

WHO acknowledged that the respiratory illness is an emergency in China, but said it is too early to declare it a global one.

Health officials fear the transmission rate will accelerate as hundreds of millions of Chinese travel at home and abroad during week-long holidays for the Lunar New Year, which begins today.

WHO said coronaviruses are a family of viruses that cause illness ranging from the common cold to more severe

diseases such as Middle East respiratory syndrome (MERS) and severe acute respiratory syndrome (SARS). These viruses are transmitted between animals and people, it affirmed.

Late last week, the Ministry of Health, Community Development, Elderly and Children said that personnel stationed at vital entry points are being trained on how to identify and care for patients with the coronavirus.

Quarantine facilities have been organized at all major entry points, equipped with essentials for attending to patients of that nature, the ministry said in a statement.

"The ministry is monitoring this disease at all screening centres for arrivals at airports and seaports," it specified.

'12,000 patients out of 42,000 attending ORCI'

By Correspondent James Kandoya

As Tanzania prepares to commemorate the World Cancer Day February 4, this year, only 12,000 patients attend to the Ocean Road Cancer Institute (ORCI) out of 42,000 new cases diagnosed.

The director cancer prevention services at Ocean Road Cancer Institute Dr Crispin Kahesa said yesterday in Dar es salaam that the low attendance was due lack of public awareness among the society which was attributed by wrong beliefs.

"Missing cases is one of big challenge hindering the institute efforts to screen more people and treat them. Our effort is to ensure that the patients are attended to and get treatment," he said.

According to him, wrong beliefs was mentioned as one of the factors confusing the society hence make wrong decisions.

He called on the society to change their mindset that once someone is diagnosed with cancer, he or she dies insisting that the disease can be treated.

He however noted that the number

of cases had increased to 48,000 patients in 2019 from 26,000 in 2014.

The director said the experience had shown that the many causes of cancer were people's life style such as smoking and drinking of alcohol.

Dr Kahesa advised the society to adhere to regular medical check up to diagnose the problem early saying it can be treated.

Furthermore, the number of deaths had also dropped by 40 per cent.

During the commemoration, the institute will conduct free screening to the community for diagnosis.

Earlier, in his presentation, the acting director for prevention services (ORCI) Dr Mark Mseti assured the community that cancer was treated if diagnosed on time. He said radiotherapy was the right and effective treatment.

Dr Mseti listed some of the leading cancers as cervix cancer, breast cancer and oesophagus to mention the few.

He named the most affected places were in urban areas especially in cities like Tanga, Dar es Salaam, Kilimanjaro and Mbeya adding that unhealthy life style was the main factor.



National Assembly deputy Speaker Dr Tulia Ackson Mwansasu speaks at a Parliamentary Leadership Committee meeting in Dodoma yesterday. Photo courtesy of National Assembly

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with liver diseases, especially cancer and lethal poisoning.

At lower levels, it also causes lowered immunity and irreversible stunting in children. Livestock that consume contaminated feed are also affected, and dairy animals consuming contaminated feed can pass aflatoxins in their milk to young animals or

humans.

The deputy chairperson of the committee Col. (rt'd) Masoud Ali Khamis wanted TanTrade and the government to resolve challenges for local manufacturers in accessing foreign markets.

The committee observed that a number of industries have a large stock of the crops with no hope for the domestic market. This requires

appropriate actions to ensure producers get a permit for export.

"We're also urging the government to consider products that are not within regional market integration rules to impose heavy import duties to allow a conducive market for locally produced goods," he said.

Last year, scientists at the International Institute of Tropical Agriculture (IITA) announced their

breakthrough of Aflasafe, a natural solution of four fungal strains to fight aflatoxins. They had commissioned trials in Morogoro, Dodoma, Mtwara and Manyara regions with support from the US Department of Agriculture at USAID-Tanzania.

It is estimated that about \$670m is lost annually in Africa to aflatoxin infections on cereals, grains and legumes.



Vendors of home-made sandals, slippers and belts take a nap at Nyerere Square in Dodoma city yesterday after spending a long and hard day hunting for customers. Photo: Correspondent Ibrahim Joseph

By Guardian Correspondent, Njombe

Lands ministry urged to work with MKURABITA to reduce land disputes

DEPUTY Minister in the President's Office (Public Service Management and Good Governance) Dr Mary Mwanjelwa has advised local councils in the country to work together with the Lands ministry and the those targeted by Property and Business Formalization Programme (MKURABITA) in formalizing land ownership for the poor so as to avoid conflicts that arise from time to time.

Dr Mwanjelwa was speaking to MKURABITA beneficiaries during her official visit in Njombe Region where she listened to complaints from wananchi who were not collaborated

in the land survey conducted by a private company on behalf of the Lands ministry that saw some of their lands taken away. "What shocked me is for the company involved in formalizing land ownership without incorporating wananchi of the areas concerned hence there is the need now for MKURABITA to discuss with the Lands ministry so that this challenge does arise again," she stressed.

She explained that incorporating

the wananchi in land survey will help to remove land conflicts within households and the society in general.

She said she was satisfied with the lands ownership formalization in the district from the testimony given by some of the beneficiaries in economic terms after they used their title deeds to access to loans.

In the land ownership formalization exercise in the district a total of 13,047 customary title deeds were issued

to beneficiaries while 863 of them had already benefitted with a over 2b/- in loans from various financial institutions.

Giving testimony, one of the beneficiaries Lucy Mhavile said before receiving her title deed her loan cap was only 200,000/-. But after she received the title deed she has been able to get over 500m/- loan which enabled her to build a cereal milling factory in Njombe District.

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engaging the Treasury.

In his acceptance remarks, Simbachawene acknowledged that the position that he is going to serve was hard but he was ready to work for the country's interest.

"I will collaborate with staff to put the ministry on the right track and make sure that the security bodies contribute to the economic development of the country," he said.

President Magufuli further urged newly appointed envoys to make good use of their stay overseas to strengthen cooperation and contribute to the growth of the country's economy.

"Carry Tanzania on your hands. Market it and preach well about the goodness of our country," he emphasized.

Ministers sworn in yesterday are long-serving Ilala MP Mussa Azzan Zungu as Minister of State in the Vice President's Office (Environment and Union Affairs) and the Home Affairs Minister George Simbachawene.

Envoys sworn in are Maimuna Kibenga Tarishi who will represent Tanzania in Switzerland, Othman Katanga who will represent Tanzania in Japan and Prof Kennedy Godfrey Gaso who takes over at the United Nations mission in New York.

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flooding waters from entering the prison, the second time such floods occur since 2016. Over 100 houses and vast acres of crops were destroyed at that time.

The worst flooding of 2016 touched off famine, with the police force compelled to use helicopters to rescue people from submerged houses, the warder recalled.

Meanwhile in Lindi's Kilwa district, more than 600 people from five villages have been rescued from flooded houses.

Kilwa District Executive Director Renatus Mchau confirmed the reports noting that the villagers were rescued by using boats.

Villages surrounded by water are Makangasa, Kipindimbi, Njinjo, Kikole and Mitole, he said.

"The rescue was done by fishermen from Kivinje and Masoko towns assisted by good swimmers," the DED elaborated, noting that they had to

deploy five boats.

Farms, houses and various properties were damaged by the rains while livestock like cows and goats were swept off by the water.

"We have consulted higher level officials in Dar es Salaam for assistance. District and regional authorities have delivered food assistance to affected people," he affirmed.

Last month, the Tanzania Meteorological Authority (TMA) warned of impending heavy rains in 13 regions including Dar es Salaam, Coast, Morogoro, Singida, Dodoma, Lindi, Mtwara, Rukwa, Mbeya, Songwe, Iringa, Njombe, Ruvuma and the Zanzibar archipelago.

TMA said the rains were expected to cause extensive damage to infrastructure and property.

In May last year, uninterrupted rainfall caused serious flooding in Dar es Salaam resulting in the displacement of over 1,000 households and the destruction of more than 1,500 dwellings and infrastructure.

By Correspondent Marc Nkwame, Arusha

Israeli medical experts ready to return to Tanzania to run health programmes

MEDICAL experts from Israel have expressed interest in returning to Tanzania the country and work with the government in the provision of health services in remote areas.

The development came after a team of cardiologists and other medical attendants from Israel visited Karatu and Ngorongoro districts in Arusha under the invitation of President John Magufuli who was impressed with the team's previous volunteering work in various parts of the country.

Dr Asa Sagi who led the delegation of 23 medical experts from the Middle East, said they have seen for themselves how people in rural Tanzania live; "Many are located far away from

medical facilities with some parts challenged by inadequate transport infrastructure," he pointed out.

The team could not make it to Ndutu in Ngorongoro Conservation Area, where they were to witness spectacular wildebeests' breeding season, because the pounding rain had cut off road communication at 'golini' area.

However, they enjoyed the game-drive inside the Ngorongoro Crater where they saw all the 'Big Five' species of animals including the rare and endangered rhinos that are free roaming around the caldera.

The team took time to visit villages in Karatu, as well as the native Maasai co-existing harmoniously

with wildlife in the Ngorongoro Conservation Area. After their three-day tour of Arusha, the Israeli doctors promised to be good tourism ambassadors of Tanzania in the Middle-East.

The cardiologists from the Save a Child's Heart (SACH) organization of Wolfson Medical Centre, have been volunteering in Tanzania since 2015 conducting heart surgeries at Bugando Referral Hospital in Mwanza and the Jakaya Kikwete Cardiac Institute (JKCI), in Dar es Salaam.

President Magufuli who had previously met the medical experts at the State House, saluted the cardiologists from Israel for their

commitment to saving the lives of Tanzanian children, as well as the Israeli government for its support for the mission.

For his part, Dr Naiz Majani of the Jakaya Kikwete Heart Institute who accompanied the team to Arusha, said the doctors were concerned by the way the Maasai lived as some of their housing structures posed health hazards.

"They live in windowless huts sometimes sharing the abodes with goats and sheep, plus the open fire which puff out thick smoke, this is not good for their respiratory systems," he pointed out.

Dr Majani revealed that more than 300 children benefited

from cardiovascular services offered by the volunteering Israel doctors, with 70 of them being referred for further treatment in Jerusalem.

Overall nearly 800 patients with various heart complications in Tanzania have so far benefited from cardiovascular services offered by cardiologists from SACH since

1999. Last year, in April 2019 more than 1000 tourists from Israel after completing their week-long itinerary in Tanzania also got impressed by rural settlements they have witnessed in the country during their trip here.

The leader of the group, Hagit Geffen said they were impressed by Tanzanians' ways of life as most of them seem to live in rural areas far away from towns and cities and still the government manages to reach out to all these places, providing electricity, water and other essential services.



A Dodoma resident carries firewood for use in cooking, as captured yesterday, clearly oblivious to the threat of desertification – and without much of a better and more affordable source of energy. Photo: Correspondent Ibrahim Joseph



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Please do not send certificates or other attachments. Applicants with no separate cover letter will not be considered. These are local posts applicable to people who have the legal right to live and work in Tanzania and national terms and conditions will apply. Only shortlisted candidates will be notified.

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2bn/- worth learning materials to benefit marginalised schoolgirls

By Guardian Reporter

AT LEAST 9,877 marginalised secondary school girls will this year benefit from 2bn/- worth learning material assistance from Campaign for Female Education (CAMFED) to enable them achieve desired goals.

CAMFED National Director, Lydia Wilbard made the announcement in Dar es Salaam yesterday during a function to celebrate the International Day of Education which was globally celebrated on January 23rd.

Wilbard said the organisation has set aside over 2bn/- to ensure girls from poor families get all the required school needs including uniforms. She added although the government implements the free education policy yet some parents cannot afford to purchase all the learning materials including uniforms.

"As we celebrate the International Day of Education we are happy to extend our support to more than 9,800 girls at 471 secondary schools in 32 districts countywide," said Wilbard noting that the organisation

is currently partnering with more than 800 primary and secondary schools in Tanzania.

Wilbard noted that CAMFED has signed a Memorandum of Understanding (MoU) with the Ministry of Education, Science and Technology and Ministry of State in the President's Office, Regional Administration and Local Government to create an enabling environment which allows the organisation to implement its programmes in government schools and scale approaches that improve the quality of education including children's learning environment and future prospects.

Some school learning infrastructures that CAMFED improve include construction of classrooms, pit latrines, laboratories, dormitories, water wells, libraries and teachers houses.

"The abolition of secondary school fees in 2015 removed a significant cost barrier to access, but vulnerable children still face challenges to attending and staying in education," said Wilbard.

She said CAMFED has developed

the Learner Guide Programme whereas over the past five years the CAMFED alumni association (CAMA) had more than 23,000 members. She said CAMA members apart from providing life skills education to girls are also the girl's role models and mentors as they help them progress to a secure adulthood.

Through CAMA outreach services, over 5,500 vulnerable children have been able to return to education as well as reduced school dropout. She said those who failed their Form Two examinations have been assisted to re-sit exams or enroll into alternative pathways such as vocational education so as to secure employment.

CAMFED was launched in Tanzania in 2005, working with the government to boost secondary school enrolment. It started working in Iringa region before spreading to eight other regions across the country. It works with 819 partner schools in 32 districts.

It has also supported more than 3.3 million children to go to school in Tanzania, Zimbabwe, Zambia, Ghana and Malawi.



Chief Justice Prof Ibrahim Hamis Juma briefs journalists on Law Day anniversary celebrations to be held in Dodoma next week. With him are Principal Judge Dr Eliezer Mbuki (L) and Court of Appeal deputy registrar Eddie Fussi. Photo: Guardian Correspondent



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PUBLICATION OF FINANCIAL STATEMENTS

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

CONDENSED STATEMENT OF FINANCIAL POSITION AS AT 31st December 2019 (Amounts in Millions shs)

	Current Quarter 31/12/2019	Previous Quarter 30/9/2019
A. ASSETS		
1 Cash	485	606
2 Balance with Bank of Tanzania	224	202
3 Investments in Government securities	0	0
4 Balance with other banks and financial institutions	1 539	2 500
5 Cheques and items for clearing	0	0
6 Inter branch float items	0	0
7 Bills negotiated	0	0
8 Customers' liabilities for acceptances	0	0
9 Interbank loans receivables	0	0
10 Investments in other securities	0	0
11 Loans, advances and overdrafts (net of allowances for probable loss)	10 419	9 419
12 Other assets	2 316	1 785
13 Equity Investments	0	0
14 Underwriting accounts	0	0
15 Property, Plant and Equipment	425	457
16 TOTAL ASSETS	15 409	14 969
B. LIABILITIES		
17 Deposits from other banks and financial institutions	3	3
18 Customer deposits	14 185	13 432
19 Cash letters of credit	0	0
20 Special deposits	3	205
21 Payment orders/transfers payable	0	0
22 Bankers' cheques and drafts issued	0	0
23 Accrued taxes and expenses payable	78	95
24 Acceptances outstanding	0	0
25 Interbranch float items	0	0
26 Unearned income and other deferred charges	0	0
27 Other liabilities	65	375
28 Borrowings	3 128	3 125
29 TOTAL LIABILITIES	17 462	17 235
30 NET ASSETS/LIABILITIES (16 minus 29)	(2 053)	(2 266)
C. SHAREHOLDERS' FUNDS		
31 Paid up share capital	3 164	3 162
32 Capital reserves (capital Grants)	0	0
33 Retained earnings	(5 831)	(5 831)
34 Profit (Loss) account	504	292
35 Other capital accounts	111	111
36 Minority Interest	0	0
37 TOTAL SHAREHOLDERS' FUNDS	(2 053)	(2 266)
38 Contingent liabilities	0	0
39 Non performing loans and advances	1 017	1 265
40 Allowances for probable losses	2 382	3 221
41 Other non performing assets	0	0
D. SELECTED FINANCIAL CONDITION INDICATORS		
(i) Shareholders Funds to total assets	-13.32%	-13.15%
(ii) Non performing loans to total gross loans	7.94%	10.01%
(iii) Gross loans and advances to total deposits	73.45%	70.13%
(iv) Loans and Advances to total assets	67.62%	62.93%
(v) Earning Assets to Total Assets	77.61%	79.63%
(vi) Deposits Growth	5.61%	8.50%
(vii) Assets growth	2.94%	-23.12%

CONDENSED STATEMENT OF PROFIT OR LOSS AND OTHER COMPREHENSIVE INCOME FOR THE PERIOD ENDED 31st DECEMBER 2019 (Amounts in Millions shs)

