



**Academic paper: loans have become game changer for SMEs prosperity**

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# Electronic exam marking tool to check irregularities

By Guardian Reporter

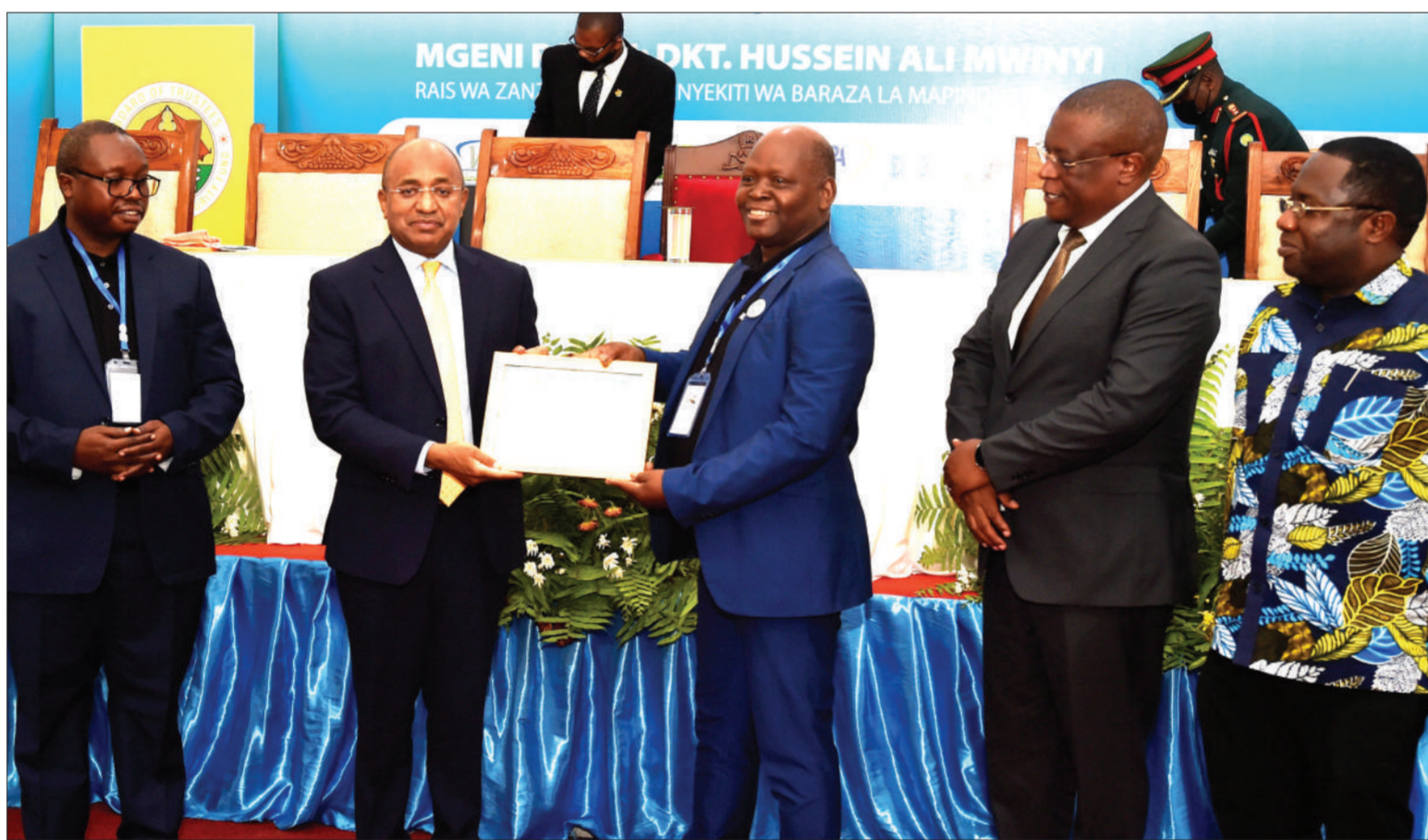
**A**N ELECTRONIC system for marking examination papers has been installed at a cost of 550m/- to control errors in marking and lock out cheating, the government has stated.

Prof Adolph Mkenda, the Minister for Education, Science and Technology disclosed this yesterday when addressing reporters on achievements attained during the one year of leadership by President Samia Suluhu Hassan.

The locally created system is said to be the first in Africa, where every examination marker will have a tablet or a computer, mark one question that will be verified by another marker and thereafter given a mark without knowing the name of the candidate or their index number, he said.

This innovation is meant to minimize marking errors, with the Minister expressing pride for its local sourcing as earlier the ministry had to use external experts. Now they will be Tanzanians themselves, he stated.

Glancing at schools for talented students, the Minister said he will be making a follow up on students earmarked to join schools with special talents, going through the lists after NECTA makes allocations for those schools.



Zanzibar President Dr Hussein Ali Mwinyi presents the Certificate of Tanzania Editors Forum (Zanzibar chapter) to Hajji Suweid Ramadhan during the inauguration of the Zanzibar Editors Forum (ZEF) after the opening of the TEF general meeting held at the Sheikh Idriss Abdulwakil Kikwajuni Unguja Hall in Zanzibar yesterday. Looking on is the Union minister for Information, Communication and Information Technology, Nape Nnauye (2nd R) and left is Tanzania Editors Forum chairman Deodatus Balile. Photo: State House

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REPOA executive director Dr. Donald Mmari

## 'TRA, law enforcers bribery cases fewer'

By Getrude Mbagu

A VAST majority of interviewed members of the public (77 per cent) believe that the level of corruption in the country decreased over the past year, saying this has to do with efforts by the government and stakeholders to fight the vice.

A new Afrobarometer survey released by the leading economic research outfit, REPOA yesterday says bribery incidents had declined in public agencies like the Tanzania Revenue Authority (TRA), the Prevention and Combating of Corruption Bureau (PCCB), the judiciary and the police.

The 2021 report of the opinion survey outfit says that popular perceptions of corruption in key public institutions show a decline across

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## Tourism players meet, lash at Kili car project

By Correspondent James Lanka, Moshi

**O**VER 500 players in tourism industry met here yesterday to discuss government plans to install a cable car for sight-seeing on Mount Kilimanjaro, opposing the idea due to projected massive job losses and environmental degradation.

During the meeting a total of 558 tourism players in northern Tanzania voted against the million dollar cable car project on the mountain, arguing that the business plan of the cable car project does not make commercial sense for the country's economy.

Its ecological damage overhang outweighs expected benefits, while it will not create substantial employment for those now depending on mountain climbing to earn a living.

Key industry players, namely

**“**Key industry players, namely tour operators, guides and porters strongly protest the new facility, saying climbing the magnificent mountain on foot is a lifetime experience that should never be compromised by cable cars.

tour operators, guides and porters strongly protest the new facility, saying climbing the magnificent mountain on foot is a lifetime experience that should never be compromised by cable cars. Willy Chambulo, the chairman of the Tanzania Association of Tour Operators (TATO) said the meeting was a follow-up to a gov-

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## Mwinyi opens editors' meet

Blue Economy focus drawing editors from six other countries

By Guardian Reporter, Zanzibar

ZANZIBAR authorities have lauded the role of the media in the Isles saying that the government depends on the contribution of the media in achieving key development priorities including the blue economy agenda.

Zanzibar President Dr Hussein Ali Mwinyi declared yesterday that this vital agenda calls for the sustainable use of ocean resources for economic growth, when opening the sixth general meeting of the Tanzania Editors Forum (TEF).

He said TEF was the best platform for journalists to

pursue the country's development agenda while informing the general public in simple language to convey what blue economy agenda was all about.

Journalists and media practitioners need to make use of such forums to seek to understand the issues involved and advise on how

best to implement development priorities, he affirmed.

This is the time to review laws hindering the realization of media freedom as it is essential in working to achieve development priorities, he stated.

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Zanzibar First Lady, Mariam Mwinyi (L) receives a dummy cheque for 30m/- meant for the Zanzibar Maisha Bora Foundation (ZMBF) from the NMB Bank Plc chief executive officer, Ruth Zaipuna. The donation is intended to support women involved in algae cultivation and salt production. Photo: Guardian Correspondent





## Electronic exam marking tool to check irregularities

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"This effort is intended to make sure they are qualified to join those schools, and if I find a person has inserted his son/daughter without valid criteria, I will remove the name and put another one. I will be very strict on this," the Minister declared.

Ministerial consultants are still reviewing the curricula, with a team of experts currently present in Morogoro for the task, to issue a draft of recommendations to be referred to the stakeholders' forum in May, he explained.

"We are going through our curricula and policies; we are still debating whether the basic schooling period should be up to Std Seven or Std Ten, and what will be of existing infrastructures and teachers. We do not want to go to our stakeholders empty-handed, but with a draft so that it is debated and improved," he elaborated.

The ministry does not want to decide on the matter by itself and that is why the government has opened doors to all stakeholders to give their views on the structure of primary and secondary education, whether it responds to current needs, how we can remove our children from cramming things they do not apply anywhere later, he pursued.

New schools being constructed are around 245 ward schools costing 180bn/-, while in the capital a boarding secondary school housing more than 1,000 students is being built, at 17bn/- estimated cost, he said.

Vocational education colleges will also be built in various areas countrywide, with a flagship college in Dodoma taking up 17.9bn/-, to increase the capability for those graduating to employ themselves, he asserted.

Plans are also afoot to establish a new campus of the University of Dar es Salaam (UDSM) in Lindi, in the wake of a directive from President Samia Suluhu Hassan. VETA colleges will also be built in Lindi and Mtwara regions, the minister added.



Minister for Education, Science and Technology, Professor Adolph Mkenda, (L) receives a briefing from the head of environmental science and management of the Ardh University (ARU), Dr Nyangi Chacha about researches being conducted by the varsity during the International Conference of ARU-SIDA capacity building programme. Photo: Correspondent Joseph Mwendapole

## Mwinyi opens editors' meet

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He appealed to stakeholders in collaboration with the Zanzibar Law Review Commission to work in reformulating laws seen as hindrances to the development of the media sector, promising the editors that the Zanzibar Revolutionary Government will continue to work with them for the development of the people of Zanzibar.

He detailed how the government was empowering state owned media houses to enable them to move with changing technology as well as conducting their work freely, hailing the media fraternity for their continued cooperation in his monthly media briefing, on two occasions so far.

"I call upon government officials to cooperate with journalists whenever they want to know something from the government," he said, underlining

the need for journalists to use simple language in educating the public on the blue economy so that they understand what it entails and opportunities available.

Nape Nnauye, the Union minister for Information, Communications and Information Technology lauded President Mwinyi for his efforts to accelerate the development of Zanzibar, pledging to support these efforts, especially as the media fraternity awaits passage of an empowering bill in the

legislature.

TEF chairman Deodatus Baile praised Dr Mwinyi for his overwhelming support in making the annual general meeting a success. The participants had adopted the slogan "Blue Economy and Public Relations" with intention to support President Mwinyi in his concept of Blue Economy.

For the first time since the creation of the forum in 2009 it was being held in Zanzibar, he sated, noting similarly that for the first time the conference

involves delegates from Kenya, Malawi, Uganda, Zimbabwe, Rwanda and Burundi.

Two discussion topics tied to grappling with the demands of the blue economy were presented, with the Blue Economy ministry top civil servant Dr. Aboud Jumbe making a presentation, along with veteran journalist Salim Said Salim.

President Mwinyi awarded certificates to development partner agencies which sponsored the conference.

## Museveni's son Muhoozi retiring from the army

KAMPALA

The Uganda People's Defence Force's (UPDF) Commander of Land Forces, Lt Gen Muhoozi Kainerugaba, on Tuesday announced that he is retiring from the army after more than two decades of service.

"After 28 years of service in my glorious military, the greatest military in the world, I am happy to announce my retirement," the powerful Ugandan First Son wrote on Twitter, a platform that has recently become his major tool of public communication.

Muhoozi who rapidly but vertically rose through the ranks of the army March 8 said "he and his soldiers have achieved so much."

Available records indicate that Muhoozi, who if released could become one of the youngest people at his rank to be granted retirement from the army, became a serviceman in 1999 as a cadet officer.

"I have only love and re-

spect for all those great men and women that achieve greatness for Uganda every day," the man elevated to the rank of a Major General in 2016 observed.

Mainstream social media services including Twitter and Facebook remain dominated by messages touting First Son Muhoozi as the next Ugandan president although the 47-year-old has not publicly declared interests.

Meantime, his intent to retire remains a subject of the army's approval under the UPDF Act, 2005.

"An officer may in writing tender the resignation of his or her commission to the board but shall not, unless otherwise ordered by the Chief of Defence Forces, be relieved of the duties of his or her appointment until he or she has received notification, in writing, of the approval of his or her resignation by the board," reads section 66 (l) of the Act.

AGENCIES



Tanzania Revenue Authority (TRA) Commissioner General Alphayo Kidata presents a book to the Uganda's chairman of the Parliamentary Committee on Finance and Planning Keefa Kiwanuka when the committee visited TRA offices to study various issues related to tax collection. Photo: Courtesy of TRA.

## 'TRA, law enforcers bribery cases fewer'

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the board, and the proportion of Tanzanians who approve of the way the government is handling the war on corruption has nearly doubled since 2017.

Eight in 10 Tanzanians say the level of corruption has decreased somewhat or a lot over the past year, with two-thirds (65 per cent) of those interviewed saying that the Office of the President is free of corruption. Around half (51 per cent) said the same about the legislature. Fewer respondents than in 2017 see government officials as corrupt, it asserted.

Just one-fourth (23 per cent) of citizens say most police officers and perhaps all of them, are involved in taking bribes, down from 36 per cent in 2017. About one in 10 respondents say most or all judges and magistrates, civil servants and tax officials are corrupt, the re-

ported noted.

Speaking during the presentation event in the commercial capital yesterday, REPOA executive director Dr Donald Mmari said that the findings show that Tanzanians are satisfied with the way the government is working to fight corruption and graft.

The data was released as the government continues to wage war against economic sabotage, registering record revenue collections by the TRA, while PCCB recovered public funds which could have been embezzled, he said.

The survey findings suggest that the government's intensified anti-corruption efforts are paying off. Many government agencies which were widely perceived as corrupt have improved and this continues to build public trust, he stated.

More Tanzanians believe that they can make a difference in the fight against corruption but the

majority says people are afraid of retaliation if they report bribery incidents to authorities, it said.

"The fear of reporting incidents of corruption remains a barrier to an effective anti-corruption fight," the director underlined.

Dr Omari Mzee, the control assistant director at PCCB commended REPOA for its investment in research which helps the country to measure successes in addressing challenges facing the society, noting that political will, preventive approaches and strengthening accountability systems are among major factors in the decline of corruption in the country.

Erasmus Uisso, the director of planning in the Judiciary said the body was working to come up with a program to educate the public on their rights and improve public awareness on courts duties.

## Tourism players meet, lash at Kili car project

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ernment directive to gather views on the project from stakeholders.

Much as the cable car service doesn't require porters, the majority of tourists will view the scenery of Mount Kilimanjaro on a day trip basis using the cable car,

automatically sidelining tour guides and leaving them jobless, he said in his address. Most contributors said the project will deny employment to nearly 250,000 mountain porters accompanying tourists to the peak on a periodic basis for a wage. "Think of the ripple effect

on families of the 250,000 skilled porters," he stresses, cautioning that the cable car facility will initially look like a noble and innovative idea, but it will ruin the means of living of local people doing commerce with climbers on eight days long trip. Faustine Chombo, a vet-

eran tour guide chairing the Kilimanjaro - Meru Guides Society (KMGS) echoes those fears, saying the glittering cable car product is at variance with the country's conservation policy, as it will encourage mass tourism, eventually becoming a major threat to the ecology of the

mountain. "The cable car will be installed along the Machame route, an irreplaceable bird's migratory route," he stated. Electric wires could severely affect the migration of birds," the stakeholder added.



"Think of the ripple effect on families of the 250,000 skilled porters," he stresses, cautioning that the cable car facility will initially look like a noble and innovative idea, but it will ruin the means of living of local people doing commerce with climbers on eight days long





CCBRT's chief executive officer Brenda Msangi (C-seated), the hospital chief of medical services Dr. Cyprian Ntomoka (L- seated) and director Wellness consultant Sammy Ombisa (R- seated) in a group photo with some of CCBRT staff shortly after a brief gathering to commemorate the International Women's Day at the CCBRT hospital on Tuesday. It is CCBRT's commitment to continue breaking the bias. Photo: Guardian Correspondent

## NIT challenges female students to pursue science subjects

By Correspondent Joseph Mchekadona

THE National Institute of Transport (NIT) has urged female students to pursue science subjects as a move to improve gender balance in major areas of concern.

This is part of International Women's Day commemoration.

Speaking to journalists shortly after officiating the seminar organised by the institute to women workers in Dar es Salaam, NIT Rector Prof Zacharia Mganilwa said if women are standing at the forefront in science, the country will make rapid progress.

He further said in ensuring that more females are studying science subjects, NIT officials recently visited secondary schools in Mtwara and Lindi regions to sensitise female students to develop interest in science.

Mganilwa said NIT believes that the visit it made to Lindi and Mtwara secondary schools will bring more positive changes to female students as it helped the students to understand and appreciate the advantages of studying science subjects.

"In moving forward and encouraging female students to study science subjects, our head of computer, mathematics and social science departments are headed by women, it is with this point in mind that I am encouraging female students to take science subjects," he observed.

He also said that 50\50 should not end in politics but should also move to other areas related to the development of science.

Speaking about the workshop, he said it was designed to empower women to deal with the challenges they face at work, at home, and in their community.

"To celebrate International Women's Day, our women workers gathered here to share experiences as well as evaluate their contributions to the society," said Professor Mganilwa.

The National Institute of Transport is the only such training institute in Sub-Saharan Africa, excluding South Africa, mandated by the government to offer training in transport and logistics.

## 3 dead as tanker rams into vehicle

By Guardian Correspondent, Songwe

THREE people had been burnt to death after a Zambian bound fuel tanker rammed into a car and exploded.

Among the deceased is the chairman for the South Western Diocese of the Moravian Church, Fr Willy Mwasile.

The accident occurred at 9:45pm on Tuesday at Old Vwawa along Mbeya-Tunduma highway near Vwawa Day secondary school in Mbozi District.

Speaking on the accident after participating in rescue

efforts, Songwe Regional Commissioner, Omary Mgumba said the cause of the accident was the failure of the driver's fuel tanker to control the vehicle which veered out of the lane, ultimately hitting the vehicle whose occupants were Fr Mwasile and three members of his family.

"Apart from Fr Mwasile the car was carrying two children one of whom died from severe burns and another sustained injuries, including the driver," said Mgumba.

"However, we failed to identify the remains of

another person who was removed from the tanker's cabin. We managed to identify the driver's papers which included his licence and passport that were picked up at the scene of the accident," said RC Mgumba.

Songwe Region acting Regional Police Commander, Rashid Ngonyani said the accident involved two vehicles, a fuel tanker with Reg No. T908CWA with trailer Reg T231CWA owned by Asas Group of Companies, Iringa and Pajero Mitsubishi Reg. T301DTE owned by the Moravian Church.

He said the names of all the deceased could not be immediately identified.

However, he mentioned those who were injured as his driver Allen Mbabala and Augustine Sicalwe (15).

The nurse on duty at Vwawa hospital, Wilson Kasenga said they received three people with injuries including Fr Mwasile who were treated, but due to their critical condition they were referred to Mbeya Zone referral hospital for further treatment whereby Fr Mwasile died.

## Use benefits of ICT in digital economy, officials reminded

By Guardian Reporter

CHIEF Secretary, ambassador Hussein Katanga has called on officials in the decision making position on issues of policy and governance to use training opportunities for the building of the digital economy to have an understanding on Communication and Information Technology (ICT).

Amb. Katanga made the remarks yesterday when opening a four-day training for capacity building from officials of Tanzania and Zanzibar governments on digital economy.

The seminar was organised by the Ministry of Information, Communications and Information Technology in collaboration with Tanzania Communications Regulatory Authority (TCRA) and attended by ministers, permanent secretaries and heads of various public institutions from the Union government.

Amb Katanga said changes in ICT enable the nation to strengthen its

economy in order to ensure the country benefits by the ICT development.

He called upon the Ministry of Information, Communications and Information Technology to take the responsibility to oversee the strengthening of the communications sector between the government, the private sector and the people.

He said the seminar will enable the nation to benefit from the fast growing ICT globally including fast network that is safe and the procurement of goods and services in various areas of the country.

For his part, Information, Communications and Information Technology minister Nape Nnauye said the seminar will be extended to various groups so that other officials benefit, saying that leaders are the ones holding the helms.

"This will help the people and the nation in general to benefit from advancement in ICT in the country towards the fourth industrial revolution on which Tanzania has decided to build a modern digital

economy as stipulated in the 2025 Development Vision and the 2020/25 CCM manifesto," said Nnauye.

For his part, the Permanent Secretary in the Ministry of Information, Communications and Information Technology, Dr Jim Yonazi said that after the training, the government will completely change its way of working by increasing the use of ICT.

He added: "The government will use this digital opportunity to make sure various sectors use digital economy to facilitate the combination with ICT issues to benefit the nation because the government was still building the national communications broadband."

For his part, TCRA managing director, Dr Jabir Bakari said the training will enable the government to assess where the country is in its economic development, and added "wherever the country wants to go to enable ICT contributes fully in the economic development of the nation, ICT should play a significant role to chart the path.