	Current Quarter 31/12/2019	Comparative Quarter (Previous Year) 31/12/2018	Current Year Cumulative 31/12/2019	Comparative Year Cumulative 31/12/2018
1 Interest Income	1 002	904	4 331	3 342
2 Interest Expenses	168	50	699	752
3 Net Interest Income (1 minus 2)	834	854	2 632	2 590
4 Bad debts Written-Off	0	0	0	0
5 Impairment Losses on Loans and Advances	10	20	89	513
6 Non Interest Income	209	103	890	1 147
6.1 Foreign Currency Dealings and Translation Gains/Loss	0	0	0	0
6.2 Fees and Commissions	147	32	543	471
6.3 Dividend Income	0	0	0	0
6.4 Other Operating Income	63	71	337	676
7 Non Interest Expenses:	822	260	2 909	3 223
7.1 Salaries and Benefits	308	38	1 133	1 493
7.2 Fees and Commission	110	283	283	225
7.3 Other Operating Expenses	407	217	1 493	1 505
8 Operating Income/Loss	211	77	504	1
9 Income Tax Provision	0	0	0	0
10 Net Income/Loss After Income Tax	211	77	504	1
11 Other Comprehensive Income (Items)	0	0	0	0
12 Total comprehensive income/(loss) for the year	211	77	504	1
13 Number of Employees	60	53	60	53
14 Basic Earnings Per Share	26	9	62	55
15 Number of Branches	1	1	1	1
SELECTED PERFORMANCE INDICATORS				
(i) Return on Average Total Assets	1.39%	0.40%	3.32%	0.00%
(ii) Return on Average Shareholders' Funds	-9.79%	26.05%	-23.32%	0.01%
(iii) Non Interest Expense to Gross Income	67.87%	63.54%	69.29%	71.95%
(iv) Net Interest Income to Average Earning Assets	4.66%	1.23%	14.69%	5.37%

CONDENSED STATEMENT OF CHANGES IN EQUITY AS AT 31st Dec 2019 (Amounts in Millions shs)

	Share Capital	Share premium	Retained Earnings	Regulatory Reserve	General Provision Reserve	Others (grants)	Total
Current year							
Balance as at the Beginning of the year	3 164	0	(6 619)	2 383	68	(6)	200
Profit for the year	0	0	211	0	0	0	211
Other Comprehensive Income	0	0	0	0	0	0	0
Transfers With owners	0	0	0	0	0	0	0
Dividend Paid	0	0	(2 383)	0	0	0	(2 383)
Regulatory Reserve	0	0	0	0	0	0	0
General Provision Reserve	0	0	0	0	0	0	0
Others	0	0	0	0	0	0	0
Balance Sheet as at the end of the current period	3 164	0	(6 115)	2 383	68	(6)	2 590

CONDENSED STATEMENT OF CHANGES IN EQUITY AS AT 31st Dec 2018

	Share Capital	Share premium	Retained Earnings	Regulatory Reserve	General Provision Reserve	Others (Grants)	Total
Previous year							
Balance as at the beginning of the year	2 839	0	(683)	2 383	68	(6)	3 383
Profit for the year	0	0	77	0	0	0	77
Other Comprehensive Income	0	0	0	0	0	0	0
Transfers With owners	0	0	0	0	0	0	0
Dividend Paid	0	0	(2 383)	0	0	0	(2 383)
Regulatory Reserve	0	0	0	0	0	0	0
General Provision Reserve	0	0	0	0	0	0	0
Others	0	0	0	0	0	0	0
Balance Sheet as at 31/12/2018	2 839	0	(6 619)	2 383	68	(6)	1 595

CONDENSED STATEMENT OF CASH FLOW STATEMENT FOR THE QUARTER ENDED 31st Dec 2019 (Amounts in Millions shs)

	Current Quarter 31/12/2019	Previous Quarter 30/9/2019
I: Cash flow from operating activities:		
Net income (loss)	211	128
Adjustments for:		
- Impairment/Amortization	57	61
- Net change in Loans and Advances	(1 000)	2 656
- Gain/Loss on Sale of Assets	0	0
- Net change in Deposits	551	1 053
- Net change in Short Term Negotiable Securities	0	0
- Net change in Other Liabilities	(327)	104
- Net change in Other Assets	(531)	2 010
- Tax Paid	(25)	(8)
- Others (specify)	0	0
Net cash provided (used) by operating activities	(1 064)	6 004
II: Cash flow from investing activities:		
Dividend Received	0	0
Purchase of Fixed Assets	0	(9)
Proceeds from Sale of Fixed Assets	0	0
Purchase of Non-Dealing Securities	0	0
Proceeds from Sale of Non-Dealing Securities	0	0
Others - CWIP	0	0
Net cash provided (used) by investing activities	-	(9)
III: Cash flow from financing activities:		
Repayment of Long-term Debt	3	(538)
Proceeds from Issuance of Long Term Debt	0	0
Proceeds from Issuance of Share Capital	0	0
Payment of Cash Dividends	2	0
Net Change in Other Borrowings	0	0
Others	0	(5 264)
Net Cash Provided (used) by Financing Activities	5	(5 803)
IV: Cash and Cash Equivalents:		
Net Increase/(Decrease) in Cash and Cash Equivalents	(1 059)	192
Cash and Cash Equivalents at the Beginning of the Quarter	3 308	3 116
Cash and Cash Equivalents at the end of the Quarter	2 249	3 308

Name and Title Signature Date

Philipo Raymond 28/1/2020
General manager

Kelvin Mushi 28/1/2020
Finance and administrative manager

Hilda Valerian 28/1/2020
Internal Auditor

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 Date
Prof. Dominicus Kasilo (Signed) 28/1/2020
Director
Ernest Usangira (Signed) 28/1/2020
Director

MINIMUM DISCLOSURES OF CHARGES AND FEES

	Companies, Institutions etc. TZS	Private Individuals TZS	Employees TZS
1 Savings Account			
Bank Statement	1 500.00	1 500.00	1 500.00
Opening Account	50 000.00	5 000.00	5 000.00
Dormant Account	3 000.00	3 000.00	3 000.00
Closing Account	2 000.00	2 000.00	2 000.00
Certificate of Balance	10 000.00	10 000.00	10 000.00
Interest Rate	4%	4%	4%
2 Loans			
Loan Product	Interest Rate	Remarks	
Individual business Loan	2.0%	Per Month	
Group Loans	2.5%	Per Month	
Employees loans (Full guarantee)	1.2%	Per Month	
Employees loans (Partial guarantee)	2.0%	Per Month	
Saccos Loan	1.2%	Per Month	
Loan Administration fee	2.0%		
Loan Application Fee	TZS 1000		
3 General			
TZS			
ATM Cards		15 000.00	
Replacement of lost Bank Card/ATM		15 000.00	
4 Payment Services			
Cheque clearing charges (Processing)			
Amount/%			
NMB (Mafinga branch)		1 000.00	
Cheque of other banks		15 000.00	
Cash Withdraw above 5,000,000.		0.05%	
Cash Withdraw		500.00	
5 Money Transfers			
Rate			
To and From Dsm		0.3%	
Western Union Local		2.0%	

RAS: Skills in disaster management will ease climate change impact

By Guardian Correspondent, Tanga

DEPARTMENT of Disasters Management in the Prime Minister's Office has met in the city here for a two-day training to experts from various sectors to identify effects from rains that started pouring since November last year.

Closing the training on behalf of Tanga Regional Commissioner, Ag. Tanga Region Administrative Secretary Noel Kazimoto called on training participants to adhere to what they had learned from the training.

He explained the training's importance saying they add to the understanding on how to manage disasters so that they reduce their adverse effects to the people.

However he said the aim of the training was to evaluate the destruction from the ongoing rains thereof to assist the government to plan on how to alleviate them.

He said Tanga is among the regions that have been greatly affected by the rains and called upon the participants to show the government the volume of the disaster incidents in various sectors including deaths, destruction to education, health and road infrastructures, including in human settlements.

The Director of Disasters Management in the prime Minister's office Col John Matamwe said the training is sponsored by the World Bank and aims to prepare experts in various sectors on how to identify and manage disasters in their areas as they happen.

Col Matamwe said the evaluation will assist the government to identify the volume of the disaster to enable it make right plans in their management including making prioritisation.

The training involving experts from various sectors in the region is an extension to various similar trainings already conducted in the past.

Allocate funds to run villages, ward land boards - Dr Mabula

By Guardian Reporter

DR Angelina Mabula, Deputy Minister for Lands, Housing and Human Settlements Development, has called upon local councils in the country to allocate funds from their budgets to run villages and ward lands boards as well as to ensure even levies charged by these boards so that they work successfully.

Dr Mabula issued the call at the weekend while in Illeje and Mbozi districts when speaking to officials and executives of the lands sector during her inspection tour of various projects undertaken by the National Housing Corporation (NHC) in Songwe region.

She said council directors have not been setting aside funds for lands boards for villages and wards, lack of which make their members do what they liked including charging different levies.

According to her village and ward land boards are supposed to be administered by council directors after giving them funds to maintain offices registries and to know what was going on to avoid injustices when people refer their cases to them.

Earlier, the urban planning officer for Illeje District Council Dismas Ndinda told Dr Mabula that the council, despite having the said land boards for 71 the wards and villages, it has no land board for the district denying the wananchi quick justice for their land conflicts as they have to travel up to Mbeya for the service.

Meanwhile, the Lands deputy minister inspected the ongoing construction work for the office and quarter for the manager of Tanzania Forest Service Agency (TFS) undertaken by NHC inside Iyondo Msimwa tree farm in Illeje District.

She said she was satisfied by the work progress as the after completion the office will assist in following up of the forest's activities. She also said the project has created short time employment for residents in the area.

NHC acting manager for Mbeya region Pauline Kamaghe said the project, which is 38 per cent complete is expected to cost 426.8m/- and is planned for completion in April this year.

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EYESORE: A resident of Dar es Salaam pictured at the weekend moving cautiously through stinking muddy water near the much-frequented Buguruni mixed-goods market. Photo: Correspondent Jumanne Juma

By Guardian Correspondent, Mbeya

Water sources destruction limits Mbeya city water supply - WSSA

MBEYA Water Supply and sanitation Authority (Mbeya-WSSA) says destruction of water sources has contributed in the limited supply of 45,000,000 to 48,000,000 litres of water per day compared to the water sources capacity to supply over 51,446,000 litres of water per day.

This was revealed at the weekend by Mbeya-WSSA Director Eng Ndele Mengo who added that destruction to water sources is caused by agricultural and livestock keeping activities in water sources.

He said the actual water need from the authority is 62,000,000 litres per day and that there are sustainable efforts by the government to increase other water sources to meet water consumption needs.

Eng Mengo said apart from authority's own

efforts in collaboration with other institutions in its 15 water sources including a new one, still the issue of the destruction of water sources is big.

One official from Lake Rukwa Valley Authority Mkanjilwa Watson who was a coordinator in tree planting project at Iyela water source said his authority has the responsibility to protect water sources and one of its strategies is to plant trees in various water sources.

He said at Iyela water source they have planted 200 tree seedlings and the target is to plant 6,000 seedlings by April this year

in various water sources areas in the valley, as well as educating the wananchi on the importance of protecting them.

He said his office manages its activities in Mbeya, Rukwa and Katavi regions as well small areas of Tabora and Singida regions.

He said for Mbeya Region alone up to now his institution has planted over 2,000 tree seedlings in various water sources areas.

In the exercise, the Mbeya Regional Commissioner Albert Chalamila led in the tree planting exercise in iyewla water source in company of Mbeya-WSSA workers and Lake Rukwa Valley Authority officials.

PCCB in Mbeya rescues over 160m/- in 'lost' public funds

By Guardian Correspondent, Mbeya

THE Prevention and Combating of Corruption Bureau (PCCB) in Mbeya Region has rescued more than 168m/- of public funds that had been embezzled by officials in the period of three months - October to December last year.

Speaking here to reporters in his office at the weekend, Mbeya Region PCCB Director Julieth Matechi said the money had been misused by village functionaries as well as those in the Agricultural Marketing Cooperatives (Amcos).

She said initially they discovered the misappropriation of more than 100m/- by village and ward officials in Mbeya city council, Kyela and Mbeya District councils who were given the task of collecting government's levies using 'Point of Sale' (Pos) machines.

She said PCCB in collaboration with council officials managed to rescue 87.7m/- that was returned to the officials.

Matechi said Mbeya District Council was leading in the embezzlement scam having embezzled 44.3m/-, followed by Kyela District Council (29.2m/-) and Mbeya City Council (14.1m/-).

"These officials were collecting levies in their areas but were not remitting the money to the Council as the procedure demands, now some have remitted the monies while others have not,

we are still following them up," she said.

She said notwithstanding returning the money, the PCCB is still continuing with investigation as there are possibilities for court action.

She said in Chunya District, PCCB made a follow up and rescued more than 10m/- for two Amcos - Lualaje and Muungano.

She said in Kyela District PCCB rescued over 31.6m/- for four Amcos of Ipinda, Makwale, Fubu and Bateko and added that in Mbarali District it rescued 9.02m/- for four Amcos of Chimala, Mkungwa, Muungano and Uwarasu.

She said during the same period of three months PCCB received 140 reports on bribery from various institutions, both in public and private sectors. She said out of those reports, 48 concerned District Councils and 21 involved private businessmen.

She mentioned others as state corporations (12 reports), education department (11), Judiciary (10), Lands (six) and Health (two).

Other institutions she mentioned were political parties, Department of Natural Resources, Ministry of Finance, and Ministry of Minerals each having one report on bribery incidents.

Matechi said in the same period five criminal cases were opened by the PCCB in courts and judgments given thereof whereas PCCB won in four of them.

TABSA to install equipment at border posts for detecting dangerous viruses

By Guardian Correspondent

TANZANIA Biological Safety Association (TaBSA) says as of now they use special equipment at border areas to identify parasites for dangerous viruses on humans and animals.

Speaking at the weekend at the closing of a forum for laboratory experts in humans and animals held in Dar es Salaam, TABSA President Dr Zacharia Makondo said at present the world has changed a lot and terrorists are now employing various ways to destroy people including laboratory parasites as biological weapons such as Ebola, Anthrax and others.

He said if laboratory work lacks honesty and close monitoring, it might become easy for terrorists to use parasites against people.

"In recognition of this, we have started

sending special equipment for the detection of the parasites to five regions of Arusha, Mwanza, Dodoma, Kagera and Mbeya in fighting people harbouring ill intentions," said Dr Makondo.

He explained that there are viruses made in laboratories for special medical treatment needs which are destroyed after use.

He added that in some countries some terrorists bribe laboratory people to give them the viruses for ill intentions. "There have not been such incidences in this country, but we do hear from other countries like the US and Russia where people use laboratory made viruses to destroy other people," said Dr Makondo.

The forum brought together laboratory experts for humans and animals, laboratory engineers, the country's university professors and donors from the US and Finland.



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REQUEST FOR PROPOSALS (RFP)

TENDER TITLE: TRADEMARK EAST AFRICA DIGITAL MEDIA MANAGEMENT AND SUPPORT- WEBSITE AND SOCIAL MEDIA

TENDER NUMBER: PRQ20190770

TradeMark East Africa (TMEA) is a multi-purpose donor funded, not -for-profit Aid for Trade organisation, established to support the growth of trade, both regional and international, in East Africa. TMEA operates on a not-for-profit basis and is funded by the development agencies of the following countries: Belgium, Canada, Denmark, EU, Finland, Ireland, Netherlands, Norway, UK, and USA. TMEA works closely with East African Community (EAC) institutions, national governments, the private sector and civil society organisations. TMEA is seeking consultancy services for Digital Media Management and Support- Website and Social Media.

Terms of reference for this consultancy and the Request for Proposals (RFP) document can be obtained at <https://www.trademarkea.com/procurement/>. All queries quoting the above Tender Title and Number should be emailed to procurement@trademarkea.com.

Interested bidders MUST submit separate technical and financial proposals via TMEA procurement mailbox at the address procurement@trademarkea.com. This tender is open to firms/consortiums only. The closing date for submissions is **24 February 2020**.

TMEA cannot answer any query relating to this tender five days or less prior to the submission deadline



The Republic of Uganda

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REQUEST FOR PROPOSALS (RFP)

TENDER TITLE: CONSULTANCY SERVICES TO UPGRADE THE MINISTRY OF TRADE, INDUSTRY AND COOPERATIVES NON-TARIFF BARRIER REPORTING AND MONITORING SYSTEM

TENDER NUMBER: PRQ20190762

The Ministry of Trade, Industry and Cooperatives (MTIC), Uganda, with support from TradeMark East Africa (TMEA) is seeking Consultancy Services to Upgrade the Ministry of Trade, Industry and Cooperatives Non-Tariff Barrier Reporting and Monitoring System.