**REQUEST FOR EXPRESSION OF INTEREST FOR THE DISTRIBUTION OF PUMA GAS**

Puma Energy Tanzania is a registered oil marketing company within the United Republic of Tanzania. The company is jointly owned jointly by the Government of the United Republic of Tanzania as well as Puma Investments Limited, each with a share ownership of 50 percent. Puma Energy is an international energy marketing company that is engaged in the storage and distribution of petroleum products and other energy solutions.

The company is a market leader in Tanzania by market share, boasting a storage capacity of 94 million Liters, operating 69 petrol stations across the country and servicing 8 airports.

Puma Energy Tanzania is intending to introduce Liquefied Petroleum Gas (LPG) into market. Our LPG will be available in sizes of 6kg, 15kg and 38kg. We are looking for Puma Gas Super Dealers throughout the country who will be distributing our LPG from wholesale up to retailers. This may be individual, partnership or a company.

We encourage applications of Super Dealers willing to distribute in Dar Es Salaam.

The Puma Gas Super Dealer should be able to demonstrate the following requirements:

1. A valid business license
2. Fire Inspection Certificate of the shop or warehouse
3. Certified weighing scales
4. Availability of a safe storage facility or warehouse for LPG cylinders
5. Reliable logistics capacity to redistribute throughout the network

The deadline for submission of applications will be 31/03/2022. All applications are to be submitted to the following email address [novatus.mdee@pumaenergy.com](mailto:novatus.mdee@pumaenergy.com). Only selected individuals or companies will be contacted.

Applicants can get further information by visiting our website [www.pumaenergy.com](http://www.pumaenergy.com) or can come physically to our offices situated at Bandari Road, Kurasini, Dar es Salaam.

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P.O. Box 9043, Dar es Salaam, Tanzania  
Switchboard: (22) 211269-272  
Central Fax: (22) 211272/7, 2112724

## Somalia's worst drought in decades escalates - study

BAIDOA

Somalia is in the middle of its worst drought in decades, with millions of people in need of aid and thousands on the brink of starvation. The United Nations estimates 4.3 million Somalis are affected by the drought and more than half-a-million displaced.

Baidoa already hosts over 400,000 internally displaced Somalis but more people affected by drought are flocking to the town every day in search of food, water, and shelter.

Somalia's southwest state is one of the areas worst hit by a record drought not seen in decades.

Forty-seven-year-old Ali Adan Hassan's livestock died in the drought, and in late February his family of seven ran out of food.

A blockade by al-Shabaab insurgents made it impossible for aid to reach his district in the Bakol region. So Hassan set out on foot to Baidoa, a journey that took two weeks.

He said his family didn't have a car or money to pay for a donkey cart, so they trekked more than 200 kilometer for 15 days to reach Baidoa. During the journey, he said, his wife and 3-year-old child died from hunger and thirst. He had to bury them along the way.

Baidoa is battling water shortages and an influx of villagers like Hassan, fleeing drought and starvation.

Single mother Mumino Moalim Osman, 40, lives in one of the Baidoa's internally displaced persons camps with her 10 children. Her husband died seven years ago.

She told VOA they arrived in late February after walking for two weeks from Bokoro village.

They had a mother camel for milk, said Osman, but it died and only the baby camel remains.

She feeds the baby camel the same tea she gives her children, said Osman. The camel is her life, said Osman,

and it must survive.

Adan Farah is an adviser for U.K.-based aid group Save the Children. She told VOA millions of Somalis are in dire need.

"According to rapid needs assessment conducted by Save the Children, 3.9 million people across Somalia are not able to access food, in which 1.8 million people are facing severe food insecurity," she said. "The ongoing drought has plunged the majority of the population into food insecurity. The key drivers of acute food insecurity in Somalia include the combined effects of consecutive seasons of poor and erratic rainfall distribution and conflict."

Daud Adan Jiran, Somalia director for the U.S.-based aid group Mercy Corps, recently visited Baidoa and met with displaced families.

"Somalia's situation is deteriorating," he said. "There is a severe water and food shortage. Most of these communities' primary source of income is livestock, which

has died. Crops have failed, so there is no food. Families have depleted what little reserves they had. If we don't get rain in April, we may be on the verge of a repeat of the 2011 famine disaster."

The U.N. says the 2010-12 famine, at the time the first in nearly a decade, killed a quarter-million Somalis, half of them children under the age of 5.

Baidoa community activists Nadeef Abdishakur Mohamed told VOA there is still time to prevent another famine.

"The government and humanitarian agencies must act now to avert a crisis similar to the famine of 2011," Mohamed said. "As someone who is working with the people on the ground, I am here to tell everyone that it's not too late to provide. They can provide emergency water trucking, medicine for the dehydrated and malnourished, and fodder for the livestock of nomads."

AGENCIES



# Govt finds solution for dying livestock due to the drought

By Guardian Correspondent

LIVESTOCK and Fisheries minister Mashimba Ndaki has said in order to fight the issue of dying livestock due to lack of fodder, they have come up with a solution - a new technology dubbed Juncao to be distributed to herders.

Ndaki made the remarks in Dar es Salaam yesterday when opening a meeting for discussing the Juncao technology that will soon start to be used by herders country-wide.

He said Tanzania wanted the technology to be used because they want to close a gap brought about by shortage of animal fodder.

He said they had asked for assistance from China and talks have reached at advanced stage in regard to being provided with the technology.

He said it would be re-

called that last year disaster struck in some areas of the country that saw livestock dying due to lack of fodder and water.

He added that the technology will help animal fodder producers to increase production as well as increasing the quality of livestock for more economic benefits.

Ndaki added that after the meeting, a process in procurement Chinese government permit will be made and believes that the process will be finalised within one month.

He said thereafter, they will begin providing education on Juncao technology to all stakeholders, universities, colleges and other government institutions, after which they will go to livestock keepers.

"We shall establish demonstration farms in each district to be used in providing education to livestock keep-

ers in areas where they are," he added.

He said the country's total livestock population is estimated at 67 million including cattle, goats, sheep and donkeys.

For his part, the Director for animal Feed Development and Food Resources in from the Livestock and Fisheries ministry, Dr Asimwe Rwiguza said they have met in order to get expertise to see how Juncao technology will help Tanzania in regard to the production of animal fodder including mushrooms.

"Juncao is a kind of grass fodder used by livestock and has been researched by the Chinese as it grows fast with high protein content.

"We have already planted the grass in our farm and have seen how fast the grass grows and one stalk produces many branches," said Dr Rwiguza.



NCBA Bank managing director and CEO Margaret Karume speaks to the bank's staff children during their study tour at the NCBA during International Women's Day commemoration in Dar es Salaam on Tuesday. Photo: Guardian Correspondent

# Educating women crucial to bringing positive change, says AMREF director

By Carlos Banda

AMREF Health Africa, Tanzania director, Dr Florence Temu has said that educating women is key to bringing forth positive change as she will be empowered to overcome challenges as well achieve her set goals.

Dr Temu made remarks yesterday during the commemoration of the International Women's Day in Dar es Salaam when she visited the exhibition organised by AMREF Health Africa at Uhuru grounds in Temeke District, Dar es Salaam region to showcase the various socio-economic activities that women have benefited from AMREF projects.

The AMREF Health Africa Tanzania director

insisted that empowering and building women's capacity through education is key to ensuring that children have good health, good education and that they can develop.

"When you educate a woman, even the statistical data indicates that a society or family that has an educated woman even the kids will be in good health and can develop and can be educated. And if resources are lacking, no money or even a single cent, if it's building capacity then women should be targeted. Because an educated woman can bring change, can overcome challenges and diseases that can hinder her from achieving her goals hence bringing forth tremendous change," said Dr



"I am grateful for the machines that AMREF gave to us to make alternative charcoal. Through the machines we are able to conserve our surrounding environment and uplift women economically way better than we used to do in the past using our own hands," said Tausi.

Temu.

She highlighted that AMREF Health Africa's

objective is to reach and address the needs of the needy communities especially women and children through various strategic projects whereby in 2021, 2.5 million people benefited from AMREF's projects categorized reproductive, maternal, newborn child and adolescent health (RMNCAH); disease control and prevention (DCP) programme which comprises HIV and AIDS, Tuberculosis (TB), laboratory services, obstetric fistula and malaria interventions; water, sanitation and hygiene (WASH) and capacity training programme.

One of the beneficiaries of the TakaMali na Afya project by AMREF Health Africa, Tausi Shaban Hassan, a resident of Kipun-

guni ward in Ilala district council lauded the organisation for reaching out to Kipununi residents.

"I am grateful for the machines that AMREF gave to us to make alternative charcoal. Through the machines we are able to conserve our surrounding environment and uplift women economically way better than we used to do in the past using our own hands," said Tausi.

"We also received capacity building training from AMREF and we were only 10 women at the time. We also took initiative to train our fellow women to inspire them to join us. They are now experienced and they can go anywhere and work without supervision. This is all thanks to AMREF participatory health

project that has enabled us to empower more people. When you empower a woman equals empower the whole community," said Hadija Mtega.

Dr Florence Temu also insisted that men should also play part in uplifting women and recognizing their role in women and young girl's development.

"When we talk about a woman, we also refer to young girls. And knowing that they do not live alone, men and male children need to know that they live with women and young girls who have been empowered so that they do not remain behind. Both groups should move forward together because they belong to the same community," she added.

# Tanzania determined to become gender statistics winner in whole Africa

By Correspondent Joseph Mwendapole

TANZANIA is determined to become the champion in gender statistics in Africa after commencement of three years program called the 'making every woman and girls count' to further develop gender statistics.

Statistician General Dr Albina Chuwa unveiled this in Dar es Salaam yesterday when speaking at the WiDS Africa Hybrid Conference, which was about the role of data science in women's health and safety held at Data Lab offices in Mikochei.

She said the main objective of UN Women funded project is to ensure that gender statistics are available, accessible, analyzed to inform policy making for delivering gender equality and women's empowerment.

Dr Chuwa said the primary responsibility of the national statistics body is to produce quality statistics including in gender and avail them to policy makers, decision makers and other stakeholders for application.

"Through data we can reveal gender inequality and gender gaps in terms of implementing various gender inequality programmes to enable policy and decision making," she said.

She added that gender data has increasingly been recognised as fundamental to achieving the sustainable development goals.

"This recognition is the acknowledgement that there will be no progress if we do not understand the lived experience of women and girls in all their diversity including their challenges and contributions," she said.

Either, she said gender data illuminates the path forward and can help ensure that the rights of all communities are upheld, protected and respected.

She said the three years programme has helped them to align gender statistics to the national development agenda and it is important to understand that gender data goes well beyond sex disaggregation.

She said contrary to popular belief, gender data is not only on women or women's issues but it encompasses the full

range of the life cycle intersecting with all sectors from getting a decent job and feeling safe at home and in public spaces.

She added that gender data also pays specific attention to women and men's different realities and how those interact with other forms of individual characteristics.

"For instance, data shows that more than 70 percent of women in Tanzania are engaged in agriculture sector, 3.4 percent of women are employed in the manufacturing sector and in services industry they occupy 26.4 percent," she said.



"This recognition is the acknowledgement that there will be no progress if we do not understand the lived experience of women and girls in all their diversity including their challenges and contributions," she said.

She added that through such data, key stakeholders can make informed decisions that would affect real people adding that as data community they recognize that they must bring voices of communities to life in the road to achieving the Sustainable Development Goals (SDGs).

She said among the goals are to encourage girls to pursue science subjects and increase the number of women employed in the engineering industry.

Speaking about the digital economy and the role of women, she elaborated that in order to make sure we are not left behind in the age of the fourth industrial revolution and digital revolution Tanzania has made great strides in engaging a digital economy.

"I commend dLab for their great job in digital economy, we have been working closing with them for the past four years now together with other partners in creating a data road-map that is among frameworks needed to take us there," she said.



## TENDER ANNOUNCEMENTS

**INVITATION FOR TENDER FOR FABRICATION AND INSTALLATION OF BEACONS PILLARS AT NORTH CORRIDOR MWAMAGEMBE MANYONI TO KAPUPA SIKONGE, SOUTH CORRIDOR CHUNYA KAMBIKATOTOI-SIPA, AND MAFYEKO -BITIMANYANGA MBEYA FOR WILDLIFE CONSERVATION SOCIETY (WCS)**

## INVITATION FOR TENDERS

Date: 03 March, 2022

1. This Invitation for Tenders follows the General Procurement Notice
2. Wildlife Conservation Society (WCS) now invites sealed Tenders from eligible contractors registered or capable of any class of Civil Contractor with experience working in remote area to fabricate and install beacons boundary demarcation at the North and South wildlife corridors Chunya, Manyoni and Sikonge district.
3. Tendering will be conducted through the National Competitive Tendering (NCT) specified in the Procurement Regulations, 2013 – Government Notice No.446 as amended in 2016 and is open to all Tenderers as defined in the Regulations unless otherwise stated in the Tender Data Sheet (TDS).
4. Interested eligible Tenderers may obtain information about the tender from Fadhili Mohabe: at email [fmohabe@wsc.org](mailto:fmohabe@wsc.org), copying the Chief of Party at [rdaskoi@wsc.org](mailto:rdaskoi@wsc.org) from 09:00Hrs to 17:00Hrs Mondays to Fridays inclusive except on Public Holidays.



# Govt eyes to build more special economic zones infrastructure

By Guardian Reporter

THE government has said it will continue to develop more Special Economic Zones (SEZ) and Export Processing Zones (EPZ) infrastructures to lure new investments in industrial sector.

Minister of Industry, Trade and Investment, Dr Ashatu Kijaji said the SEZ and EPZ investments infrastructure is key top priority of the government in promoting industrial economy.

"The government is committed to put the necessary infrastructures in the SEZ and EPZ areas in various parts of the country to entice new industrial investments that are engine to creating new jobs and tax revenue to the government," she said this week while

briefing the Parliamentary Budget Standing Committee.

The parliamentary committee was making an official visit to the Export Processing Zones Authority (EPZA) and various industries housed at the Benjamin William Mkapa Special Economic Zone.

She said the move is aimed at supporting President Samia Suluhu Hassan tireless efforts to lure new investors into the country.

She recalled recently signed 36 Memorandum of Understanding (MoU) at the Dubai Expo 2020, targeting to make investment on SEZ and EPZ which is among the efforts to build robust industrial sector. The minister assured the Bunge committee that her ministry is finalising procedures to make sure the

One Stop Centre starts to serve investors efficiently.

"We have already put together nine ministries and only three have left. When the exercise is completed, an investor will get permits in 24 hours," she said.

The Parliamentary Budget Standing Committee Chairman, Daniel Sillo commended the ministry as well as EPZA for the efforts in creating healthier investment climate to attract new investments into the industrial sector.

However, he urged the ministry to present to the committee all the challenges that have been hampering the development of the SEZ and EPZ areas in the country.

"We want to see things moving and more industries established in the country,"

he said noting, we are ready to work with the government to address all the bottlenecks.

One of the committee members Abbas Tarimba commended EPZA for the job well done and called for the need to speed up development of the other SEZ and EPZ areas to create more jobs to Tanzanian youth.

Speaking earlier, the EPZA Director General Charles Itembe said one of the areas that has all the infrastructures complete is the Benjamin William Mkapa Special Economic Zone but others were still at different stages of development. Some of the areas that are at the earliest stage of development are Bagamoyo SEZ, Kurasini SEZ, Manyara SEZ, Tanga SEZ, Bunda SEZ, Ruvuma SEZ and Manyoni SEZ.



Ocean Road Cancer Institute of Dar es Salaam chief nursing officer Jesca Kawegere (R) talks with Bank Of Africa women staff moments after they donated special chairs as well as various medicines for patients being treated at the hospital. Their visit at the hospital was part of the celebrations to mark the International Women's Day. Photo: Guardian Correspondent

# Women visit children admitted at MNH as part of marking IWD

By Correspondent James Kandoya

WOMEN at Ifakara Health Institute (IHI) have donated assortment of items to children admitted at Muhimbili National Hospital as part of commemorating the International Women's Day.

Speaking after handing over the donation, the IHI principal researcher Dr Sali Mtenga said that the aim of donating the items was to complement government efforts of ensuring quality

healthcare services to its people.

She said apart from that, it was part of commemorating the International Women's Day; "We as IHI have donated the items to children admitted at MNH to provide them with essential needs to complement government efforts made so far," she said.

Dr Mtenga mentioned some of the items donated as milk, juice, powder soaps, pampers, Vaseline and lotions.

MNH Head of Social Welfare

expressed his excitement from the IHI donation calling upon other stakeholders to join hand the effort.

She said parents and their children admitted in the ward were coming from far and therefore need fully support.

"The donation made will to a great extent help them to solve some of the challenges they encounter when they are in wards," she said.

The Ifakara Health Institute is a health research organisation with offices in Ifakara, Dar es Salaam,

Ikwiriri, Bagamoyo, and Mtwara.

The institute conducts health-related research in a variety of areas, including malaria and HIV/AIDS.

IHI is a leading health research organisation in Africa, with a strong track record of developing, testing and validating innovations for health.

The institute's work spans across the full research lifecycle from basic science to policy and translation.



## VISIONFUND TANZANIA MICROFINANCE BANK LTD

### VACANCIES

VisionFund Tanzania Microfinance Bank Ltd (VFT MFB) formerly known as SEDA is a fast growing and reputable Micro Finance Bank (MFB), that has a loan book of approximately TZS. 20 billion and more than 30,000 client base, more than 5,000 of whom are small holder farmers. VFT-MFB is seeking to employ a dynamic and committed Tanzanian young man or woman who has a passion for people's economic development to fill in the vacant positions detailed here below;

**Work Reference No. 003/22**  
**Position: Head of People and Culture**  
**Reporting to: Chief Executive Officer**

**Responsibility:**

- Responsible for facilitating all personnel related issues (recruitment, training, talent management & performance management) in accordance with VFT - MFB's policies

**Main tasks:**

1. Heads and supervises People and Culture Department
2. Prepares and update manpower plan and succession plan.
3. Responsible for recruitment and advising on shortlisted candidates to ensure that the organization has the required quality of staff.
4. Prepare P & C budget for Board approval.
5. Prepare and update Compensation and Package Scheme.
6. Work with the CEO to prepare position matrices for staff and design staff positions and HAY grades in accordance with the organization changes.
7. Monitor report and suggest appropriate actions with regards to staff turnover.
8. Responsible for P&C/HR manual review.
9. Ensure annual staff training plan & budget.
10. Develops and reviews staff update/training manuals/modules.
11. Coordinates Our Voice survey & reporting, monitor the implementation of the identified gaps.
12. Ensure consistent coaching for performance conversations.
13. Monitor all employment contracts and ensure timely update of staff contract in accordance to the country labor laws.
14. Keep track on all legal issues related to employee's relations in liaison with Legal Advisor/department and Business Centres/Branch Managers on matters arising from different areas of operations.
15. Provide guidance to the P&C whistleblower committee on policies & regulations governing staff disciplinary and other related matters.
16. Responsible for Staff Monthly reports and newsletters when due.
17. Respond to daily employees' questions/issues timely and in an appropriate manner.

**Education/Experience**

- Masters/Post Graduate Diploma in Human Resources/ Business Administration
- Bachelor Degree in Human Resources Management
- At least 7 years' experience in a professional HR environment of which 5 must be at Management level
- Understanding and training in the Labour laws in Tanzania
- Experience with and proficiently in using Human Resources Information Systems
- Payroll management and experience in benefits administration is preferred

**Special / Personal Abilities**

- Highly developed sense of reliability and correctness
- Excellent trainer, facilitator, mentor and coach
- Innovative and analytical
- Very good planning skills
- Proficient in Micro Soft office applications
- Must be a self-starter, highly motivated, organized, and detail-oriented
- Model and demonstrates effective Christian leadership

**About our working environment & remuneration.**

VisionFund Tanzania Microfinance Bank has a calm and harmonious working environment where staffs are highly valued. Good work is recognized and rewarded accordingly and there is an opportunity to grow professionally and spiritually.

**Mode of Application:**

Interested and suitably qualified individuals should;

1. Forward their application letter, attaching certified copies of their academic and professional certificates; detailed CV's with three referees to [vfthrstaff@vftz.co.tz](mailto:vfthrstaff@vftz.co.tz).
- OR:
2. Physically send their applications through the postal address below: VisionFund Tanzania Microfinance Bank Limited,

**AICC Building, Serengeti Wing, 5th Floor**  
**P.O. Box 1546,**  
**Arusha, TANZANIA.**

3. All applications should be addressed to;

**The Chief Executive Officer,**  
**VisionFund Tanzania Microfinance Bank Limited**  
**P.O. Box 1546,**  
**Arusha, TANZANIA.**

4. The position should be the subject of the email application.

5. The deadline for the application is on 20th March, 2022.

**N.B.** Only short-listed candidates will be contacted.

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## THE UNITED REPUBLIC OF TANZANIA TANZANIA COMMUNICATIONS REGULATORY AUTHORITY

ISO 9001:2015 CERTIFIED



### PUBLIC NOTICE

#### APPLICATION FOR LICENCE UNDER THE CONVERGED LICENSING FRAMEWORK

NOTICE is hereby given to the public that the Tanzania Communications Regulatory Authority has received application for Licence under the Converged Licensing Framework from the following applicant: -

S/N	NAME OF APPLICANT	TYPE OF LICENCE	SHAREHOLDERS / NATIONALITY	SHARES %
1.	L&M Tutashinda Company Limited (Mzee wa Upako TV)	District Content Services- (Commercial Broadcasting-Free To Air-Television) Licence	1. Anthony Thomas Lusekelo (Tanzanian) 2. Mordecai Anthony Lusekelo (Tanzanian)	60 40

Pursuant to Section 8 Of Electronic and Postal Communications Act, Cap 306 Of The Laws of Tanzania, written comments are hereby invited from any interested person in respect of the grant of licence to the applicant to reach the Authority, within 14 days of publication of this notice. Such comments will be taken into consideration when the Authority considers the applications.