Terms of reference for this consultancy and the Request for Proposals (RFP) document can be obtained at <https://www.trademarkea.com/procurement/>. All queries quoting the above Tender Title and Number should be emailed to procurement@trademarkea.com.

Interested bidders MUST submit separate technical and financial proposals via TMEA procurement mailbox at the address procurement@trademarkea.com quoting the tender title and number. This tender is open to firms/consortiums only. The closing date for submission of proposals is **21 February 2020**.

TMEA cannot answer any query relating to this tender seven days or less prior to the submission deadline



JAMHURI YA MUUNGANO TANZANIA
MAMLAKA YA MAWASILIANO TANZANIA

ISO 9001:2015 CERTIFIED



TAHADHARI KWA UMMA

NDUGU WATANZANIA;

KAMA MNAVYOFAMU, LAINI ZA SIMU AMBAZO HAZIJASAJILIWA KWA KUTUMIA NAMBA YA KITAMBULISHO CHA TAIFA (**NIN**) NA KUTHIBITISHWA KWA ALAMA ZA VIDOLE ZILIANZA KUZIMWA TAREHE 20 JANUARI, 2020 USIKU NA **ZOEZI LINAENDELEA.**

HAKIKITENA USAJILIWA LAINI ZAKO KWA KUPIGA NAMBA *106# NA UCHUKUE HATUA STAHIKI SASA.

1.0 KWA WALIOSITISHIWA HUDUMA ZA LAINI ZAO ZA SIMU KUANZIA TAREHE 20.01.2020 WANAVEZA PIA KUENDELEA NA UTARATIBU WA USAJILI KWA LENGU LA AMA KURUDISHA LAINI ZAO ZILIZOFUNGWA KAMA ZITAKUWA BADO ZIPO AU KUPATA LAINI MPYA. **ZOEZI HILI NI ENDELEU.**

2.0 KWA WATUMIAJI/WAOMBAJI (**WATANZANIA**) WAPYA WA LAINI ZA SIMU WATAENDELEA KUSAJILIWA MUDA WOTE KWA KUTUMIA NAMBA YA KITAMBULISHO CHA TAIFA NA KUTHIBITISHA KWA ALAMA ZA VIDOLE. **HUDUMA HIYO NI ENDELEU PIA.**

3.0 MATUMIZI SAHIHI YA VITAMBULISHO WAKATI WA USAJILI WA LAINI ZA SIMU (ZINAZOTUMIKA AMA KWA AJILI YA MAWASILIANO YA SIMU ZA SAUTI AU VIFAA VYA MAWASILIANO MENGINE) UKO KATIKA MAKUNDI YAFUATAYO: -

3.1 Sisi wa-**Tanzania** kitambulisho chetu ni kile cha Taifa kitolewacho na NIDA kwa vigezo vyao;

3.2 Kwa wageni wanaokaa hapa nchini **chini ya miezi sita** wanasajili laini za simu kwa kutumia namba za Hati zao za kusafiria na kuthibitisha kwa alama za vidole;

3.3 Kwa wageni wanaokaa **zaidi miezi sita** wanatumia vitambulisho (**Legal Resident ID**) ambavyo hupewa na NIDA (Hii ni kwa mujibu wa utaratibu wa idara ya Uhamiaji na NIDA);

3.4 Kwa wanadiplomasia wanatumia Hati zao za kusafiria pamoja na vitambulisho vyao vinavyotolewa na Wizara ya Mambo ya nje; na

3.5 Kwa wakimbizi wanatumia vitambulisho vyao ambavyo hutolewa na NIDA (**Hii ni kwa mujibu wa utaratibu wa idara ya Uhamiaji na NIDA**),

4.0 KATIKA KUJIRIDHISHA KUWA WALIOSAJILI LAINI ZAO ZA SIMU WAMETUMIA VITAMBULISHO SAHIHI, TCRA KWA KUSHIRIKIANA NA WATOA HUDUMA ITAFANYA ZOEZI LA KUHAKIKI LAINI ZOTE ZITAKAZOKUWA ZIMESAJILIWA ILI KUWAONDOA WALE WALIOSAJILI LAINI ZAO AMA KWA KUTUMIA VITAMBULISHO VYA WATU WENGINE AU KWA KUTUMIA KITAMBULISHO TOFAUTI SAMBAMBA NA KUWACHUKULIA HATUA ZA KISHERIA.

5.0 IKUMBUKWE PIA KWAMBA KUSAJILI LAINI YA SIMU KWA KUTUMIA KITAMBULISHO CHA MTU MWINGINE NI KOSA SANJARI NA KUPEWA LAINI ILIYOSAJILIWA NA MTU MWINGINE.

6.0 **ONYO NA TAHADHARI ZINAENDELEA KUTOLEWA KWA MAKUNDI YOTE YALIYOORODHESHA KWENYE KIPENGELE CHA 3.0 HAPO JUU, KUTOTUMIA KITAMBULISHO KISICHOKUHUSU WAKATI UNASAJILI LAINI ZAKO ZA SIMU (ZINAZOTUMIKA AMA KWA AJILI YA MAWASILIANO YA SIMU ZA SAUTI AU VIFAA VYA MAWASILIANO MENGINE).**

**ImetolewanaMkurugenziMkuu
MamlakayaMawasiliano Tanzania (TCRA)
24Januari, 2020**

Agriculture minister directs crop boards to focus more on research

By Guardian Correspondent, Dodoma

AGRICULTURE Minister Japeth Hasunga has directed directors of crop boards in the country to set adequate budgets for research so as to increase output in the sector.

He made the directive here during a meeting with the ministry's management, directors of crop boards and institutions to evaluate performance in the first half of the fiscal year.

According to him, without investing much in research, the agriculture sector will continue doing badly, affecting development of majority of farmers.

"Increasing budget for research development will also lead to efficiency in agriculture, improve crop production and thus contribute immensely into poverty reduction. So crop boards have to ensure that they invest and increase budget in the next budget year," he said.

For his part, director general of the Tanzania Agricultural Research Institute (TARI) Dr Geoffrey Mkamilo said that they are ready to cooperate with the crop boards to conduct researches that will bring positive impact in the agriculture sector.

"There is no way agriculture sector will develop without investing in scientific researches," he noted. Various studies show that agricultural production and quality in crops have dropped something which affects farmers, government and the public at large.

Earlier, acting director general of the Tanzania Tobacco Board Stanley Mnozya highlighted that in the year 2019/20 a total of 70,087 tonnes of tobacco worth 230.3bn/- were purchased.

According to him, despite being the second crop that injects a lot of revenues in the country, tobacco has been facing a number of challenges including unstable market.

"Currently four new tobacco seeds from China are in trial, once in operation, the seeds will transform the sector by increasing productivity and improving farmers wellbeing," he noted.

Prof Jamal Adam, director general of Coffee board said the crop's proactivity reached 55,979 tonnes by December 2019 thus surpassing the target of 50,000 tonnes set by the board.

He named mild Arabica as among the types of coffee which was highly sold reaching 32,057 tonnes; robusta (22,320 tonnes) and hard Arabica (1,602 tonnes) worth \$87.5 million in total. "All these achievements have been contributed by good and steady price of the produce in the international market."

He however cited lack of quality seeds as among the challenges facing the sector but the board is grappling to produce more seedlings for quality coffee production.



Thamarat Abeid (R), Chief Instructor in Charge of Airport Operations at the Dar es Salaam-based Civil Aviation Training Centre, speaks on the academic opportunities available at the centre and the qualifications required for pursuing aviation studies. She was briefing students of Rugambwa and Ihungu secondary schools in Kagera Region who participated in a capacity building workshop held in the region last week for secondary students interested in joining the aviation industry. Photo: Guardian Correspondent

Parliamentary committee commends RITA pace in registration of under-five children

By Friday Simbaya, Iringa

THE Parliamentary Constitution and Legal Affairs Committee has expressed satisfaction on the work done by the Registration, Insolvency and Trustee Agency (RITA) in Iringa for the registration of children under five years old (U5BRI) and to reduce the backlog of many children without certification.

Speaking yesterday during a one-day visit of the committee in Iringa, vice chairperson of the committee, Najma Giga said Iringa Region has been able to effectively put into effect the devolution of powers enacted by parliament.

She said that through the committee, members of parliament approved proposals to adopt a law that would give full powers of the central government to register and extend the service to the public more closely.

Giga, who is also the chairperson of the Standing Committee of Parliament on constitution and law added that the reformed legislation on the births and death as well as the law of decentralization from central government to local government, has eliminated the accumulation of many under five-children without birth certificates in the country.

She said that RITA is active in 15 regions of Tanzania, and Iringa Region is one of the regions that have done well with enrolling five-year-olds since the programme was launched, and urged RITA to reach all remaining regions with the programme.

In addition, the registration of children under the age of five initiatives (U5BRI) officially started in Iringa region on 22/09/2016 after the then Minister for Constitution and Justice Dr Harrison Mwakymbe launched the programme at Mwembetogwa grounds in Iringa Municipality.

Prior to the launch, various government officials who are involved in the day-to-day registration and certification process for children

under-five, also staff who are known as assistant registrars, those at all health facilities with maternal and child care centres as well as all ward officials (WEOs) were trained.

After one month about 127,000 children were enrolled in the system of RITA database and reached the 100 per cent registration target. Due to the continued success in the registration of Iringa region, RITA in collaboration with development partners such as UNICEF and TIGO's mobile network agreed to make Iringa region a pilot site for death registration and to issue death certificates without payment.

The death registration exercise officially started in July 2018 and has been a great help to the public as the deceased's relatives when in need of such certificates on time and free of charge.

According to the Coordinator of the Registration, Insolvency and Trustee Agency (RITA) in Iringa Jonathan Magoti, the decentralisation of power to local government had made it easier to register more children under five because before that citizens had to go to district heads (DCs).

He said that there are currently 361 centers offering such registrations adding that an average of 1650 births and 340 deaths are registered compared to the previous 400 births registered and 70 deaths per month.

Magoti further explained that the registration of children under five years old and adults and 30-day unregistered deaths takes place at the district heads office, the office of the district administrative secretary, since various institutions or authorities require such certificates for certification of age, names and validity of the relevant event. "As of 23/01/2020 a total of 4,337 deaths and a total of 212,007 births have been registered in the system in the Iringa region," said Magoti.

The Acting Executive Director of RITA Emmy Hudson said that over four million children have been registered and given birth certificates in 15 regions

in the country.

RITA also called on all parliamentarians and officials to help them educate all citizens about the importance of taking birth certificates as they are provided free of charge, and that the service has been moved closer to them.

For his part, Minister of Constitution and Justice Dr Augustine Mahiga, who is also a member of the constitutional and legislative committee, said the government's plan is to ensure that every newborn is registered and given a certificate within a short period of time.

The minister also praised the efforts of various stakeholders in the country in support of the government efforts in implementing its plans considering that the government needs to have accurate information about the population in order to effectively plan for the budget. "The need for accurate data of people is important to make the government plan and provide social services to its people and plan for the budget accordingly," Dr Mahiga stated.

He said that in order for the government to properly plan for it, accurate records of births and deaths must be provided so that a range of social services are in line with the budget.

Dr Mahiga also asked the Registration, Insolvency and Trustee Agency (RITA) to work closely with religious institutions to ensure that the government's goals for enrollment of children under five and death certificates are fulfilled.

He asked religious leaders to help provide education to their believers and the public on the importance of taking birth certificates as they are provided free of charge, and that the service has been moved closer to them.

Adding that in order to facilitate the issuance of these certificates funded by Unicef, the Tigo telecommunications company and the Canadian Embassy in the country, stakeholders like religious organisations are important.

The Guardian

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TUESDAY 28 JANUARY 2020

**Taking A New Look
At The News**
ESTABLISHED IN 1995

Time is long ripe for Africa to foster science revolution

A SCIENTIST is someone who conducts scientific research to advance knowledge in an area of interest.

In classical antiquity, there was no real ancient analog of a modern scientist. Instead, philosophers engaged in the philosophical study of nature called natural philosophy, a precursor of natural science. It was not until the 19th century that the term scientist came into regular use after it was coined by the theologian, philosopher, and historian of science William Whewell in 1833, to describe the noted polymath Mary Somerville.

In modern times, many scientists have advanced degrees in an area of science and pursue careers in various sectors of the economy such as academia, industry, government, and nonprofit environments.

The roles of "scientists", and their predecessors before the emergence of modern scientific disciplines, have evolved considerably over time. Scientists of different eras (and before them, natural philosophers, mathematicians, natural historians, natural theologians, engineers, and others who contributed to the development of science) have had widely different places in society, and the social norms, ethical values, and epistemic virtues associated with scientists—and expected of them—have changed over time as well. Accordingly, many different historical figures can be identified as early scientists, depending on which characteristics of modern science are taken to be essential.

Some historians point to the Scientific Revolution that began in 16th century as the period when science in a recognizably modern form developed. It wasn't until the 19th century that sufficient socioeconomic changes occurred for scientists to emerge as a

major profession.

THE computer models which scientists use to project future shifts in climate have mainly been developed by scientists outside of Africa.

Scientists therefore have limited understanding of how these tools represent the conditions that are unique to different regions on the African continent.

A new network of climate scientists in Africa and the United Kingdom hopes to address this, by fast-tracking model development which will improve the understanding of how these tools represent climate processes in African regions. These researchers will collaborate through the Climate Model Evaluation Hub for Africa.

The ultimate goal of this work is to give policy makers in Africa improved climate information, which can better support them in their regions in order to respond to changing climatic conditions resulting from human-driven carbon emissions and rising global temperatures.

The collaboration will allow them to work together to test how the digital simulation models represent African climate.

The idea of creating this network to help improve climate model analysis for Africa was led by Dr Cath Senior at the Met Office, and emerged after a few years of conceptualising the initiative, explains Dr Rachel James, who is the Co-Investigator and coordination lead for LaunchPAD. This evolved from collaborative work under the IMPALA research consortium that is part of Future Climate for Africa (FCFA).

The Climate Model Evaluation Hub is designed to be a longer-term initiative. As this short first phase of funding approaches its end in August 2020, the team will host a workshop with the wider African climate science community to create a strategy for the next phase of the hub.

Researchers need to devise ways to facilitate production of better seeds

A SEED is an embryonic plant enclosed in a protective outer covering. The formation of the seed is part of the process of reproduction in seed plants.

Seeds are the product of the ripened ovule, after fertilisation by pollen and some growth within the mother plant. The embryo is developed from the zygote and the seed coat from the integuments of the ovule.

Seeds have been an important development in the reproduction and success of gymnosperm and angiosperm plants, relative to more primitive plants such as ferns, mosses and liverworts, which do not have seeds and use water-dependent means to propagate themselves. Seed plants now dominate biological niches on land, from forests to grasslands both in hot and cold climates.

The term "seed" also has a general meaning that antedates the above - anything that can be sown, e.g. "seed" potatoes, "seeds" of corn or sunflower "seeds". In the case of sunflower and corn "seeds", what is sown is the seed enclosed in a shell or husk, whereas the potato is a tuber.

Many structures commonly referred to as "seeds" are actually dry fruits. Plants producing berries are called baccate.

Seeds are produced in several related groups of plants, and their manner of production distinguishes the angiosperms ("enclosed seeds") from the gymnosperms ("naked seeds"). Angiosperm seeds are produced in a hard or fleshy structure called a fruit that encloses the seeds for protection in order to secure healthy growth. Some fruits have layers of both hard and fleshy material.

The Ministry of agriculture has directed experts and agricultural

institutions to use their expertise and available irrigation schemes to produce quality seeds.

There are no reasons for farmers in Tanzania to depend on imported seeds while the country has a number of irrigation schemes as well as agricultural experts who can facilitate production of quality seeds.

Seeds should be produced in the irrigation schemes during the drought seasons. This will ensure farmers of enough seeds during the rainy season. Rain seasons should only be used to plant crops and not production of seeds.

According to the ministry, Tanzania uses 186,000 tonnes of seeds annually whereas local production of seeds stands at 71,000 tonnes only. According to data more than 100,000 tonnes of the seeds are imported outside Tanzania.

He said the country's agriculture sector has been growing with the exception of some few crops which its seeds are inadequately produced. The crops include legumes, cashew nuts, coffee, cassava and palm oil trees.