Comments should be submitted to:

**Director General**  
**Tanzania Communications Regulatory Authority**  
**P. O Bo 474**  
**14414 DAR ES SALAAM Tel: +255 22 241 2011-2**  
**Fax: +255 22 2412009**  
**E-mail: dg@tcra.go.tz**

216740201





India High commissioner to Tanzania Binaya Srikanta Pradhan (2nd R) in a group photo with Tanzania India Business Forum Chairman Gagan Gupta (2nd L), Arusha Regional Commissioner John Mongela (3rd R), East African Chamber of Commerce, Industry and Agriculture chairman Salim Turkey (R) and Tanzania Chamber of Commerce, Industry and Agriculture's Arusha regional chairman Walter Maida (L) during the business symposium organised together to stimulate business in the country. The event took place in Arusha recently. Photo: High Commission's office

## World should borrow leaf from Tanzania, ACHPR president says

By Correspondent Marc Nkwame, Arusha

AFRICAN Court on Human and Peoples' Rights President Justice Imani Daud Aboud, reckons that the world has a lot to learn from Tanzania, as far as respecting gender balance in all corridors of leadership is concerned.

"It would have been appropriate for the International Women's Day to be globally observed in Tanzania, because two of the three pillars of the state, the executive (Presidency) and legislature (Parliament) are headed by women," pointed out

the Pan-African Court President.

Justice Imani Aboud made the statement shortly before visiting the in-patient wards at the Mount Meru Hospital in Arusha, where judges from the African Court made various donations to the women admitted at the Regional Referral Health facility.

Next week, Samia Suluhu Hassan will mark her first year since becoming the President of Tanzania in March 2021.

As it happens also, the President of the continental African Court on Human and Peoples' Rights is also a lady,



"It would have been appropriate for the International Women's Day to be globally observed in Tanzania, because two of the three pillars of the state, the executive (Presidency) and legislature (Parliament) are headed by women.

coming from Tanzania.

During the occasion to mark the International Women's Day, the court officials planted 15 trees at the Mount Meru Hospital to mark the 15th Anniversary of the Arusha-based ACHPR and linking it with the regional health facility.

The African court has a total of eleven judges and six of them happen to be lady justices, which is more than 50 percent of the number.

With a woman President at the State House, a female speaker at the National Assembly and for the first time a lady Minister

of Defense, Tanzania is topping the bill in Africa as far as women participation in leadership is concerned.

The country also has 36 percent female representation in the parliament. For many years, the country has been offering privileged special seats to women at its Bunge House in Dodoma.

Rwanda, on the other hand, has the highest female legislators in the world, in the Kigali Parliament with 51 percent representation at the House. Burundi ranks second in East Africa.

## Turn challenges into prospects, women advised

By Guardian Reporter

THE National Economic Empowerment Council (NEEC) Executive Secretary Bengi Issa has called on Tanzanian women to defy challenges and struggle to achieve economic objectives they set for themselves.

Bengi made the call yesterday in Dar es Salaam when speaking at the function to mark the International Women's Day, which was held at the headquarters of the Southern Agricultural Growth Corridor of Tanzania (SAGCOT) Centre.

She urged Tanzanian women to turn challenges into opportunities to accelerate their own economic emancipation.

"Challenges are inevitable in life, they are part of life. I appeal to women to be ready to learn all the time, face squarely challenges to achieve your economic objectives," she said adding having a woman president in Tanzania is itself proof and inspiration that a woman can achieve her set objectives.

"It is my hope that having an able president will give many women a new positive push and confidence that women are capable of doing anything. The biggest capital is hard work," she said.

The Managing Director of the Big Fish Company, Zena Mndeme, called on women to diversify their economic activities in order to increase disposable income.

"A serious woman works hard, has self-confidence and resists the temptation of being dependant on man," she said.


The Managing Director of AKM Glitters, Elizabeth Swai, called on women to seize opportunities currently available for their own economic liberation.



"A serious woman works hard, has self-confidence and resists the temptation of being dependant on man," she said.

"People become hesitant to face entrepreneurial opportunities. Women must be daring, to become entrepreneurs," she said.

SAGCOT Chief Executive Officer Geoffrey Kirenga, called on women to engage in farming and livestock keeping, saying the two sectors offer lucrative opportunities for women to succeed in life. "The two sectors have many rewarding opportunities for women to succeed without fail," he said.



# BARRICK

BULYANHULU

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**BUL-RFQ-22-03-01 – EQUIPMENT HIRE**

**Bulyanhulu Gold Mine ("the Company"), a fully owned subsidiary of Twiga Minerals Corporation, which is ultimately owned by Barrick Gold Corporation and the Government of the United Republic of Tanzania requests the submission of Quotes from reputable, experienced, certified, and qualified parties to provide the following:**

**Equipment specifications:**

Equipment	Description	Qty (Nos)	Year Old (Max)	Rent/Hour (USD/HR)	Fuel/Power (L/HR/Day)	Water/Drainage (Liters/Day)	Location of Equipment	Mobilisation Period
Excavator	Track Excavator (36-45m) (Live Load CAT 320)	1						
Excavator	Track Excavator (36-45m) (Live Load CAT 320)	1						
Blower	Blower-CAT 90	1						
Blower	Blower-CAT 90	1						
Crane	20T crane, lifting height 40m high	1						
Tractor	50T Tractor (New)	1						
Loader	Wheel Loader 3.5m³	1						
Loader	Wheel Loader (CAT 320G)	1						
Blower	Blower (CAT 90)	1						
Truck - Tipper	Tipper (30m³ capacity, 40 Tons)	1						
Water Pump	Water Pump (10000 GPD)	1						
Crane Hoist	Hoist (New) (10T)	1						

**Key documents:**

- Clear and detailed Quotation
- Company registration documents i.e. Certificate of Incorporation, business license, TIN, VRI, Tax Clearance Certificate etc.
- A written statement indicating Tanzanian ownership percentage, Tanzanian management and board management employment percentage to determine classification as an Indigenous Tanzanian Company as per the Local Content Regulation, 2018;
- Applicable certification, accreditation, affiliated registrations, and letter of dealership as required;
- Approved Local Content Plan or acknowledgement of submission from the Mining Commissioner

**Submission of Quotes:**  
Please submit your quotes via email to [bulproc@barrick.com](mailto:bulproc@barrick.com).  
The reference "BUL-RFQ-22-03-01 – EQUIPMENT HIRE" must be quoted in the subject line of the email.

**NB: The Company reserves the right to invite any other supplier(s) who did not submit a quote through this advertisement**

**Key Dates**

- Last date to submit quotes: 16th March, 2022

**Bulyanhulu Gold Mine Limited**

## HALMASHAURI YA JIJI LA DODOMA



### TANGAZO KWA WADAIWA WA VIWANJA

Mkurugenzi wa Halmashauri ya Jiji la Dodoma anawatangazia Wananchi wote wanaodaiwa viwanja katika maeneo ya Mtumba, Michese, Nzuguni, Kitelela, Kikombo, Iyumbu, Nzuguni Bus Stand, Nala Industrial Area, Njedengwa Investment Area, Nala, Chahwa, Iyumbu New Town Centre, Mahomanyika, Vikonje, Nala-Chigongwe, Ihumwa, Mapinduzi, Medeli, Nala-Lugala na Nala-Segu kuwa muda wao wa kulipia viwanja hivyo umeisha. Aidha, katika kuwawezesha kukamilisha malipo hayo, amewaongezea muda hadi tarehe 27.03.2022.

Baada ya kukamilika kwa muda huo, viwanja ambavyo vitakuwa bado vinadaiwa vitarudishwa sokoni ili wateja wengine wavinunue bila kutoa taarifa yeyote kwa mteja wa awali.

**Tangazo hili limetolewa na:**  
**Mkurugenzi wa Jiji, DODOMA**

216731401





# TPA Join other stakeholders in logistics accord

**T**ANZANIA and Uganda have signed a Service Level Agreement (SLA) which signals an increase of cargo at the Dar es Salaam Port.

The SLA to cooperate in handling the Uganda traffic through the port of Dar es Salaam and movement of Customer's cargo using the multi-modal transport along the Central Corridor was signed in Dar es Salaam between Port and Railway Authorities of Tanzania and Uganda and the Uganda Roofings Group.

The agreement involved Tanzania Railways Corporation (TRC), Tanzania Ports Authority (TPA) and Uganda Railways Corporation (URC) as well as Nunu Logistics Company Limited of Dar es Salaam who is the Agent's Customer.

In the SLA, the TRL will play a role of transportation with other key Service Providers and Stakeholders in Tanzania including TPA, Tanzania Revenue Authority (TRA), Marine Services Company Limited (MSCL), Tanzania International Container Terminal Services (TICTS), Tanzania Truck Owners Association (TATO), Tanzania Association of Transporters (TAT), URC as well as Uganda Revenue Authority (URA).

Through the agreement, URC is going to play a transportation role by rail and/or water with other key Service Providers and Stakeholders.

TRC and URC as the rail transporters with all key Service Providers and Stakeholders in Tanzania and Uganda are going to spearhead the collaborative

efforts for assured cooperation and value for money of services in handling the Customer's import/export traffic through the Dar es Salaam Port and the Central Corridor by rail up to Mwanza and by wagon ferries from Mwanza Port to Port Bell and thereafter by rail to Kampala Good shed as far as the Import traffic is concerned and similarly for the export traffic.

Rail Transporters in both countries are fully aware of the available resources, expertise and capacity of all key Service Providers and Stakeholders to perform the services pursuant to this Service Level Agreement.

TRC and URC recognize the need of Service Providers and Stakeholders to operate jointly in serving the Ugandan Customers, for efficient handling of goods shipped through the Dar es Salaam Port and provide the multi-modal transportation services from the Port of Dar es Salaam to Kampala, Uganda using a combination of all land and marine transportation as shall be chosen by the Ugandan investor.

Customer's Agent is animated by the desire to use the port of Dar es Salaam via the Central Corridor, given the rendered port and transportation services has agreed to route a minimum of 12,000 per quarter of its import/export traffic through this route to and from Uganda;

### Why this SLA

The main goal for this SLA is to ensure the smooth and easy movement of Ugandan traffic, in particular the import and export traffic of Nunu Logistics



The Director General of the Tanzania Ports Authority (TPA) Erick Khamis (center), Executive Director of the Tanzania Railways Corporation (TRC) Masanja Kadogosa and other officials of the Uganda Railways Corporation (URC) and Nunu Logistics Company Limited in a photo of joint signing of Service Level Agreement.



Company Limited through the Central Corridor.

The above goal shall be attained, among other efforts, through the

availability of sufficient capacity of all the service providers handling the imports/exports of Nunu Logistics Company Limited with a view to meet the

customer's needs for assured repeat business and loyalty.

### Some roles of TPA in the Agreement

TPA will insure Provision of efficient port services as required as well as guarantee safety and security of cargo at the port of Dar es Salaam and Mwanza.

TPA will also have the responsibility to increase the visibility of Dar es Salaam port and its Routes in Uganda through its marketing services provision agency - TERP Media Limited which is readily available for the required customer care in Kampala.





## African farmers need investment

Investment in agriculture is a key for economic growth and job creation among Africa's farmers, but significant constraints remain before they can fulfill that potential. Lack of funding is one of the main challenges faced by Tanzania's agriculture sector. Though the sector employs over 84 per cent of the local population, banks have shunned it arguing that it is risky, a situation that has affected its growth and left its huge potential largely unexploited.

However, this financial challenge could be addressed if government and the financial sector embraced priority sector lending approach. This approach is an effective tool in achieving developmental goals of an economy whereby government gives priority to a particular sector(s) to acquire funding loans at low interest rates. Therefore, under priority sector lending banks give priority to particular sectors when giving loans.

In developing countries, priority sectors could include agriculture sector, small scale industries, cottage sector, handicrafts, entrepreneurship projects, exports sector, infrastructure projects, low-cost housing, and other areas based on developmental goals of economy.

Tanzania being a country had attained middle class economy has to achieve developmental goals, including improving agriculture and related sectors as a part of its inclusive growth strategy.

The country's agriculture sector has high potential and is one of the top three contributors to Tanzania GDP and exports growth, but a lot of this potential is unexploited. The sector has a high percentage of smallholder farmers that has left it largely underdeveloped.

This can also be attributed to challenges like small farm size, low productivity, dependence on seasonal rains, lack of required infrastructure, and unskilled manpower. The smallholder farmers need to access finance to enhance their potential and contribution toward national development.

In addition, within the local agriculture sector, there are some potential unexplored projects that can

contribute towards rural development. Initiatives like increased use of greenhouses, drip irrigation, as well as land conservation, watershed projects, and intensification of crop cultivation and animal husbandry are not fully explored. Other areas are building the technical and organisational capacity of farmers, promoting commodity chains and agribusiness.

The major source of finance to agriculture in Tanzania include Saving and Credit Co-operatives (SACCOS), micro-finance banks, co-operatives, commercial and development banks. Of these, SACCOS are the main source of finance for rural agriculture sector, other sources provide only small portion of loans to agriculture, especially smallholder farmers.

Financial services are also unevenly distributed in the country, and rural areas, in particular, are still underserved.

Instituting a priority sector lending policy can help in solving financial need of agricultural sector development in Tanzania.

So, there is need for priority sector lending policy to ensure commercial banks and development banks lend to farmers as a part of inclusive growth strategy.

Major elements of priority sector lending in banks should be provision of certain percentage of their loans to agriculture sector and other priority sectors; opening of rural branches or hard-to-reach and remote areas in the country; while loans to agriculture should be subsidised and at low interest rate.

Loans could be divided into short-term, medium-term and long-term. Under such an arrangement, SACCOS could cater for short-term loans, commercial banks for medium-term and agriculture development banks for long-term loans.

This model of priority sector lending was adopted by India as a part of agriculture development and financing strategy in 1970s and has been very successful in helping growth and modernisation of rural economy.

## Chronic kidney disease is still major health challenge in Africa

Close to three million people suffering from chronic kidney failure across the world receive renal replacement therapy every year. But between 4.9 million and 9.7 million more still need treatment. And at least two million die because they cannot access it.

Kidneys filter wastes and excess fluids from the blood which are then excreted in the urine. When someone has chronic kidney disease, their kidneys are unable to perform these tasks and they require renal replacement therapy in the form of dialysis or kidney replacement.

The kidneys are two reddish-brown bean-shaped organs found in vertebrates. They are located on the left and right in the retroperitoneal space, and in adult humans are about 12 centimetres in length. They receive blood from the paired renal arteries; blood exits into the paired renal veins. Each kidney is attached to a ureter, a tube that carries excreted urine to the bladder.

Tanzania joined the globe in marking the World Kidney Day in 2021, with experts outlining measures that people need to take to prevent kidney-related complications.

Experts say kidney diseases do cost households dearly because most people discover about their conditions after the disease had reached advanced stages.

We should aim at increasing education and awareness about effective symptoms management and patient empowerment.

Statistics show that ten per cent of the global population has some form of kidney problems.

Although there are no recent statistics on the situation in the country - a 2004 study on kidney diseases found that 6.7 per cent of the population had a chronic kidney problem, with the main reason being low awareness of kidney issues.

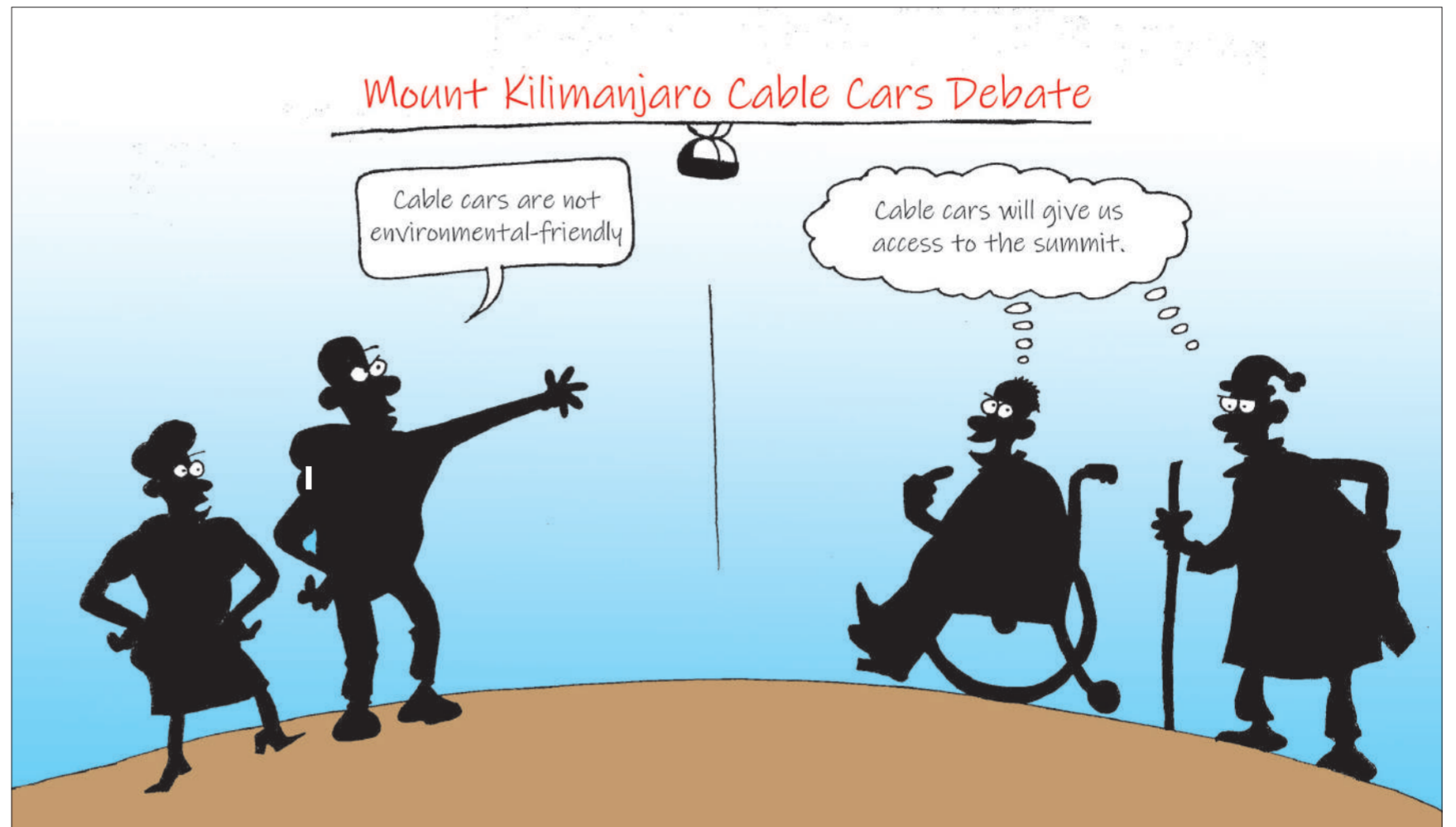
Most chronic kidney patients seeking MNH treatment are those who have reached the fourth and fifth stages - and, hence, needing blood dialysis or kidney transplant. In stages one to three, the patient is tested, treated and recovers. Stages four and five are when the patient must be put on blood purification or kidney transplant.

It is advisable for people to come forward for testing and treatment in the early stages. Chronic kidney disease is complex and expensive but can be prevented or treated in the early stages. According to experts at an advanced stage, the disease kills quietly because a person can have it up to 90 per cent without seeing any symptoms. This is why it is crucial to go for check-up, and contain the disease in its early stages.

Also experts warn that those having high blood pressure and diabetes must check their sugar and salt intake. Symptoms include swelling of the face (eyes), swelling of the legs, loss of appetite, nausea, becoming anaemic and fatigue.

The medics revealed that, at MNH currently, the number of people on dialysis was about 1,000 while 50 were about to undergo kidney transplants.

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## Chief Justice slams prosecution bosses in Lesotho treason trial

Two advocates of the Lesotho High Court, involved in a high-profile treason and murder trial, have become the latest to experience torture, death threats and other ill-treatment at the hands of the local police. As Carmel Rickard explains, reference to their experience was made by Chief Justice Sakoane Sakoane in an extraordinary judgment refusing to recuse himself from presiding over the trial.

In his decision he was scathing about the behaviour of the country's Director of Public Prosecutions, and her colleague, controversial South African advocate and former prosecutions boss, Shaun Abrahams. He laid out their behaviour and its potential for further delaying the start of the trial, mentioning that the two advocates had not been in court on a certain day because one was recovering from police torture and the other was in hiding from police death threats. However, alarming as these two incidents may be, they are just the latest examples of police brutality, an ongoing problem in Lesotho. There could be a difference this time though: the police targeted counsel and so the issue is back on the radar of the Chief Justice, known to be a strong opponent of such behaviour.

It comes as a shock to read a judgment by no less a person than the Chief Justice of Lesotho, and find him stating as fact that an advocate who should have appeared in court before him on a certain day, did not do so because he was recovering from torture at the hands of the country's police. A second advocate was said by the Chief Justice, Sakoane Sakoane, to have been absent from the same court session because of police threats against him. But that is an indication of the growing problem of police brutality, often amounting to sheer lawlessness, in Lesotho.

The reference to police treatment of counsel emerged last week, when the CJ delivered a hard-hitting decision in response to an application that he recuse himself from presiding in a high-profile murder and treason case.