President John Magufuli has directed to enhance local production of seeds through irrigation. Our farmers should use locally produced seeds and ensure its availability across the country. It is therefore the duty of the responsible ministry to start implementing the directive through its agricultural institutions and experts.

Tanzania has a total of 29.4 million hectares suitable for irrigation but only 475,000 hectares have so far been utilized.

We should take care of increased availability of fake seeds, insecticides and fertilizers in local markets as the sub-standard products affect production as well as contributing into farmers incurring losses.

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Democracy and the decline of patriotism

By Timawus Mathias

DEMOCRACY and the decline of patriotism is a worrying thought when you rest your mind on the global picture of Nigeria today. Or am I the only one to whom it is glaringly clear that patriotism is a waning facet in Nigeria? I must be. We have let it slide downwards continuously, damning all the evidential rhetoric. We are sadly our tribe and region first, before we are Nigerian. Daily, events unfold that make you wonder in awe what country of the future our children will live in - devoid of nationalism, without liberty, without security, and hence without patriotism.

Take Lt. General TY Danjuma, Prof. Ango Abdullahi, Chief EK Clark, Chief Bode George, Ike Omar Sanda Nwachukwu. The one thing they all have in common is that they are known nationalists by the public roles they have each played in the making of modern Nigeria. Their patriotism is expected to be unquestionable. Yet they have all found reason in recent times to emerge as deeply primordial champions, succumbing to the pull of ethno-provincial nationalism. One after the other, they have all been let down by their contemporaries who took helm as national leaders. We have all watched in awe, as each one of those that served the country take the diminishing role of being vehemently vocal against the nation, in defence of their ethnic nationality and land. Supposed nationalists get caught in the web to raise issues against the country Nigeria, in defence of tribe and land. Me thinks when this happens in a nation, it is an indicator that patriotism is imperilled, and in devastating decline. Disappointment with failing leadership acts as primary cause. Debatable may be, yet I am convinced that patriotism is on the decline, and seems to be the reason there is mass disobedience of law and order, and the growth of bizarre crimes like abduction, rape, sex for marks, banditry, farmer-herder conflicts, and indeed our running insurgency of 10 years and running.

Nigeria emerged and gained its pride of place as a great leading African nation owing to the patriotism of the country's founders. Evidently with the lapse of time, the patriotism those founding fathers displayed in the struggle for independence from the colonial masters has diminished. A great many citizens who sing the national anthem vowing that the labour of our heroes past should never be in vain, sadly know no national heroes. Hundreds or even thousands of youth are willing to risk a trans Saharan crossing as well as take on the Mediterranean Sea in a leaking boat, and ultimate slavery



abroad, in blind search of greener pastures.

Nigerians do not trust themselves and hardly exhibit respect for one another such that would encourage other nationals to do likewise. Today, the Nigerian hardly speaks with pride about the nation and does so only when the country is involved in sporting events, and winning. In this, we do not see from tribal and ethnic perspectives. Turn to politics and governance, the opposite is what prevails.

What is behind all this? Nigerians are generally politically disgruntled. Winners take all and are still disappointed and dissatisfied. Losers lose all and try to bid their time, but are intensely hopeless. The election process in the country does not encourage hope, as the winner always wins by hook or by crook. Love for the nation is diminished. Our uncouth democracy kills patriotism.

Without adherence to faith based injunctions, all human existence would be perilous in anarchy as obtains today. It is the erosion of the fear of God engineered by the apparent victory of ill gotten wealth over honest and modest earning that has itself caused the growing victory of might over reason and diligent service. Patriotism dies. Thus blame the decline of patriotism on the festering corruption in Nigeria. Corruption and patriotism are inversely proportionate relatives, the higher the one, the lower the other. It must be said that corruption has never been confronted by any leader like President Buhari has done, albeit without clearly

defining it. Inadvertently, the justice system is corruptly slow, and frustrates Buhari even more than anyone. Cases that could take 12 years are treated selectively to leave the impression that there is favouritism. Then our natural psyche of corruption takes its toll. President Buhari only needs a small nap, and one or more, right under his nose play the corrupt card. Nigerians look on and ask, what is the difference? They find hardly any. He also turns a blind and deaf ear to herdsmen killing instead of negotiating for grazing land, and this aspect kills the patriotism of the Danjumas and the Falayes of our nation. One notch higher is the regional "armies" metamorphosing as expression.

In a functioning nation state, law and order should be maintained not by the presence of law enforcers but by fear of the creator and his promised retribution for evil, and the inspiration of leaders. Corruption is evil for which retribution in Nigeria often comes late. So late that the spoils of corruption are laundered into positions of respect and authority, for more corruption in a never ending cycle. Whereas the common folk believe that retribution for evil, which corruption is, should not be late in coming. Sadly in Nigeria, it is so late in coming that the corrupt could be said to have gotten away with it. The impact on the national psyche is horrendous.

This includes the erosion of the human feeling of relationship, compassion, and raw discipline, and explains our type of banditry,

kidnapping, and vicious crime. We can regulate life for the ordinary man and like a dog on a leash, he would obey as long as he is kept company while on the leash. The common man's leash is poverty. Without company of the powerful and the well to do, the common discover the power of their majority in unfettered freedom. No longer have they any dread, but anger. No sense of responsibility or guilt. No qualms, having discovered the limitations of law enforcers, having themselves acquired firearms and knowledge of its usage.

Only religion creates love and compassion as civilised behaviour. Isms on which the modern democracy is so delicately founded and dependent, such as capitalism, socialism, or a mix of the two into any ism et al do not promote love and compassion, save instead, vicious competition. Religion itself has suffered from corruption and is a factor of our declining patriotism. Peoples' deities have disappointed.

Our leaders are unable to wage systemic war against the urge to bend or break the law - that feeling of narcissism that corruption quickly takes advantage of with helpers that massage the leaders' narcissistic ego. There is need for our leaders to keep company with citizens each one of them on a leash of a myriad of challenges. From the national down to the local level, the decline in patriotism has to be confronted with words that encourage, and actions that convince of commitment to a better nation. Our leaders must inspire.

How airlines and airports are dealing with novel virus

By Bloomberg

AIRPORTS and airlines are stepping up efforts to protect staff and passengers from a deadly virus originating in Wuhan, with Cathay Pacific Airways Ltd and China Airlines Ltd going as far as canceling flights in and out of the Chinese city until the end of February.

The airlines' announcements followed a decision by the Chinese government to limit travel from Wuhan, effectively putting the city of 11 million people into lockdown. Boats and buses have also been told to divert to avoid the city, which sits on the Yangtze River. At least 17 people have died and hundreds of people have been infected by the coronavirus, which has spread to other parts of Asia and the US.

China said it will conduct nationwide screening and improve monitoring of transportation links for the Lunar New Year holiday, which starts Friday and is expected to see almost 80 million people take flights. Major hubs elsewhere like London Heathrow increased monitoring of passengers disembarking planes from Wuhan, the capital of central China's Hubei province, when concern about the spread of the illness mounted Wednesday.

Here's a look at how airports and airlines around the world are reacting:

Asia

Hong Kong Special Administrative Region: In response to complaints from its cabin crew union about risk of "catastrophic" infection, flag carrier Cathay Pacific on Wednesday said staff could wear protective face masks on flights to China if they wanted. The airline's unit Cathay Dragon is suspending flights to Wuhan from Friday until Feb 29 and contacting passengers about refunds and postponed travel plans.

Macao: The government canceled Lunar New Year celebrations and said

it will ban people with fevers from leaving.

Taiwan: China Airlines and Mandarin Airlines Co, both operated by CAL Group, are also suspending flights to Wuhan until the end of February and assisting passengers with rebookings. Crew on the two airlines along with Tigerair Taiwan are wearing face masks while on duty, CAL said in a statement Thursday. There's also an "appropriate quantity" of masks for passengers, it said.

The Republic Of Korea (ROK): Korean Air Lines Co. provided hazardous-materials suits for crew, while Tway Air delayed plans to launch a new route from Incheon to Wuhan. The country confirmed its first infection on Monday.

The Democratic People's Republic of Korea (DPRK): The country temporarily closed its borders to foreign tourists as a precaution against the virus, according to travel agent Young Pioneer Tours.

Singapore: Changi Airport, which receives more than 430 flights a week from China, is increasing surveillance on all passengers arriving from the country. Low-cost carrier Scoot said disinfectants, hand sanitizers and surgical masks are being supplied on all China flights. Scoot said it has an aircraft disinfection protocol in place for flights where suspected cases have been reported.

Japan: Prime Minister Shinzo Abe said the country will step up quarantine and testing, while Health Minister Katsunobu Kato said Tuesday that health questionnaires were given to passengers arriving from Wuhan by plane and that people should inform authorities if they're not feeling well. The Ministry of Foreign Affairs set the risk of infection in Wuhan to "Level 2" and recommended avoiding unnecessary travel there.

India: Mumbai's Chhatrapati Shivaji Maharaj International Airport has increased surveillance measures. Delhi Airport staff are checking inbound passengers from affected areas, according to a statement.

Malaysia: AirAsia is offering customers refunds for bookings on flights to and from Wuhan before Feb 15, or the option to retain the value of their booking in flight credits for trips before Feb 29, according to a statement on its website.

Indonesia: Airports and airlines have been asked to take precautionary measures such as screening international passengers with thermal scanners. Airlines must provide health documents and manifests after landing, Director General of Civil Aviation Polana Pramesti said in a statement.

Vietnam: Equipment to measure body temperature is in place to screen passengers at Hanoi's Noi Bai International Airport, according to a statement on the government website, which said monitoring will be increased during the Lunar New Year holidays as there'll be a greater number of flights.

Europe

UK: Teams including a doctor and medical inspector were deployed Wednesday to Heathrow airport to greet passengers from Wuhan to monitor for signs of the virus and provide information to passengers about symptoms, the Department for Health said. The checks concern three flights a week operated by China Southern Airlines Co. The risk to Britons was raised to "low" from "very low."

Italy: The Health Ministry said procedures are in force at Rome Fiumicino airport, which has direct flights to Wuhan, to check arrivals from the Chinese city. Surveillance of passengers is being strengthened and people will be



Masked workers disinfect a passenger thoroughfare at the Taoyuan International Airport on Jan 22, 2020, after Taiwan on January 21 reported its first case of the new SARS-like virus from the Chinese mainland. (AFP)

subject to body temperature checks at the airport, it said.

Africa

Nigeria: The country's center for disease control advised travelers coming from Wuhan to report to a medical facility if they feel ill and said that surveillance has been intensified at all points of entry.

South Africa: The National Institute for Communicable Diseases recommended testing anyone who has recently visited Wuhan and is displaying symptoms such as fever and a cough.

Americas

US: The Centers for Disease Control and Prevention implemented screen-

ing for arrivals at airports in San Francisco, New York and Los Angeles on Jan 17, and is expanding that to Atlanta and Chicago. CDC said it's closely monitoring the outbreak and there are ongoing investigations into the "rapidly evolving situation." United Airlines is most exposed to the China market, according to a report from Stifel analyst Joseph DeNardi.

Employment Opportunities

At the heart of Pact is the promise of a better tomorrow. A nonprofit international development organization founded in 1971, Pact works on the ground in nearly 40 countries to improve the lives of those who are challenged by poverty and marginalization. We serve these communities because we envision a world where everyone owns their future. To do this, we build systemic solutions in partnership with local organizations, businesses, and governments that create sustainable and resilient communities where those we serve are heard, capable, and vibrant.

Pact is a recognized global leader in international development. Our staff have a range of expertise in areas including public health, capacity development, governance, and civil society, natural resource management, poverty, fragile states, monitoring and evaluation, small-scale and artisanal mining, microfinance and more. This expertise is combined in Pact's unique integrated approach, which focuses on systemic changes needed to improve people's lives.

Project Overview: Pact is recruiting the following 3 (three) positions for an upcoming U.S. President's Emergency Plan for AIDS Relief (PEPFAR) funded Community Social Welfare System Strengthening follow-on activity to increase access to and use of health/HIV, social welfare, and protection services by vulnerable HIV-affected populations. The goal of this proposed Community Social Welfare System Strengthening program is to improve the health, well-being, and protection of Orphans and Vulnerable Children (OVC), at-risk Adolescent Girls and Young Women (AGYW) and People Living with HIV (PLHIV) in high HIV burden communities. The activity will be client-centered and community-focused in order to contribute to 95-95-95 goals.

The program seeks to attain the following objectives:

- Objective 1: Improve the core competencies of the community-based social welfare workforce to enable the delivery of health/HIV, social, and protection services (50% LOE)
- Objective 2: Improve functionality of community systems and structures to strengthen service delivery for OVC, at-risk AGYW, and PLHIV (40% LOE)
- Objective 3: Strengthen community social welfare planning and budgeting for improved accountability to HIV affected populations (10% LOE)

Job Title	: Chief of Party
Location	: Dar es Salaam, Tanzania
Reporting To	: Country Director

Position Purpose:
The COP will provide overall technical leadership and operational oversight for the project and will serve as the primary liaison with USAID, the GoT, Pact headquarters in DC, and relevant project stakeholders. The COP will ensure that the project's goals, objectives, and strategy are achieved and that contractual requirements are met on time and within budget. She is responsible for directing the entire project team and managing the critical relationship with local and international partners and other key stakeholders in coordination with partners, USAID and HQ. **This position is contingent upon award.**

Job Title	: Finance Director
Location	: Dar es Salaam, Tanzania
Reporting To	: Chief of Party, CHSSP2

Position Purpose:
The Director of Finance will be the lead expert for financial operations and management. Responsibilities include being responsible for efficient resource

deployment and use, program accounting and financial reporting systems, and related reporting, and ensuring compliance with USAID financial, contractual and accounting rules and regulations. **This position is contingent upon award.**

Job Title	: Monitoring, Evaluation, Research and Learning (MERL) Director
Location	: Dar es Salaam, Tanzania
Reporting To	: Chief of Party, CHSSP2

Position Purpose:
The MERL Director provides strategic guidance, vision, and management for successful monitoring and evaluation of the program. This individual also supervises MERL staff and ensures the strategic and functional integration of all MERL activities as well as active collaboration with sub-awardees and USAID. The Director oversees all MEL activities, provides technical direction and support, and ensures the accurate reporting of results for program activities. **This position is contingent upon award.**

Job Description Details and How to Apply:
If you believe you are the ideal person we are looking for, please submit your application describing why you are the right candidate for the said position, a curriculum vitae detailing your experience and three (3) professional referees from previous and current place of employment.

Please send the application through the following links:

Chief of Party:
<https://careers-pactworld.icims.com/jobs/1366/chief-of-party-social-welfare-re-strengthening/job>

Finance Director:
<https://careers-pactworld.icims.com/jobs/1367/administration-and-finance-director-social-welfare-strengthening/job>

Monitoring, Evaluation, Research, and Learning (MERL) Director:
<https://careers-pactworld.icims.com/jobs/1368/monitoring-evaluation-research-and-learning-28merl-29-director-social-welfare-strengthening/job>

The closing date for applications will be February 29th, 2020

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Qualified women are strongly encouraged to apply.

Please note only the applications sent through the specified links will be reviewed.

(only shortlisted candidates will be contacted)

To learn more about Pact Tanzania visit:
<http://www.pactworld.org/country/tanzania>

UNITED REPUBLIC OF TANZANIA
MINISTRY OF AGRICULTURE LIVESTOCK AND FISHERIES

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REQUEST FOR PROPOSALS (RFP)

TENDER TITLE: CONSULTANCY – BUSINESS ANALYST AND QUALITY ASSURER FOR THE COLLECTION OF REQUIREMENTS AND SUPERVISION OF THE MINISTRY OF AGRICULTURE, LIVESTOCK AND FISHERIES (MALF) TANZANIA SYSTEM

TENDER NUMBER: PRQ20190466

TradeMark East Africa (TMEA) in collaboration with ministry of Agriculture, Livestock and Fisheries in Tanzania is seeking consultancy services for Business Analyst and Quality Assurer for the Collection of Requirements and Supervision of the Ministry of Livestock and Fisheries (MALF) Tanzania System.

Terms of reference for this assignment and the Request for Proposals (RFP) document can be obtained at <http://www.trademarkea.com/procurement/>. All queries quoting the above Tender Title and Number should be emailed to procurement@trademarkea.com. The closing date for submissions is **Tuesday 18 February 2020**.

Interested and qualified firms/consortiums must submit their bids through TMEA's mail box using the email address, procurement@trademarkea.com. The email subject line should clearly indicate the tender reference number, and procurement title description. Emails that are not titled as indicated may not be received. All attachments must be **5 MBs or less**.