The recusal application was brought by the Director of Public Prosecutions, Hlalefang Mary Motinyane. She said that she brought the application because the CJ 'has not and will not bring an impartial mind to bear' on the case. Justifying her application, she gave an account of what had happened in court when the trial of former Lesotho defender force commander,



Justice Sakoane Sakoane, the Chief Justice of Lesotho.

Kennedy Kamoli, and five others, resumed on 10 January. I

In his judgment on the recusal application, the CJ made scathing comments about the behaviour of both Motinyane and the lead prosecutor handling the case, Motinyane's controversial former South African counterpart, Shaun Abrahams.

He explained his decision to bar Abrahams from further appearance in the case, and said that there was no reason for him (the CJ) to stand down.

He said Abrahams had absented himself from court, without permission from the court, and had 'double booked' (been involved in another case at the same time). He had done so, said the CJ, after originally committing to the trial dates of 10-21 January, fully realising 'that double-booking is a sanctionable professional misconduct.'

When the DPP had later made an application for postponement of the case because Abrahams was not there, 'misleading information' was put before the court in support of her application and, said the CJ, Abrahams had been the source of that misleading information.

Much of the CJ's judgment and its findings was placed in the context of the Speedy Court Trials Act, under which an entire trial could be 'dismissed' by a court if it found that the prosecution improperly delayed the start of a case. The law also allows the court to bar a prosecutor from appearing in a case

if there has been double booking that contributes to delays.

When Abrahams was absent from court on 10 January, and another member of the prosecution team asked for a postponement, the CJ warned of the possible consequences, under the Speedy Court Trial Act, should the application be unsuccessful. Counsel then immediately withdrew the postponement application.

The CJ also made it clear that, in her application for his recusal, the DPP was basing her reconstruction of what had been agreed to in relation to dates and counsel's appearances, on what Abrahams had told her, rather than on what the record disclosed.

Given the extraordinary nature of this judgment and its serious findings against Lesotho's top prosecuting officials, as well as the high-profile trial itself, with prominent former members of the military among the accused, it would be understandable if a reader missed the CJ's reference to police torture in the judgment.

It came in the course of his decision, when the CJ explained that on 10 January there had been a postponement until 14 January to allow counsel for one of the accused to bring an application to quash his indictment. However, said the CJ, 'Unfortunately, argument on that day was not heard because of the absence of two defence lawyers, Mr Mafaesa and Mr Letuka, who had been tortured and threatened respectively by the police.'

Although that was the only reference to the police detention and torture of Mafaesa, a prominent human rights lawyer, in the CJ's decision, he has in fact dealt with it on other occasions.

When Mafaesa's detention and torture were raised in court to explain his non-appearance, the CJ responded angrily and asked what the DPP was doing about the police torture, saying they should immediately be prosecuted.

He also asked why the Lesotho law society had merely 'negotiated' with the police over Mafaesa, writing a letter to the police commissioner, instead of bringing court action against the police.

In the case of Mafaesa's colleague, Kabelo Letuka, he was threatened with death by police after he filed an urgent application against the police for Mafaesa to be brought from detention to court. Letuka then went into hiding.

Local media report Letuka as saying that he still did not feel safe, even after the High Court issued an order against the police that barred them from mistreating him in any way.

Mafaesa, who was treated in hospital after his release, confirmed his unlawful handling by police and commented: 'Sometimes human rights lawyers get to taste the same medicine given to your clients.'

Mafaesa was arrested by police after a client, interrogated and tortured by police in relation to a robbery charge, falsely implicated Mafaesa to get the police to stop their torture. The police wanted to know the whereabouts of the gun used in the robbery, and the client said that he had given it to Mafaesa.

Speaking after his release, Mafaesa said that his client had been tortured before and that he (Mafaesa) had obtained a court order against the police, barring them from doing so again. Armed with this court order, he took his client back to the police who were looking to arrest him again. However, the police did not heed the order, and repeated their assaults.

These incidents of police brutality are just the latest in a long history of similar behaviour in Lesotho. Despite strong words from the courts and high damages awards made against the police, the unlawful interrogation methods have not stopped.

The latest incidents, in which two advocates were directly affected, seems to have raised the ire of the CJ, well known to be strongly opposed to police brutality. Whether he will be able to find a way to hold the police to account this time remains to be seen.



# Community radios: Tools of empowerment, development at grassroots

By Correspondent Daniel Semberya

COMMUNITY radio stations play a significant role at the grassroots level for rural development, highlighting issues such as poverty, local politics, agriculture, gender inequality, education and health.

Speaking at a Policy Forum breakfast debate with the theme “The Role and contribution of community radio in fostering accountability for development: Challenges and successes” held in Dar es Salaam last weekend, stakeholders called for more investment in such stations especially where there are none.

Gerald Malekela, Programme Director at Iringa-based Nuru FM said that community radio enable communities to discuss root causes of development challenges they face instead of just complaining about the symptoms.

He said that community radio stations look for solutions and assume the responsibility of finding solutions for the same unlike in the past when communities just waited for authorities at national levels to solve problem at the grassroots.

“Community radio stations are more effective when local people produce and broadcast their own programmes and participate in running the station. It is a community space for people to meet and collaborate.



Gerald Malekela, Programme Director at Iringa-based Nuru FM, (left) and Yusuph Hassan, a broadcaster at Dodoma FM discuss the importance of community radio during a recent Policy Forum breakfast debate in Dar es Salaam. Photo/ Correspondent Daniel Semberya

It is extraordinarily fun and often life-changing,” Malekela said.

Yusuph Hassan, a broadcaster at Dodoma FM, said that the community radio has played a crucial role in enhancing awareness on major obstacles to the region’s social, cultural, economic, political and general development issues.

He said that the station in particular and others across the country have done a good job and merit assistance so that they continue with their role of helping make life in Tanzania communities more meaningful.

Baraka Jamal of Mtwara-based Safari FM said that the station brought to light many incidents of

injustice and criminality at the grassroots level that previously went unreported by the mainstream media. Some of the issues the station reported and action taken by authorities include cases of gender based violence.

“We have been attending village meetings and raising awareness on issues touching on peoples’ daily lives. When their voices are heard, they feel empowered,” he said.

Community radio stations are owned, operated and wholly or partially funded by the communities they serve. They are mostly non-profit and provide a mechanism for enabling individuals, groups, and communities to tell their own stories, to

share experiences and, in a media-rich world, to become creators and contributors of media content.

The stations facilitate several capacity-building activities within a community through exchanging information, networking of groups, provision of skills and training as the key elements of developing a community.

Jamal added that indigenous community radio stations around the globe serve an important role in delivering relevant information to communities in indigenous languages that directly impact their lives. Such stations are constantly adapting to technological challenges, such as going from AM to FM, and from analogue to digital.

Many also access information via superhighway that is the internet, although often with limitations. Internet access is an issue that radio stations continue to discuss and demand.

Despite economic limitations such as lack of infrastructure, low and poor quality connectivity and content competition, the community radio stations that have been able to access the internet are now expanding their coverage and engaging with a broader audience and expanding their reach.

Policy Forum Manager for Advocacy and Engagement Elinami John said that community radio do not only continue to be key media for transmission and revitalization of indigenous languages, cultures and worldviews, they also continue to be primary media to inform and communicate issues that affect and interest the constituencies they serve, especially rural communities where reliable internet access is lacking.

“A community radio should be used to sensitise gender issues and amplify voices for the voiceless,” he said.

He called upon community radio stations to continue sensitizing citizens and enable them hold their leaders accountable. John further noted that it is high time for the communities to

use these stations to uncover serious issues happening at the grassroots but that go unreported.

The relatively low cost of setting up a physical radio station for immediate use makes radio advantageous over digital radio. In addition, broadcast radio serves as one of the main means for accessing audiences who do not have internet access, he said.

Makumba Mwemezi from HakiElimu said that the media in general have a duty to bring about accountability in local and national governance, hence development.

“The media act as a bridge between citizens and the service providers. Therefore, citizens have the right to reach the media they want,” he said.

“A community radio seeks to help people become responsible. It seeks to help people go beyond silence and complaining to assuming responsibility for the problem and trying to solve it.”

Studies have shown that community radio in Africa have presented themselves as efficient media capable of serving rural communities where they are based by touching on their occupational needs.

This is chiefly in agriculture, animal husbandry and fishing for residents of areas along the coast, in lake zones and near rivers, from where they have been waging the war against poverty, illiteracy, diseases and other social and economic ills.

Community radio in this regard provides a set of participatory communication techniques that support agriculture extension services by using local languages to communicate directly with farmers, herders and fishers.

Through media skills training and access to the airwaves, a community radio facilitates a number of capacity building activities. The exchange of information, networking of groups, provision of skills and training are key elements of developing a community.

A radio for a community facilitates provision of awareness of community

groups and facilities in the area as well as providing the avenue for the empowerment of groups to use radio to promote themselves and to speak directly to the community.

Thanks to proximity to its clients, a community radio serves a local community of its interest. It is accessible to the community in terms of ownership, decision-making and programme output. In the majority of cases, programming is produced by the community with focus on local concerns and issues. Unlike in the case of the mainstream media, rather than merely talking about the community, the people themselves make the programmes.

This strengthens local culture with the recognition that this is their station; it becomes a forum for a diversity of local opinions and views. Therefore, women are more likely to benefit from technology-mediated opportunities for development if they themselves produce content that contributes to their advancement rather than simply consuming information provided by others.

So far, Zambia, Ghana, South Africa and Tanzania are the only countries in Africa known to have enacted laws through their legislatures to allow community radios to operate. Community radio in Africa has been of immense benefit to the society by bringing people and communities together partly through religious events as well as by resolving land and other disputes, creating job opportunities, promoting education, health and democracy, as well as helping the government in combating corruption and other forms of crime.

However, most of the community radio stations have been facing crippling financial constraints that have seen most limp on only thanks to support from local and foreign donors and volunteers too committed to the cause than to seek greener pastures elsewhere.



## CONSULTANCY OPPORTUNITY IN ORGANIZATION CONSTITUTION REVIEW

### Conducting TECDEN Constitution review

Tanzania Early Childhood Development Network (TECDEN) is a National umbrella network of Early Childhood Development (ECD) Civil Society Organizations which are working to promote Early Childhood Development in Tanzania by influencing change in policies, programs, and practices that impact on holistic development of the child, inspired by a vision that the rights and needs of all infants and young children must be realised in order to survive, grow and develop to their full potential. Over the years, TECDEN has recorded significant results and successes <https://www.tecden.or.tz/>

In 2019 TECDEN conducted an organisation review to assess the organisation’s strengths and areas with the need of improvement on it operations systems. After the assessment, one of the recommendation was a constitution review to meet the current needs and enhance smooth operation of the network. Currently, the network is operating under the Constitution developed in 2014 which has some gaps to be filled. To address the constitution gaps observed during organisation review, TECDEN is looking for a consultant who is well experienced in network operations, constitution review and has the capacity to explore and recommend the best way the network can operate.