TMEA cannot answer any query relating to this tender seven days or less prior to the submission deadline.

Is West Africa's Eco currency just an echo of the colonial past?

By Peter Fabricius

THE decision by eight mainly Francophone West African countries to abandon the CFA currency they have used since before their independence from France has been widely trumpeted as representing the end of an epoch.

But it has also been controversial. And on closer inspection it looks more symbolic than substantive. To some it seems like cutting the more obvious - but less important - neo-colonial monetary ties with Paris, but not quite letting go of the apron string that matters most: the CFA peg to the euro.

Benin, Burkina Faso, Guinea-Bissau, Ivory Coast, Mali, Niger, Senegal and Togo (all former French colonies except Guinea-Bissau) are the West African Economic and Monetary Union (UEMOA) member states. They, together with Ivorian President Alassane Ouattara and French President Emmanuel Macron, announced in December that the West African CFA would be dropped in favour of a new regional currency, the Eco, named after the Economic Community of West African States (Ecowas).

But the six non-CFA Ecowas member states - The Gambia, Ghana, Guinea, Liberia, Nigeria and Sierra Leone - meeting last week under the umbrella West African Monetary Zone (WAMZ), denounced UEMOA for pre-empting the name "Eco". This was the name Ecowas greed on last year for the common currency for the whole region.

Ouattara and co. were perhaps trying to put a rocket under Ecowas, which has been taking a long time to get its Eco airborne. It was meant to



happen this year. Now the firm objection of WAMZ - including the heavyweight economies of Nigeria and Ghana - has put a big question mark over it, and perhaps the Ecowas Eco.

Essentially the UEMOA countries plan to drop two provisions of the CFA. They would no longer be required to deposit 50% of their reserves with the French Treasury, and the French government would no longer deploy officials to serve on UEMOA's central bank. But significantly, the Eco would still be pegged to the euro at a fixed exchange rate which France would guarantee as it has the CFA.

The UEMOA countries were under enormous social and political pressure to scrap the "neo-colonial" CFA. So it's tempting to see the change as more of a symbolic severing of ties

with the old colonial master than a real move into full monetary independence. The CFA was introduced in 1945 to help stabilise the currencies and economies of France's African colonies, and most elected to keep it after independence.

The CFA succeeded in its economic objectives. But the many African critics of Paris's post-colonial *Françafrique* policy - to maintain effective control of its former African colonies - deplored the continuing French participation in running the CFA. The presence of French Treasury officials in the West African central bank was an obvious red rag to these critics.

Even more so was the require-

ment that the West Africans keep half their reserves in the French Treasury. This spawned theories about how the West African states were effectively financing France's deficit and so on. French officials insist the tiny contribution of West African reserves have never made any substantial difference to France's economy.

They also note that the West African reserves in the French Treasury earn interest for the UEMOA states. While the West African nations wouldn't have to keep half their reserves in Paris under the new deal, they could keep as much there as they wanted. The officials also insist that the representation of the French Treasury in the West African re-

gional bank is technical and not substantive in forming policy.

In any case the Francophone West Africans have chosen to retain what is arguably the most substantial element of the CFA - the peg to the euro and France's guarantee of the fixed exchange rate.

That is probably the most 'neo-colonialist' aspect of France's monetary relations with its West African partners - because of the influence it enables France to exert. Whether that influence is malevolent or benevolent is a highly contested point.

French officials told ISS Today that the CFA peg has stabilised the UEMOA currencies and economies, avoiding giddy devaluations and deflations that some other African countries have suffered. Even before the December announcement, Macron was saying that terminating the CFA would be "the end of certain relics of the past," and that the African countries should determine their own economic futures.

Many Africans suspect that Paris is simply conducting a public relations exercise, dropping the more obvious monetary ties with West Africa while retaining real control through the peg.

However Southern African currency experts point out that the essential elements of France's African monetary arrangement are not unique. Namibia's dollar and Lesotho's loti, for example, are both tied to the South African rand at a fixed exchange rate guaranteed by Pretoria. The two smaller economies also have to maintain reserves in the SA Reserve Bank equivalent to the value of their circulating currency.

"That is how the peg is maintained," one expert said. "Imagine where the loti would be now - with all the turbulence in that

country - if it were not for the peg to the rand?" He noted too that countries like Namibia, Lesotho, and the CFA countries, had to hold their reserves somewhere and that these had to remain out of circulation so they could be used if necessary to defend their currencies.

Though some observers have seen the Eco as little more than a name change, France apparently sees it as more - a possible step towards a single currency for the whole of West Africa. The inevitable African sceptics suspect that Paris is really hoping to somehow use the UEMOA Eco as a Trojan horse to seize control of the Ecowas-wide Eco when - or if - it comes to pass. Or just as a way of sabotaging the wider Eco.

Certainly the unilateral UEMOA-French move in December has sown division in West Africa, pitting francophones against anglophones. And with Nigeria in particular opposed to the move, it's hard to see how it will gain traction.

Some analysts believe the real problem with the CFA/Eco is not the politics but the economics. Jakkie Cilliers, Head of African Futures and Innovation at the Institute for Security Studies, says, "The most important impact of the CFA/Eco is to overvalue local currencies, making it almost impossible to develop value-added goods. That is not changing."

That's the trade-off, it seems - a stable currency and low inflation, but which discourages industrialisation; or a floating currency that helps boost the export of manufactured goods, but at the risk of instability. In the end the UEMOA nations seem to have opted - despite the rhetoric - for caution.

Agencies

Female Boko Haram members need tailor-made rehabilitation

By Malik Samuel

THAT women have links to Boko Haram in Nigeria is well known. Exactly what part they play though is often unclear or misunderstood. Women are often viewed as victims or accessories of the group, and not perpetrators, Institute for Security Studies (ISS) research shows.

Women play many different roles in violent extremist groups, and they have many reasons for joining and leaving them. Understanding these roles and reasons is critical in shaping processes to reintegrate women back into society, and in giving women incentives to leave Boko Haram.

Women support violent extremist groups like Boko Haram, including on the battlefield. They often serve as housewives, but some receive combat training and learn how to handle explosive devices, and dismantle, clean, assemble and shoot rifles. Others work in both front line combat and combat support roles, including willing or forced deployment as suicide bombers.

Abduction, marriage and detention are key pathways for women into Boko Haram. The group uses different strategies including brainwashing, cajoling and drugging to transform women who join, especially those who don't do so willingly, from victims into active members.

Boko Haram forces people under its control to attend Quranic classes and sermons that aim to indoctrinate and brainwash recruits by justifying violence against 'unbelievers'. A failure to participate can be punishable by death, with new recruits forced to watch the punishment to deter similar behaviour.

Boko Haram members who serve as village leaders reportedly put their wives in charge of abducted women. The wives teach abductees the Quran and the importance of supporting the group in its jihad. They also identify women who have potential for deeper engagement, such as spying on possible deserters and undertaking suicide missions.

Despite their indoctrination and seeming acceptance of Boko Haram, many women leave the group because of deteriorating living conditions, the death of their spouse, forced and abu-



sive marriages, restrictions, disillusionment and the fear of being killed during military operations.

Some take risks by fleeing in the middle of the night, when male fighters go out on raids or when it is raining, and some are released or arrested by security forces during military operations. Women have been known to volunteer as suicide bombers to escape a miserable existence. Some remove their suicide vests and escape, and some go ahead with the mission and kill themselves.

For those who involuntarily disengage from Boko Haram after being arrested, questions remain about their denunciation of the group's ideology

and strategies, especially as some return to the group. This necessitates tailor-made rehabilitation for women who have been associated with Boko Haram.

Some who have been reintegrated back into society still show affinity to Boko Haram, and a willingness to reunite with spouses who are still members. Others continue communicating with their husbands in the group. Some women return to Boko Haram after going through rehabilitation and reintegration programmes, highlighting the importance of adapting post-Boko

Haram processing to specific life histories.

Several types of programmes for former Boko Haram members are ongoing in Nigeria. The most prominent of these is the male-focused deradicalisation, rehabilitation and reintegration (DRR) programme run by the Nigerian military through Operation Safe Corridor. Current processes for female ex-associates of Boko Haram are not as clear. Many women released by the military said they didn't participate in rehabilitation and reintegration programmes at the

Borno State-run Bulumkutu Rehabilitation Centre for women and children.

Only a few of the more than 20 female former Boko Haram members interviewed by the ISS had gone through the Bulumkutu centre after their release from military detention. The rest were released directly to communities or camps for internally displaced people.

While officials claim psychosocial support is provided to these women at the Bulumkutu centre, ISS interviewees who had attended the centre said they were

simply told to forget about their experiences, ignore or report stigmatisation, and live peacefully within the community.

The women said priority was given to quick reintegration through vocational training, including in soap-making and small-scale trading. Post-training support such as start-up credit or loans was limited. Forgetting their experiences with Boko Haram can be difficult, and programmes such as these should rather include ways of helping them cope with these experiences.

Stakeholders involved in DDR programmes in Nigeria shouldn't lose sight of the diverse roles women play in Boko Haram. This will help identify their needs once they leave the group and enable the crafting of targeted interventions. Religious scholars and clerics can play vital roles in countering Boko Haram's indoctrination. This would reduce the risk of sending women - especially those who still hold onto beliefs espoused by Boko Haram - back into communities.

Reintegration is time-consuming and doesn't begin and end at the doorsteps of rehabilitation centres. Currently women associated with Boko Haram don't spend more than three months at the Bulumkutu centre, with some saying they spent less than one month there. Their male counterparts spend a minimum of six months in the Operation Safe Corridor programme.

Cases need to be monitored and evaluated, and follow-ups are required. Rehabilitation, reintegration and reconciliation processes should be shaped by the views of the community to reduce stigmatisation and rejection when female former Boko Haram associates return. Vocational training, which is critical to socio-economic reintegration, should also be tailor-made and adapted to economies under pressure from conflict and climate change

Agencies

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NMB's 20m/- construction materials sent to public schools, health centres in Singida

By Smart Money Reporter

A record 350 students who include 169 girls will benefit from NMB Bank Plc's donation of construction materials for classrooms and health centres in Singida district of Singida Region.

NMB Central Zone Manager, Nsolo Mlozi said the donation which included iron sheets, nails and iron bars has enabled construction of classrooms and health centers in the central region district hence relieving the community of the shortage of the facilities.

Mlozi commended residents of the district for working in partnership with the bank to solve the problem saying NMB has always invested in education, health and disaster relief. "Annually as a policy we allocate a percent of our net profits to invest in community projects," Mlozi said noting that this year, the Dar es Salaam based lender has set aside over 1bn/- for the purpose.

He said the move will not only allow students to concentrate learning in a conducive environment but also save them from walking long distances to public schools in the district which are better off in terms of quality and standards.

"NMB will continue working with the government in ensuring that challenges facing the community are address with education and health being our priority areas," the NMB central zone manager added.

Speaking after receiving the donation, Singida district commissioner, Paskasi Mlagiri said the NMB support to Msange Primary School, Mwakichenche and Mwachambia village health centers will go a long way in improving services at the public facilities.

"This donation is also an incentives to com-



NMB bank Plc's central zone manager, Nsolo Mlozi (2nd R), is decorated with a piece of cloth popularly known as 'mgolole' by an unidentified woman from Msange village in Singida District after donating construction materials worth 20m/- to public schools and health centres in the district last week. Photo courtesy of NMB.

munities in these areas to play a role in development of their environments," Mlagiri said while urging the public to continue taking part in construction of more classrooms, toilets and teachers houses which are in big demand.

The DC's remarks were backed by Sindiga dis-

trict council chairman, Eliya Dighah who paid tribute to NMB's leadership for the support. "Your continued support to our education sector has played a key role in encouraging our children to work hard and perform well in their studies," Dighah said.

Juice makers are fined for misleading product quality

NAIROBI

JUICE maker Del Monte Kenya has been fined Sh776,025 by the competition watchdog for misrepresenting the quality of its products.

In a notice in the latest Kenya Gazette, the Competition Authority of Kenya (CAK) stated it had entered into a settlement agreement with the firm after it was found to have contravened section 55 (a) (i) of the Competition Act.

A person flouts the law if he "falsely represents that goods are of a particular standard, quality, value, grade, composition, style or model or have had a particular history or particular previous use." In the Friday notice, CAK's Director-General Wang'ombe Kariuki said Del Monte wished to resolve the matter with the regulator amicably.

In a statement on Saturday, Del Monte managing director said the firm had only omitted a word on one of its packaging products, which it corrected. "Del Monte would like to clarify that the Competition Authority's investigations were in relation to a missing wording on the packaging of one of our products," said Del Monte managing director Stergios Gkaliamoutas.

Azam juice maker, Bakhresa Food Products, was also fined Sh47,711 for a similar infringement on composition of their juices.

Collusion

Two other firms – paints manufacturer Basco Products and microlender Getbucks Kenya were also fined for various infringements of the Competition Act. The fines on all the companies totalled Sh21.6 million.

Basco paid the largest fine of Sh20,799 million. The firm was being investigated for an alleged collusive conduct between certain manufacturers and distributors of paint products pursuant to section 31 of the Competition Act. The notice did not specify what activities, save for pointing out collusive conduct which falls under restrictive trade practices defined under section 21.

The offence is defined as "agreements between undertakings, decisions by associations of undertakings, decisions by undertakings or concerted practices by undertakings which have as their object or effect the prevention, distortion or lessening of competition in trade in any goods or services in Kenya, or a part of Kenya, are prohibited, unless they are exempt in accordance with the provisions in the Act."

Restrictive trade practices are construed to distort or lessen completion to the detriment of consumers who are unable to access competitive rates, innovation is stifled and access is limited.

Goldman Sachs to veto IPOs for firms with an all-white, male board

DAVOS

GOLDMAN Sachs Group chief executive David Solomon issued the latest ultimatum Thursday from Davos. Wall Street's biggest underwriter of initial public offerings in the US will no longer do business with a company lacking a director who is either female or diverse.

The mandate is the latest in a series of signals that non-diverse boards and management are unacceptable. BlackRock and State Street Global Advisors are voting against directors at companies without a female director.

Public companies with all-male boards based in California now face a \$100,000 fine under a new state law.

"It's pretty amazing," said Fred Foulkes, a management professor at the Boston University Questrom School of Business. "It's a seismic change."

I was quite amazed and I wonder

what's going to happen at JPMorgan and Morgan Stanley."

The corporate board has become a rare bright spot for gender and racial diversity at the highest echelons of corporate America.

Almost half of the open spots at S&P 500 companies went to women last year, and for the first time they made up more than a quarter of all directors. In July, the last all-male board in the S&P 500 appointed a woman.

Still, new boards are less diverse: Among the top 25 IPOs by value each year from 2014 through 2018, 10 companies had no female directors, said Malli Gero, co-founder and senior adviser to 2020 Women on Boards, an organization that pushes for the Russell 3000 index to have at least 20 per cent women directors on its boards.

Last year, Goldman Sachs was hired to underwrite WeWork's IPO, which only added a female director after its initial prospectus prompted

criticism of its all-male board.

After July, Goldman Sachs won't work on a company's IPO unless the board has at least one person who is not white, male or straight. Next year, the bank will raise the threshold to two diverse directors, Goldman said in a statement.

The bank said the decision came after it learned more than 60 US and European companies in the last two years went public without a woman or person of colour on the board. Goldman Sachs has four women on its 11-member board.

Among the IPOs where Goldman Sachs was an underwriter over the last two years in the US and Europe, fewer than 10 per cent currently have a board lacking a diverse candidate, the company said. Data was not available for the composition of those boards at the time of the IPO, the company said.

"We realise that this is a small step, but it's a step in a direction of saying, 'You know what, we think



Goldman Sachs Group chief executive David Solomon.

this is right, we think it's the right advice and we're in a position also, because of our network, to help our clients if they need help placing women on boards," Mr Solomon told CNBC Thursday. "So this is an example of us saying, 'How can we do something that we think is right and help

moves the market forward?' JPMorgan Chase doesn't have a similar policy to the Goldman Sachs rule, but since 2016 has had a director advisory service that works to help companies find diverse candidates for their board, the company said in a statement. Morgan Stanley did not re-

spond to requests for comment.

"It's what big investors are looking for these days," said Boston University's Foulkes, who was previously a director at Panera Bread and Bright Horizons Family Solutions. "If the board has all white males, that's a big negative."

Global FDI to rise 'moderately' in 2020 from flat flows in 2019 on economic recovery hopes

GENEVA

GLOBAL foreign direct investments are expected to rise "moderately" this year from flat flows in 2019, pinned on projections for an economic recovery, though significant risks remain, the United Nations said.

FDI flows last year totalled \$1.39 trillion declining 1 per cent from a revised \$1.41tn in 2018, as the global economy recorded its weakest performance in a decade and trade

tensions created policy uncertainty for investors, according to the Investment Trends Monitor report by the United Nations Conference on Trade and Development.

"UNCTAD expects FDI flows to rise marginally in 2020 on the back of further modest growth of the world economy. Corporate profits are expected to remain high and signs of waning trade tensions emerge," the Geneva-based organisation said.

The world economy is projected to expand 2.5

per cent in 2020, a slight rise from 2.3 per cent in 2019, but trade tensions, geopolitical escalations and financial turmoil could derail the recovery, according to UNCTAD.

The International Monetary Fund expects the global economy to grow 3.3 per cent this year. The Washington-lender projects global growth to increase modestly by 3.3 per cent in 2020, an increase on the 3 per cent it forecast for 2019 in October.

A 22 per cent decrease in announced green-

field projects – an indicator of future trends – is a risk dampening the FDI outlook, along with high geopolitical tensions, concerns about a further shift towards protectionist policies and high debt accumulation among emerging and developing economies, UNCTAD said.

Developed economies saw FDI inflows fall 6 per cent to an estimated \$643bn last year as equity investments flows, cross-border mergers and acquisitions and announced greenfield projects sharply decreased. Global cross border

merger and acquisitions, for example, saw deals decrease by 40 per cent to \$490bn in 2019, the lowest levels since 2014.

FDI flows into the UK dropped 6 per cent to an estimated \$61 billion in 2019, mainly because of a lack of large deals targeting the country as it struggles with a complicated exit from the European Union. Investment to Hong Kong, the financial centre gripped by increasingly violent anti-government protests, almost halved to \$55bn as divestments continued throughout 2019.

Airtel Money, Western Union deal to benefit 15m mobile wallet users in Africa



Airtel Africa Plc's CEO, Raghunath Mandava.

By Smart Money Reporter

AIRTEL Africa Plc and Western Union announced a strategic agreement to offer Western Union's cross-border capability via the Airtel Money wallet last week. The deal will enable customers to move money in real-time across 14 countries in Africa, Airtel Africa Plc said in a statement.

The collaboration with Airtel Africa will enable more than 15 million Airtel Money mobile wallet users in Nigeria, Uganda, Gabon, Tanzania, Zambia, DRC, Malawi, Madagascar, Kenya, Congo, Niger, Tchad, Rwanda and Seychelles to simply route any money transfer received from across the world into their wallets.

"Western Union's unique ability to partner with a growing base of tech leaders is helping Africa to connect to the global financial system and enables African companies like Airtel to pursue their global ambitions. It also drives financial inclusion and improve last mile access for millions of unbanked Africans to financial services," said Western Union President and CEO, Hikmet Ersek.

The service will allow users to send and receive Western Union money transfer transactions using their Airtel Money accounts. They can also use the funds to pay bills and merchants, top-up airtime and send money domestically and internationally. Service launch is expected in the course of 2020.

Global senders will also be able to direct international money transfers to Airtel Money mobile wallets using

Western Union's digital services in 75 countries plus territories, or the walk-in Agent network across more than 200 countries and territories.

"Sub-Saharan Africa is leading the way globally in mobile money and digital technology and is allowing the continent to leapfrog traditional barriers to development and accelerate economic growth. We are delighted to be part of this success story by leveraging our inclusive omnichannel approach and core assets - including global settlement capabilities, network, compliance and technology systems - to enable international cross border money transfers and payments," Ersek added.

Sub-Saharan Africa is a home to the world's largest free trade area and a 1.2 billion-person market, the continent is poised to create an entirely new development path harnessing the potential of its resources and people, according to the World Bank. GSMA2 project that in 2025, there will be nearly 6 billion unique subscribers, 5 billion mobile internet users and adoption of smartphones will

reach nearly 80 percent.

Raghunath Mandava, CEO of Airtel Africa, said, "We are very excited to partner with Western Union to offer Airtel Money customers better access to one of the world's largest money transfer organisations. International remittances into Africa are a lifeline to some of our customers," said Airtel Africa Plc's CEO, Raghunath Mandava.

Mandava said the partnership will give customers the convenience and security of directly receiving and sending remittances from their Airtel mobile money wallets. This means that they will automatically be credited and debited via their Airtel mobile money wallets on their phone and can immediately access the funds to pay bills or merchants and transfer funds to family and friends or convert to cash from the widespread Airtel Money agents, kiosks and branches." He noted. The deal with Western Union adds to other tie ups that Airtel Africa has already put in place to help customers get inflows from across the world.

KRA sacks five for cargo tracking kit manipulation

NAIROBI

THE taxman has fired five officers working at the Regional Electronic Cargo Tracking System (Rects) in the latest case of staff involvement in tax evasion schemes.

Sources said the Kenya Revenue Authority (KRA) sacked the employees last week and put them under investigations on suspicion of tampering with the system to help rogue traders divert transit cargo.

"They were trying to manipulate the system. We have forwarded their names to the DCI for investigations and prosecution," a senior official at KRA who did not wish to be named said. This is the latest case of insider involvement in tax evasion after recent crackdown that saw tens of KRA employees being dragged to court, most of them from customs and domestic tax divisions.

It also calls to question the agency's ethics and integrity screening that has been on in



the last three years. It is believed that customs officers have frequently manipulated the electronic system to divert cargo meant for re-exports back into the country at lower tax liabilities.

President Uhuru Kenyatta (pictured) visited the Rects system in October last year in much fanfare where operations were demonstrated to show how watertight the system was. "There should be

no room for tax evaders to thrive in Kenya, criminal cartels like those smuggling imported taxable goods through our ports of entry ought to be easily detected and contained in the shortest time possible," President Kenyatta said at the time. Launched in March 2017, the system enables real time tracking of transit cargo from the port of Mombasa to its final destination through an online

digital platform.

Its precursor, the Electronic Cargo Tracking System (ECTS) which was managed by private sector vendors did not achieve the desired outcome and was therefore faced out. Rects comprises satellites, a monitoring centre and special electronic seals fitted on cargo containers and trucks which give precise location of goods at any time.

IMF aid to Congo Republic on hold over Glencore, Trafigura impasse

WASHINGTON

TALKS to salvage a tentative \$1.7 billion debt restructuring between Congo Republic and energy traders Glencore and Trafigura are stuck, sources said, jeopardising an International Monetary Fund bailout for the debt-hobbled nation.

The IMF signed off in July on a \$449 million, three-year lending programme to help the central African nation's ailing economy - but only \$45 million has been disbursed with other funds subject to semi-annual reviews.

Those hinge on restructuring the oil-backed loans to the Swiss traders as money the state saves on reduced debt servicing would fill a gap in an overall \$2 billion national rescue plan. More IMF disbursements could help unlock another nearly \$900 million in financing from the World Bank, African Development Bank and France who are all backing the rescue programme.

But the IMF said it has held off on submitting a 2019 year-end review to its executive board as it waits for Congo to finalise a deal with the traders. An IMF spokesman said Congolese authorities had indicated to the institution that they expect restructuring negotiations with the oil traders to be done this quarter.

However, two banking and commodities industry sources familiar with the talks told Reuters an agreement in principle reached over the summer had fallen apart with both sides entrenched in their positions despite ongoing sporadic contact.

Congo wants a partial capital write-down and is meanwhile refusing to allocate cargoes to repay debt, the sources said, while the companies are considering legal action. A Congo government spokesman did not respond to requests for comment, while spokespeople for Trafigura and Glencore declined to comment.

An IMF spokesman said: "We have not received any formal communication from the authorities regarding the specifics of an agreement in principle, either in the past or more recently." Financial advisor Lazard, which is working on behalf of Congo, would not comment on the negotiations. Another advisor, Parnasse, was not immediately reachable.

Improving output

Congo's cash-strapped energy industry has been boosted by major recent finds from Italy's ENI and France's Total, raising output to about 350,000 barrels per day. The former French colony, ruled by President Denis Sassou Nguesso for all but five years since 1979, is expected to be the third largest oil producer in sub-Saharan Africa by next year.

Court action was being discussed among the traders, the sources said, as Glencore has not been allocated an oil cargo since 2018 while Trafigura has only been receiving sporadic ones. Congo restructured nearly \$1.6 billion in loans from China without taking a haircut, according to a deal inked last year, prior to the IMF agreement. That deal plus an increase in oil prices had strengthened the Swiss companies' resolve, according to one source familiar with their position.

"They need a restructuring and apparently the Chinese deal was done without haircut so why would we accept a haircut at \$65 a barrel?" the source said. Led by banks, Glencore initially lent about \$850 million to Congo in 2015 to be repaid with crude over five years. Meanwhile, Congo is in default on Trafigura's loan as the original timeline has already lapsed. The trader lent around \$1 billion in 2014 with a maturity in 2019.

Unlike Glencore, Trafigura is fully responsible for the debt, although it has insured it with re-insurers. The total remaining debt to both traders and banks is nearly \$1.7 billion, according to sources with knowledge of the negotiations. Congo has not confirmed the figure.

"One possibility is that Congo has re-assessed the necessity of the (rescue) programme, given higher oil prices and production, as well as the need to spend more freely ahead of elections next year," another banking source familiar with the matter said. Congo is still a way off top African producers like Nigeria, where output is around 2 million bpd. But a sustained rebound could help re-launch hospitals and water and power lines in one of the world's poorest countries.



President Denis Sassou Nguesso.

Bitcoin slumps amid Chinese New Year demand slowdown

NEW YORK

BITCOIN traders appear to be heeding a warning of a demand slowdown ahead of China's lunar New Year. The largest cryptocurrency slumped as much as 4 per cent to \$8,281, while altcoins such as Ethereum Classic tumbled more than 11 per cent to \$8.18 in New York trading.

Arthur Hayes, co-founder and chief executive officer of BitMEX, a cryptocurrency exchange, predicted in a post on Twitter late Wednesday that it's time for "volatility and volumes to nose dive."

Cryptocurrencies have been under pressure this week. The price of Bitcoin has dropped more than 6 per cent since Friday, while the Bloomberg Galaxy Crypto Index - which tracks some of the major digital currencies - has slumped about 5.7 per cent.

"Bitcoin and the entire crypto space are under pressure as uncertainty over regulatory scrutiny is expected to intensify and investor skepticism grows for the short-term outlook for risky assets," said Ed Moya, a market analyst with OANDA. Investors "saw central banks unite and begin a review on digital currencies, fading optimism that a Bitcoin ETF will occur, and amid the China coronavirus worries, a flight-to-safety to the bond markets and not cryptocurrencies."

Twenty of the top 50 crypto exchanges are based in the Asia-Pacific region and accounted for about 40 per cent of Bitcoin transactions in the first half of last year, according to data from Chainalysis. Within the region, the most exchanges are in China, the research firm found.

A number of technical indicators are flashing sell signals. Earlier this week, for instance, a measure of upward and downward movements of successive closing prices flashed a sell signal, the first such sign since Bitcoin's peak in June of last year. Should Bitcoin's price drop further, the GTI Vera Convergence-Divergence indicator could also generate such a signal.

India must do more to ease its growth-crimping credit crisis



India's finance minister, Nirmala Sitharaman.

MUMBAI

INDIA urgently needs to find solutions to address the credit crunch in the country that is hurting businesses and crimping growth in Asia's third-largest economy, according to analysts.

"The crisis needs to be tackled on a priority basis," says Mahesh Singhi, the founder and managing director of Singhi Advisors, an investment bank based in Mumbai. "If left unchecked, we are looking at massive layoffs across industries, triggering a large-scale job [market] crisis, contraction in consumer demand and an investment slowdown."

The credit crisis in India that is rooted in non bank financial companies (NBFCs), commonly known as shadow banks, began in 2018 when one of the sector's biggest companies, IL&FS, unexpectedly defaulted on loans. It is often referred to as India's "Lehman moment" - a reference to the 2008 collapse of Lehman Brothers synonymous with the beginning of the global financial crisis.

The troubles at IL&FS spooked investors and lenders alike and the flow of cash in the system slowed to a trickle as capital markets became wary of extending financing to these institutions. This came against a backdrop of India's banking sector facing its own set of challenges.

Laden with high levels of bad debts, it was only logical for the lenders to minimise their exposure to shadow banking institutions. The Indian government, over the past couple of years, has injected billions of dollars into public sector banks, helping them to clean up their balance sheets and implement reforms. The key pillar of these reforms is prudent future lending to prevent amassing further bad loans.

Businesses in India, whether shadow banking institutions or corporate sector firms, are finding it "increasingly difficult and expensive to access credit," says Mr Singhi. "Weakened liquidity position of financial institutions [banks] has constrained their ability to extend credit reach to corporates," he adds.

The impact of the credit crisis is all too visible on the Indian economy. The International Monetary Fund (IMF) in its updated World Economic Outlook on Monday cut its growth forecast for India to 4.8 per cent from an earlier projection of 6.1 per cent for the current financial year, which runs until the end of March.

"Domestic demand has slowed more sharply than expected amid stress in the non-bank financial sector and a decline in credit growth," according to the IMF. Analysts say that India is now caught in a vicious cycle.

"It is definitely not a conducive environment for businesses and the economy when the credit flow slows. And, its impact is clearly visible on GDP numbers and other macro indicators," says Ajit Mishra, a research vice president at New Delhi-based securities firm Religare Broking. "The ongoing economic slowdown has made it even worse for securing credit as the lenders turn more cautious during the slowdown. As a result, we are seeing more companies are finding it difficult to access credit."

The government is due to announce its annual budget on February 1, an opportunity for finance minister Nirmala Sitharaman to lay out what the government intends to do to improve liquidity in the system.

There is some speculation among analysts that the government could make it easier for Indian companies to secure funding from abroad. It may possibly offer tax breaks to global funds and could also relax rules to allow Indian firms to borrow at higher rates from overseas, opening a door for them to tap international debt markets by selling bonds.

"The government needs to step up the pace of recapitalising public sector banks, improving the asset quality of banks, and facilitate large-scale foreign investment in the economy," says Mr

Singhi. Although there is pressure on New Delhi to do more, policymakers in the capital have already taken steps to address the liquidity issues over the past few months. They also plan to merge 10 state-owned banks into four financial institutions in a bid to increase the size of their balance sheets and boost credit flows in the system.

It rolled out a \$1.4 billion (Dh5.14bn) real estate fund in September to help the ailing property sector. The real estate industry, which is particularly dependent on credit, will be able to access last-mile financing through the fund to complete stalled housing projects.

The Reserve Bank of India (RBI), the central bank of the country, has also rolled out measures to directly address the challenges in the non-banking financial sector. Relaxations for securitisation of assets for NBFCs, is among the steps take by the central bank to improve liquidity. It is also closely monitoring the performance and health of the country's 50 largest NBFCs.

The RBI "wherever necessary, will not hesitate to act to ensure that we do not allow any large or systemically important NBFC to collapse and create any adverse impact on the system", the central bank governor Shaktikanta Das said last month, following the RBI's monetary policy meeting.

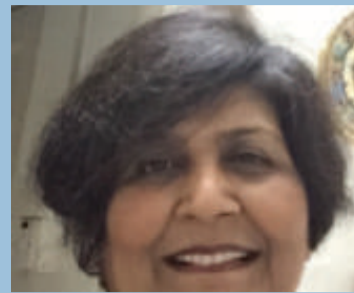
The RBI last year cut interest rates five times, as it tried to get money flowing again. But lenders have been slow to pass on lower rates to their customers. The central bank last month also launched a series of auctions, dubbed by the market as "Operation Twist", which involves simultaneous buying and selling of bonds in a bid to bring down interest rates.

"Such announcements and measures take time to reflect on the ground," says Mr Mishra. "We feel the measures announced by the government and RBI may take a quarter or two to show the results." Sectors that are particularly affected by the crisis are those that depend on credit, such as the car industry, which saw hundreds and thousands of job losses last year.

"Lack of supply of credit in any economy hurts growth, so it did in India," says Vikas Khemani, the founder of Carnelian Capital, an asset management

Anxiety disorder in the workplace

CORPORATE WELLNESS



By **Bhakti Shah,**

ANXIETY disorders comprise a range of different mental illnesses that are all characterized by excessive fear and apprehension as well as problematic behaviors related to the anxiety - such as avoidance of feared items and places or an inability to function in one's daily life. Typical symptoms include physical complaints like sweating, trembling, stomach upset, and difficulty speaking, intense panic or fear.

Anxiousness, fear and worry are normal human experiences and in some instances are even adoptive and helpful. Most people feel a little nervous before a big speech, a job interview, or a visit to the doctor. But in anxiety disorders, such feelings are crippling, extreme, and/or persistent.

Having an anxiety disorder is not a sign of personal weakness. In fact, experts believe that anxiety disorders are caused by a combination of biological and environmental factors, much like physical disorders such as heart disease or diabetes. Anxiety can be successful treated with psychological therapy and/or anti-anxiety medications, with the best results coming from a combination of both.

Anxiety disorders are associated with poor job productivity and shot and long-term work disability. The negative effects of anxiety on occupational outcomes are compounded when symptoms accompany insomnia, depression, which significantly increases the risk for impaired work performance and long-term absenteeism.

While anxiety can be extremely unpleasant, it does not have to be permanently disabling. For most people with mental illnesses, successfully maintaining a job is an essential part of recovery and wellbeing. Employers can help facilitate this by creating an informed and accommodating work environment, which can be achieved through the following strategies.

- Educate employees and managers about mental health disorders, including anxiety disorders. Integrate mental health educational messages in health communication strategies.
- Promote the use of an employee assistance program and other related health programs. Encourage employees to seek care when they need it by educating the workforce that mental illnesses are real and are medical illnesses, and can be effectively treated.
- Certain job characteristics are associated with lower work sat-

isfaction, greater distress, and more absenteeism; these include higher levels of job demand, lower levels of control over tasks, and lower rates of coworker support. Giving employees more control over their assignments and schedules and ensuring a collegial, supportive environment may help individuals with anxiety perform better.

- Employees with anxiety disorders may benefit from certain accommodations such as modified workspaces, flexible schedules and a permission to take periodic breaks throughout the day.
- People with anxiety often struggle with organization, planning and time management and might need extra coaching or skill-building in these areas. In such cases, be sure to clearly communicate your performance expectations by providing specific instructions and regular, ongoing feedback.

- It is not uncommon for employees with anxiety disorders to experience numerous work absences. Supervisors should work with employees on an individual basis to handle excessive absences, stay in regular contact with absent employees and work collaboratively on a return-to-work plan.
- Remind all employees of the availability of resources for staying healthy and productive. Ensure that employees know how to access care confidentially and quickly.
- Finally, maintain an empathetic, understanding attitude toward working with individuals with anxiety. Like other mental illnesses, having an anxiety disorder carries with it a certain amount of stigma and misunderstanding from others. By demonstrating an openness to address anxiety as seriously as any other medical conditions, those affected will feel more willing to ask for assistance. A supportive workplace also can help employees feel more loyal, committed and motivated to perform well for the company, which is ultimately to everyone's benefits.

The World Health Organization has reported that an estimated 12 billion working days will be lost to untreated depression and anxiety by year 2030, resulting in a global cost of \$925 billion. The upside to these staggering figures is that for every \$1 invested in treating depression and anxiety, there is a \$4 return for the economy, yielding a 5% improvement in workforce participation - representing a \$399 billion return on investment.

Reply back to bhakti@impactafya.comor call +255 754 694 643 with your feedback. We welcome your suggestions for corporate wellness tips you'd like to see covered in our future columns.

Bhakti Shah, MPH is the Founder and Managing Director of Impactafya Ltd, collaborating with Workplace Options and Mayo Clinic, USA to provide Corporate Wellness and EAP Solutions in East Africa. Bhakti is also the Advisor for the Africa Business Portal and the Past President of the American Chamber of Commerce in Tanzania.

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VIEW FROM THE TOP

Food delivery app CanGo folds after barely a month

KIGALI

A MONTH after it expressed interest in taking over food delivery ecosystem, CanGo Africa has closed shop in Kigali and Kinshasa citing lack of funding.

Formerly invested in taxi-hailing branded SafeMotos, the firm mid-last December announced it would fill the void in food delivery left by Jumia Food's shutdown.

At that time, through its social media walls, CanGo announced the operationalization of its on-demand delivery app in Android and iOS versions, shifting from Whatsapp orders.

Delivery fee was Rwf500 in Kigali. On December 19th, 2019, however, the company doubled the fee to Rwf1,000 citing "several cost-related reasons."

On its twitter, CanGo wrote that the increase was "something we must do in order to continue to provide you with the quality you've come to expect."

Despite the move that did not raise many eyebrows, the company this January seemed to aggressively unfold amid a new delivery competition with VubaVuba, Jumia's spin-off. VubaVuba was launched by former employees



CanGo (former SafeMotos) rider delivers an order to a client.

of Jumia.

Before altering the business line, the local firm had been into transport operation in Rwanda since 2014, operating a commercial motorcycle business called SafeMotos. As it rebranded to CanGo Africa late September last year, the then taxi-moto hailing company stretched operations to Kinshasa, DRC as it completed more than 500,000 trips in Kigali.

The expansion was vastly dependent on investors who poured in hundreds of thousands of dollars last year and more was expected in 2020.

It tested e-Bikes and eyed "Amazon-like" delivery and e-Payment services, however, the ground did not meet the horizon as the investors' promise did not materialise.

The firm had purportedly considered changing their business strategy to meet the ends - leaving the rags behind and "bootstrap with a brand new pivot", but the results were not favorable.

"We've decided to make the challenging decision to stop while there is still enough money in the bank to pay our employees what we owe them," said co-founders Barrett Nash and Peter Kariuki in an email sent to investors

as reported by Disrupt Africa.com.

CanGo did not reply to our request for comment. It closes shop barely two weeks after Jumia Food exited the Rwandan delivery space. Nash mid-December told The New Times that Jumia's closure was an opportunity for his business.

The firm had been testing the new service on its Kinshasa market, and had earned positive feedback from its first users in Kigali. Former CanGo riders have reportedly refused to wave the white flag, picking up their company's delivery services under a new name 'Birashoboka.'



It tested e-Bikes and eyed "Amazon-like" delivery and e-Payment services, however, the ground did not meet the horizon as the investors' promise did not materialise

Heartbreak for Enugu Rangers after stunning CAF Cup triumph

JOHANNESBURG

ENUGU Rangers of Nigeria pulled off a stunning CAF Confederation Cup triumph away to Pyramids of Egypt on Sunday, but it was in vain as they were eliminated after matchday five. Having won 1-0 in Cairo through an Ifeanyi George goal, Enugu needed Nouadhibou of Mauritania to avoid defeat against Al Masry of Egypt a few hours later. The Group A match remained goalless for 86 minutes before Saidou Sempore netted to give Masry a 1-0 victory and second place, and Enugu were eliminated. Pyramids have 12 points with one series of matches to come on February 2, Masry nine, Enugu five and Nouadhibou two with the top two finishers qualifying for the quarter-finals. Despite lacking seven of their squad through injuries and a suspension, Enugu fulfilled a promise to attack Pyramids and seek revenge for a 3-1 home loss in the opening matchday. Ghanaian John Antwi of Pyramids and Emmanuel Madu of Enugu were foiled by the woodwork during a lively opening half. The only goal came on 73 minutes when George burst on to a pass from Isaac Loute and fired past goalkeeper Mahdy Soliman for his third of the African campaign. It was the first group victory for Enugu after two draws and two losses while Pyramids surrendered a 10-match unbeaten run since the Confederation Cup season began. Pyramids are sure of first place despite the setback as they have a superior head-to-head record against Masry, who could draw level on points. The leaders are away to Nouadhibou in the final matchday while Masry visit Enugu in the Af-

rican equivalent of the UEFA Europa League. - Recovered from shock - Elsewhere, Renaissance Berkane and Hassania Agadir of Morocco, Horoya of Guinea and Al Nasr of Libya booked places in the February 9 quarter-finals draw. Berkane, runners-up to Zamalek of Egypt last season, recovered from the shock of conceding a first-minute goal to trounce African rookies ESAE of Benin 5-1 in Group B. Alaedine Ajaray bagged a hat-trick for Renaissance in Porto-Novo and Hamdi Laachir claimed his fifth goal of the campaign. Moussa Souleymane netted in stoppage time to give Zanaco of Zambia a 2-1 comeback win over Daring Club Motema Pembe of the Democratic Republic of Congo in Lusaka. The Zambians hold a two-point advantage over the Congolese but have a potentially much tougher final fixture, away to Berkane, than Motema Pembe, who host ESAE. Group C leaders Horoya overcame 10-man Bidvest Wits of South Africa 2-1 in Conakry to retain a three-point lead with Boniface Haba scoring the winning goal during the second half. Djoliba of Mali were expected to be the other qualifiers from the section, but bowed out after a shock 1-0 home loss to Nasr in Bamako with Moataz al Mehdi scoring. Leaders Agadir made a perfect start away to Enyimba of Nigeria in Group D with Youssef el Fahli netting after three minutes, but Austin Oladapo levelled in a 1-1 draw in Aba. Twice African champions Enyimba will be sure of a place in the knockout phase provided they avoid defeat in the Ivory Coast against San Pedro, who drew 0-0 with Paradou in Algeria. AFP

'Phenomenal' Liverpool too good for Man City - Guardiola

LONDON

MANCHESTER City manager Pep Guardiola conceded the Premier League title to Liverpool and believes no team in the world would be able to stay with the European champions this season. Liverpool are well on course for a first league title in 30 years as they lead City by 16 points with a game in hand after winning 22 and drawing one of their 23 games. City have won back-to-back titles with a combined 198 points, denying Liverpool last season despite Jurgen Klopp's men posting 97 points - the third highest tally in top-flight English football history. "Liverpool obviously will be champions of the Premier League, but they would be champions in Spain, champions in Italy, champions in Germany," said Guardiola. "They would be champions everywhere after 23 games, 22 victories, 1 draw." City have lost five league games this season, but Guardiola defended their record by pointing out it would still be good enough to mount a title challenge in Europe's other top leagues. "In the recent past when Chelsea won the league, the next season, they didn't qualify for the Cham-

pions League, Leicester the same and Chelsea again the same. When we won the league we repeated the league," added Guardiola. "In Spain with the points we have we would be there, one or two points behind the leader, in Germany we would be there, one or two points behind the leader, in Italy as well. "But Liverpool are just fantastic, phenomenal, overwhelming. So we have to accept it and learn from that." Guardiola won three league titles in a row at Barcelona and Bayern Munich, but believes the mental strength to bounce back of his current squad is just as good as any he has coached before. And City could still end the season with three trophies as they look to defend the FA Cup and League Cup and take on Real Madrid in the last 16 of the Champions League next month. "Honestly, it is one of the best I have ever handled or faced in my career for how they react in the bad moments," he said. "The numbers, the results, not just in this season, I think are good. Even in the previous seasons I think it was phenomenal. That is why I am so proud." AFP

Neymar dedicates PSG goal to Kobe Bryant

LILLE, France

NEYMAR dedicated his second goal in Paris Saint-Germain's 2-0 win at Lille on Sunday to basketball legend Kobe Bryant, whose death on Sunday in a helicopter crash shocked the world. The Brazilian slotted home the 52nd-minute penalty that put PSG two goals up in the French Ligue 1 clash and went over to the television cameras by the side of the Stade Pierre Mauro pitch to make the number 24 with his fingers in honour of Bryant's shirt number. "It's deeply saddening for the world of sport and for all of us," said Neymar to Canal+ after the win, which put PSG 10 points clear at the top of the league.

"Not just for basketball fans, but for everything he did for sport." Bryant, who had been nominated for the NBA Hall of Fame in December, was confirmed dead at 41 years old on Sunday after a helicopter crashed and burst into flames in foggy conditions in suburban Los Angeles, leaving five people dead. Los Angeles County Sheriff's officials said there were no survivors from the morning crash on a rugged hillside in Calabasas, west of L.A. In an email to AFP, Mayor of Calabasas Alicia Weintraub confirmed Bryant was among the victims. "Yes, it is confirmed," Weintraub wrote. AFP

Liverpool held at Shrewsbury as Man Utd, Man City cruise in FA Cup

LONDON

LIVERPOOL let a 2-0 lead slip as League One Shrewsbury earned a FA Cup fourth round replay at Anfield thanks to a 2-2 draw, whilst Manchester United and Manchester City cruised into the fifth round on Sunday. Jurgen Klopp showed his focus is very much on a first Premier League title for 30 years as he made 11 changes to the side that won at Wolves on Thursday. And Klopp confirmed he will name an even younger side for the replay as it falls days into Liverpool's two-week winter break from Premier League action. "I have said to the boys already, two weeks ago, that we will have a winter break, so it means we will not be there," said Klopp, who plans to let under-23s coach Neil Critchley take charge of the game. "It will be the kids who play that game." Despite a calm finish from 18-year-old Curtis Jones to open the scoring on 15 minutes, Liverpool never settled as Shrewsbury missed a host of chances to level before the break. A freak own goal from Donald Love then doubled the visitors' lead a minute into the second half, but the Shrews did not give up on their shot at shocking the European champions and were given a lifeline when substitute Jason Cummings converted a penalty. Cummings then sent New Meadow into raptures by slotting low under Adrian 15 minutes from time. "It was a dream come true against the best team in the world. Going to Anfield is what it's all about," said Cummings. - Relief for Solskjaer - United boss Ole Gunnar Solskjaer was badly in need of a convincing performance after 2-0 defeats to Liverpool and Burnley over the past seven days and got a response with a 6-0 thrashing of third-tier Tranmere. Many tipped the Red Devils to get bogged down on a sandy surface at Prenton Park, but a flying start thanks to a host of unlikely goalscorers ensured there was no chance of an upset. "This game was one where everyone apart from Man United fans wanted us to lose," said Solskjaer. "It's been a bit of pressure on them but they've enjoyed it.



Jurgen Klopp's decision to make 11 changes to his Liverpool side backfired in a 2-2 draw at Shrewsbury (AFP Photo)

"It was a difficult pitch but we went about it the right way; just worked hard, played simple but effective and played the right way." Captain Harry Maguire led by example by striding forward to smash home his first goal for the club before Diogo Dalot also grabbed his first United goal and Jesse Lingard curled home to make it three goals in a six-minute spell. Phil Jones then nodded home his first United effort since 2014 and Anthony Martial's deflected strike made it five before the break. Solskjaer could then afford the luxury of resting Martial, Maguire and Nemanja Matic for most of the second half ahead of

Wednesday's attempt to overturn a 3-1 first leg deficit against City in the League Cup semi-finals. Tahith Chong was one of those introduced and he was brought down by Tranmere goalkeeper Scott Davies, allowing Mason Greenwood to score United's sixth from the penalty spot. - Empty stands annoy Guardiola - City manager Pep Guardiola hopes more fans show up at the Etihad Stadium for the midweek derby after questioning why there were 15,000 empty seats for his side's 4-0 stroll past Fulham. Nearly 40,000 were in attendance to see Tim Ream's sixth-minute red card give the Championship side a mountain to

climb after he hauled down Gabriel Jesus inside the box. Ilkay Gundogan converted the resulting penalty before Bernardo Silva's smart turn and shot quickly doubled City's advantage. The visitors then held out for nearly an hour but two headers in three minutes from Jesus gave the scoreline a more accurate reflection of the English champions' dominance. "Hopefully more people can come than today, hopefully (they) can support us more," said Guardiola. "I don't know the reason why, but it was not full." AFP

Barcelona coach Setien under fire after 3 games in charge

BARCELONA, Spain

BARCELONA hired Quique Setien to improve a team that was already leading the Spanish league. Two weeks later, the defending champions are trailing Real Madrid and clearly struggling to adapt to the on-the-fly coaching change. The team has boosted its possession of the ball and its number of passes, tenants of the orthodox Barcelona style professed by Setien that had waned in recent seasons. But that has yet to make it firmer on defense or lead to more goals compared to its performances under predecessor Ernesto Valverde. Barcelona needed a goal by Lionel Messi to get past Granada 1-0 in Setien's debut on Jan. 19. A double by Antoine Griezmann, including a second goal in stoppage time, saved them against third-tier side Ibiza in the Copa del Rey with a 2-1 win on Wednesday. But on Saturday Barcelona was completely outplayed at Valencia, which was content to let Barcelona have the ball and then wait to pounce on the break. Valencia won 2-0 despite also missing a penalty and hitting the post. Madrid's 1-0 win at Valladolid on Sunday let it move three points ahead and take charge of the title race. Setien acknowledged that his team has yet to play like he wants. "We are evaluating the position of our players and the understanding we need to have to do what we propose," Setien said after Saturday's loss. "One thing is that (the players) understand it on the chalkboard and quite another is how we put it into practice." Setien's three-man backline, a change from Valverde's four defenders, left the team's flanks exposed against Valencia. Ansu Fati and Jordi Alba, playing as wing backs, were unable to effectively join the attack. And, most disconcertingly for Setien, the midfield of Sergio Buquets, Frenkie de Jong, and Arthur failed to set up Messi and Griezmann in scoring positions. Barcelona only got going once it was trailing in the score and after Arturo Vidal had replaced Arthur. Vidal set up Messi's goal against Granada and was his best partner in attack again at Valencia. "There are things that (my players) didn't interpret correctly," Setien said. "That, or we didn't explain them well. We made passes that didn't help advance the team. There are things we need to work on to correct." Setien will need to work out the kinks in his team before Barcelona visits Napoli in the opening leg of their Champions League round-of-16 leg on Feb. 25. Next up is Leganes in the Copa del Rey round-of-16 on Thursday. SIMEONE'S SLUMP Atletico Madrid is in a slump and its road forward is only going to get more difficult. Diego Simeone's side will take a four-game winless streak across all competitions to crosstown rival Real Madrid next weekend. Madrid bettered Atletico on Jan. 12 in a penalty shootout to win the Spanish Super Cup. That loss

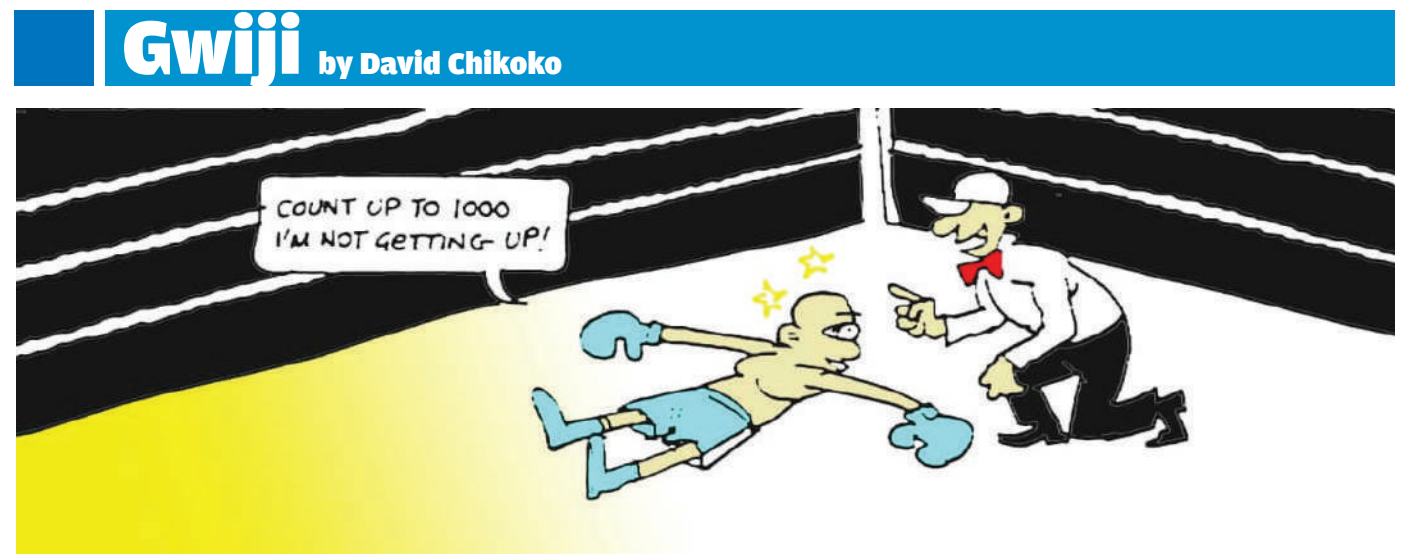


Barcelona's Lionel Messi walks at the end of the Spanish La Liga soccer match between Valencia and Barcelona at the Mestalla Stadium in Valencia, Spain, Saturday, Jan. 25, 2020. Valencia won 2-0. (AP Photo)

started a wretched run for Atletico that has included a 2-0 loss at Eibar, a humiliating exit from the Copa del Rey to a third-tier team, and Sunday's 0-0 draw at home with lowly Leganes. "The results are not good, but we have never stopped trying nor fighting for the good times to return," goalkeeper Jan Oblak said. "We hope to build the run of wins that we all need."

While Oblak is keeping the team in matches by anchoring a strong defense, the team's attack is sputtering. With 22 goals in 21 league matches, only five teams in the 20-team division have scored fewer. Barcelona, the leading scorer, has 50 goals. The pressure will be on former Madrid player Alvaro Morata to lead an attack with Angel Correa and youngster Joao

Felix, who has yet to meet expectations following his 120 million euros (\$133 million) transfer from Benfica. A win at the Santiago Bernabeu would do wonders to silence Atletico's critics. A loss would realistically leave the team with only the Champions League to play for. It faces defending champion Liverpool in the round-of-16 next month. AP



SPORT

Bryant's helicopter flew in fog that grounded other choppers

COMPREHENSIVE REPORT, PAGE 19



Yanga's information officer, Hassan Bumbuli.

National wheelchair tennis side to play in World Team Qualifiers

By Correspondent Joseph Mchekadona

TANZANIA will be represented by four wheelchair tennis players at the coming BNP Paribas World Team Cup Qualification event, which will be held in Kenya next month.

Tanzania Tennis Association (TTA) Chairman Dennis Makoi said the tournament will be held in Nairobi from February 13-17 and currently 24 players are in camp under coach Riziki Salum preparing for the event.

Makoi said coach Salum and his technical panel will name the players travelling to Kenya for the event soon.

"All of the 24 players are good but due to our budget and quota we will only send four players and coach, those players who will not make it to the event will be encouraged to keep on working hard as we have other local and international events in future," he said.

He said the four players and coach will be partly sponsored by International Tennis Federation (ITF) and TTA is looking for \$1200 from a local sponsor.

The TTA official appealed to organizations, companies and individuals to help his association with the money so that the team can successfully compete at the Kenya event.

Makoi said, based on history, the national wheelchair tennis squad's players are expected to excel at the World Team qualifying tournament.

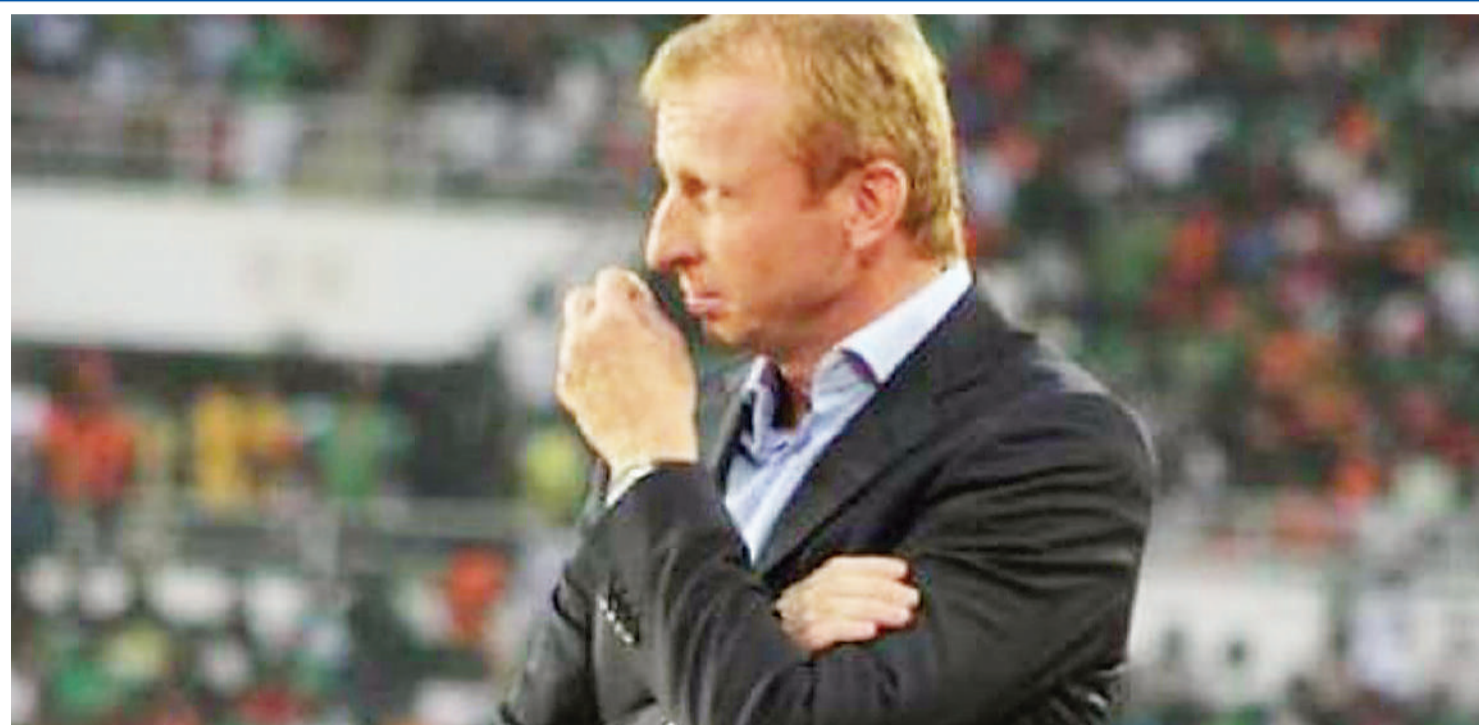
"The BNP Paribas event will be held in Kenya next month, the International Tennis Federation (ITF) will pay part of the money needed and TTA needs \$1200 so that the team can travel and compete in Kenya," the official disclosed.

"To be honest our history in wheelchair tennis is good and I'm confident we will do well at the tournament," he said.

The country's wheelchair tennis team has in the past competed at the BNP Paribas World Team Cup in Turkey and Italy.

The BNP Paribas World Team Cup is the ITF's flagship wheelchair tennis team event and is often referred to as the Davis and Fed Cups of wheelchair tennis.

The initial event took place in California, USA in 1985 involving six men's teams. The women's competition began the following year, with quad and junior events introduced in 1998 and 2000 respectively.



Simba SC head coach, Sven Vandenbroeck

Lack of clean sheets worries Simba SC coach

By Correspondent Michael Mwebe

SIMBA Sports Club head coach, Sven Vandenbroeck, is bothered his side is struggling to keep clean sheet despite winning matches.

On Saturday, Simba SC continued with their fine run in local competitions after they came from behind to win 2-1 against Mwadui FC in Azam Sports Federation Cup third round match played at the National Stadium in Dar es Salaam.

Simba, nicknamed 'Msimbazi Reds', saw their defence breached once again when Mwadui FC striker, Gerald Mdamu, tapped home a well worked low cross delivery from fellow striker, Venance Ludovic, 10 minutes before the half time.

Zambian midfielder, Clatous Chama, scored for Simba at the stroke of half time

to ensure the first half ended all square despite the hosts boasting of possession.

Francis Kahata got the winner when he headed home a cross from fullback Shomari Kapombe five minutes to normal stoppage time.

However, coach Vandenbroeck is not satisfied with the fact they conceded against Mwadui FC and also let in a goal when they hammered Alliance FC 4-1 in a Vodacom Premier League match.

Simba have not kept a clean sheet in the last four competitive matches.

"Mwadui FC is a team that has beaten us in the league, so we knew it would be a tough game. They have also conceded 15 goals in 16 league matches, so they don't concede many goals. It was a tough game for us. During the 90 minutes, we had to work hard," he said.

"I am satisfied with the basic principles we tried to get into the team but in the last 30 meters or final pass was not good enough to make a difference. Our tempo was too low to make the difference higher," he added. "Another thing that bothers me is that it is now four games in a row we have conceded a goal. That's too much for us. We have to get more clean sheets."

The last time Simba kept a clean sheet was against Ndanda FC on New Year's Eve.

They then played rivals, Yanga, in a game which goalkeeper, Aishi Manula, was blamed for conceding two soft goals and has since been benched.

Despite being relatively solid, keeper Benno Kakolanya, who was signed from Yanga at the start of this season, has not kept a clean sheet in the last three competitive matches he has played for Simba.

Yanga eager to welcome investment

By Correspondent Joseph Mchekadona

TANZANIA football giants, Young Africans SC (Yanga), have said they are serious in their intention of turning commercial by mid this year.

Yanga information officer, Hassan Bumbuli, yesterday said the club is doing all it can to see to it that between May and June this year commercialization of the club is put into effect.

He said the club believes that by turning commercial, it will grow financially and eventually compete with other top African clubs.

"In modern day football, commercialization is required for clubs in order to stay financially competitive and that is what we will do," he said.

Bumbuli said Yanga Chairman, Mshindo Msolla, is working tirelessly to see to it that Yanga are operating like a business entity.

"Elsewhere, football has evolved through commercialization, teams now operate like business entities and as football giants of this country we cannot sit down," he affirmed.

"We have set everything and come May or June we will turn commercial," he said.

If the Jangwani Street-based side realize its dream of turning commercial, it will join their rivals Simba SC who agreed to be commercialized mid last year.

A domestic soccer analyst pointed out football is lately a money-spinning business the world over and the sure way to earn more money is through commercialization.

The analyst issued a number of advantages of commercialization, which include creation of jobs.

Soccer, as disclosed by the pundit, boosts such other industries like advertising, betting, insurance and media.

Clubs and players' agents pay taxes to government, professional football clubs are a pride to a nation and they say a fully-fledged professional football league is a requisite in building a formidable national team, he added.

However, football commercialization faces a lot of resistance in many countries, including Tanzania.

Some of Simba SC members and fans, for instance, were objecting to investment in the club.

Bumbuli said he is confident that all Yanga supporters, fans and lovers will embrace the new concept.

"I'm sure all our supporters, fans and followers will welcome this development, the process will be very transparent for the betterment of our club and football in the country," he said.

Magnet center youngsters celebrate annual event

By Correspondent Renatha Msungu

At least 150 junior soccer players celebrated the annual football event hosted by Magnet Youth Sports Organization (MYSO) and Magnet Youth Sports Academy held at the Tanganyika Law School venue in Dar es Salaam last weekend.

The event, dubbed Magnet All-Star Event, featured three centers namely, Mbezi, Mikocheni and City Center whereby competitive games were played for each age category.

Apart from junior players, there were special football matches involving parents aiming at motivating the former.

Speaking about the event, the academy's technical director and vice-chairman, Wane Mkisi, said apart from marking annual gathering, the event aimed at showcasing how the junior players have improved as per their day to day activities.

Mkisi said he has been impressed by the changes in kids' performance compared to their showing

one year back.

The MYSO chairman, Tuntufye Mwambusi, could not hesitate to show his appreciation to all parents that have sent kids to the center.

"These parents have sacrificed their time and resource in the name of sports. I can't ask for more positive parents like the one we have. They are the ones who keeps us in our toes and have pushed us to become the leading and the most modern football program in Tanzania," Mwambusi said.

Tanzania Football Federation

(TFF)'s Second Vice-President, Steven Mguto, expressed his satisfaction with the junior players' performance.

Mguto suggested that good players need a strong foundation from a young age to become better players in the future and MYSO is doing what for now and for the future.

"We will be able to see more people like Samatta come from this kind of setups. TFF is ready and willing to support an organization like this with any resource when available," Mguto disclosed.

Flexibles by David Chikoko



Elsewhere, football has evolved through commercialization, teams now operate like business entities and as football giants of this country we cannot sit down

TONIGHT @ 9:00

EATV TUESDAY

11:00 DADAZ LIVE
12:00 MPYA
12:30 Msozi Kitaani (r)
13:00 Wanawake Live (r)
13:30 Kofi Za Wana
14:00 DK 10 za Maangamizi
14:30 BBall Kings Highlights (r)
15:00 Funguka
15:30 SPORTS (r)
16:30 #HASHTAG
17:00 SSELECT
17:55 Kurasa
18:00 eNewz
18:30 Music/Soap
19:00 EATV SAA 1
19:45 MJADALA
20:00 DADAZ (r)

NIRVANA explores the hottest trends in fashion, beauty, art and lifestyle as well as interviews with notable people from the entertainment, art and fashion industries.

eastafrika RADIO

06:00 Supa Breakfast
10:00 MAMAMIA
12:00 Kipenga Xtra
13:00 Planet Bongo
16:00 EA Drive
20:00 Kipenga
21:00 The Cruise

88.1FM DAR ES SALAAM