A detailed Terms of Reference for this consultancy can be downloaded from: <https://www.tecden.or.tz/>. The Terms of Reference sets out the scope of work, deliverables and timelines; as well as the required experience and qualifications of the consultants, and tendering procedures and selection criteria.

The interested individual should sent an application letter plus CV to TECDEN on the following email: [recruitment@tecden.or.tz](mailto:recruitment@tecden.or.tz) indicating in the subject line: “Conducting TECDEN Constitution review”. A short cover letter should indicate the candidate’s availability to undertake the assignment within the proposed timescale for the consultancy.

Only those candidates selected for interview will be contacted.

The closing time for receipts of applications is 23:00hrs on Sunday 20<sup>th</sup> March 2022, local time in Tanzania.



WWF for a living planet®

## VACANCY: FISHERIES OFFICER

WWF is seeking to hire a competent and motivated Fisheries Officer for its office in Tanzania to be based in Kilwa.

### Main Tasks

The Fisheries officer, supports formation and capacity building of BMUs, CFMAs and associated networks including fish resources monitoring. S/he facilitates Catch Assessment Survey (CAS) data collection, analysis and reporting. S/he closely supports the project and programme to develop Local Area Management Strategy for Priority Fisheries (Prawns, Octopus and the Small pelagic), develop local area management plan at village (BMUs) and CFMA levels as well as supports development and updating fisheries community by-laws (BMU patrols) that advance sustainable fisheries resource management in their respective village waters.

S/he supports collection of fish catches (CAS) and analysis in the project area, data monitoring, assessment and supports BAF Project Executant to prepare technical reports. S/he liaises with Local Government Authorities in the project area, Fisheries related NGOs and district and grassroot partner organizations on all coastal related events such as fisherman’s day, farmers day, mangrove day, whale shark day and global ocean day. S/he supports and advocates the establishment of Man and Biosphere reserve in the project area as well as implementation of Ocean Practice ACAs, SWIO Region plans, Coral Reef Rescue Initiatives, SDG 14 targets, Spatial Planning and Sustainable Blue Economy on related ocean sectors. S/he supports advancing and innovating ideas on Community Based Natural Resources Management (CBNRM), climate-smart, ICT4Fisheries and integrated fisheries management approaches and linking those ideas with other marine projects components including livelihoods;

### Duties & Responsibilities

- Development of project work plans, activity plans, field budgets, fund advance request and concept notes
- Ensure smooth cooperation with other project staff and parties to accomplish project activities and goals.
- Financial responsibility may include working within available budgets, managing field budget and allowances for local communities and other project partners.
- Creation of high-quality field stories and data base for pictures in collaboration with Project/ Programme Monitoring and Evaluation Officer
- Ensure compliance with WWF internal policies and external requirements.
- Under minimal supervision, makes independent decisions based on analysis, experience and judgment.
- May work in variable weather conditions, at remote locations, on difficult demanding circumstances.
- Frequent travels within the Seascope area, Dar es salaam WWF office and other parts of the country
- Responsible for his/her project performance management, through training and career development with the help from the BAF Project Lead and Marine Programme Coordinator.
- Identifies and aligns with the core values of the WWF organization: Courage, Integrity, Respect and Collaboration.

### Required Knowledge and Skills:

- MSc or BSc degree in Marine Ecology, Fisheries Management or Aquaculture and 5 years’ experience in fisheries resource management or equivalent combination of education and experience.
- Experience in Tanzanian Fisheries legislations, fisheries policy and other NR related policies and proven experience of working with local resource users and management institutions such as Beach Management Units (BMUs), Local Government Authorities and Fisheries Division/Department.
- Experience in community mobilization, coordinating and conducting trainings for local people
- Experience in working in remote rural areas and with diversity group of people including women, youth, elderly and differently abled people.

Additional information, including Terms of Reference, can be obtained through web address: [http://wwf.panda.org/who\\_we\\_are/jobs/](http://wwf.panda.org/who_we_are/jobs/). Applications must include a complete Cover Letter & CV with full contact details of three referees and should be addressed to the People & Culture Manager, via email to: [resources@wwftz.org](mailto:resources@wwftz.org) by Thursday, 24th March 2022 at 4:30 pm. Only the shortlisted candidates will be contacted and the interviews will take place in Dar es Salaam or via zoom video conferencing. WWF is an equal opportunity organization.



# Changing a system that exploits nature and women, for a sustainable future

LIMA

“Pachamama (Mother Earth) is upset with all the damage we are doing to her,” says Hilda Roca, an indigenous Peruvian farmer from Cusipata, in the Andes highlands of the department of Cuzco, referring to climate change and the havoc it is wreaking on her life and her environment.

From her town, more than 3,300 meters above sea level, she told IPS that if women were in power equally with men, measures in favor of nature that would alleviate the climate chaos would have been approved long ago. “But we need to fight sexism so that we are not discriminated against and so our rights are respected,” said the Quechua-speaking farmer.

The link between climate change and gender is the focus of the United Nations’ celebration of this year’s International Women’s Day, Mar. 8, under the theme “Gender equality today for a sustainable tomorrow”.

The aim is to “make visible how the climate crisis is a problem that is closely related to inequality, and in particular to gender inequality, which is expressed in an unequal distribution of power, resources, wealth, work and time between women and men,” Ana Gúezmes, director of the Gender Affairs Division of the Economic Commission for Latin America and the Caribbean (ECLAC), told IPS.

Latin America is highly vulnerable to the climate crisis despite the fact that it emits less than 10 percent of the greenhouse gases that are warming the planet.

In addition, climate injustice has a female face in the region: lower-income population groups, where the proportion of women is higher, are more exposed to climate effects due to their limited access to opportunities, despite the fact that they are less responsible for emissions.

The extreme poverty rate in the region increased from 13.1 percent to 13.8 percent of the population - from 81 to 86 million people - between 2020 and 2021, according to data released by ECLAC in January. Women between 25 and 59 years of age are the most affected compared to their male counterparts. This situation is worse among indigenous and rural populations, who depend on nature for their livelihoods.

These aspects were highlighted at ECLAC’s 62nd Meeting of the Presiding Officers of the Regional Conference on Women, held Jan. 26-27, whose declaration warns that women and girls affected by the adverse impacts of climate change and disasters face specific barriers to access to water and sanitation, health and education services, and food security.

And it is women who are mainly responsible for feeding their families, fetching water and firewood, and taking care of the vegetable garden and animals.

“That is why we maintain that

**Peruvian farmer Hilda Roca, 37, stands in her agro-ecological garden in Cusipata, a town located at more than 3,300 meters above sea level in the highlands of Cuzco, where she grows vegetables for her family and sells the surplus with the support of her adolescent daughter and son. CREDIT: Mariela Jara/IPS**



the post-pandemic recovery must be transformative in terms of sustainability and equality,” Gúezmes emphasized from ECLAC headquarters in Santiago, Chile.

To this end, she said, this recovery “must untie the four structural knots of gender inequality that affect the region so much: socioeconomic inequality and poverty; the sexual division of labor and the unjust organization of caregiving; the concentration of power and patriarchal, discriminatory and violent cultural patterns; and the predominance of the culture of privilege.”

#### Reconciling with Mother Earth

Luz Mery Panche, an indigenous leader of the Nasa people, discussed the need to incorporate a gender perspective into the climate crisis. She talked to IPS from San Vicente del Caguán, in the department of Caquetá, in the Amazon region of Colombia, a country facing violent attacks on defenders of land and the environment.

For her, more than sustainable, “it is about moving towards a sustainable future.”

“We need to change the conditions that have generated war and chaos in the country, which is due to the hijacking of political and economic power by an elite that has been in the decision-making spaces since the country emerged 200 years ago,” she said.

Panche is a member of the National Ethnic Peace Coordination committee (Cenpaz) and in that capacity is part of the special high-level body with ethnic peoples for the implementation of the peace agreement in her country. She is a human rights activist and a defender of the Amazon rainforest.

She argued that to achieve a sustainable future “we must reconcile with Mother Earth and move towards the happy, joyful way of life that we deserve as human beings.”

This, she said, starts by changing the economic model violently imposed on many areas without taking into account the

use of the soil, its capacities and benefits; by changing concepts of economy and the educational model; and by organizing local economies and focusing on a future of respect, solidarity and fraternity.

Panche said that in order to move towards this model, women “must have informed participation regarding the effects of climate change.”

“Although we prefer to call Mother Earth’s fever ‘global warming’. And it is up to us to remember to make decisions that put us back on the ancestral path of harmony and balance, what we call returning to the origin, to the womb, to improve coexistence and the sense of humanity,” she said.

#### Changing times: another kind of coexistence with nature and equality

Lilian Celiberti, Uruguayan ecofeminist and founder of the non-governmental Cotidiano Mujer and Colectivo Darnias, told IPS from Montevideo that governments have the tools to work on gender equality today in order to have a sustainable future tomorrow, as this year’s Mar. 8 slogan states.

But against this, she said, there are economic interests at play that maintain a development proposal based on growth and extreme exploitation of nature.

She called for boosting local economies and agroecology among other community alternatives in the Latin American region that run counter to the dominant government approach.

“But I believe that we are at a very complex crossroads and that only social participation will be able to find paths of multiple, diverse participation and collective sustainability that incorporate care policies and awareness of the eco-dependence of human society,” she said.

Celiberti said “we are on a planet of finite resources and we have to generate a new relationship with nature, but I see that governments are far from this kind of thinking.”

ECLAC’s Gúezmes emphasized that social movements, especially those led by young indigenous and non-indigenous women in the region, have exposed the multiple asymmetries and inequalities that exist.

“We have an intergenerational debt, where young women have put at the center of the debate the unsustainability of the current development style that has direct impacts on our future at a global level and direct impacts on their livelihoods, territories and communities,” said Gúezmes, who is from Spain and has worked for years within the United Nations in several Latin American countries.

She recognized the contribution of feminist movements that focus on a redistribution of power, resources and time to move towards an egalitarian model that includes the reduction of violence.

And she warned that from a climate perspective, the window of opportunity for action is closing, so we must act quickly, creating synergies between gender equality and climate change responses.

Gúezmes said that “we are looking at a change of era” with global challenges that require a profound transformation that recognizes how the economy, society and the environment are interrelated. “To leave no one behind and no woman out, we must advance synergistically among these three dimensions of development: economic, social and environmental,” she remarked.

The expert cited gender equality as a central element of sustainable development because women need to be at the center of the responses. To this end, ECLAC plans to promote affirmative actions that bolster comprehensive care systems, decent work and the full and effective participation of women in strategic sectors of the economy.

She also raised the need to build “a renewed global pact” to strengthen multilateralism and achieve greater solidarity with middle-income countries on issues central to inclusive growth, sustainable development

and gender equality.

“We have reiterated the urgent need to advance new political, social and fiscal pacts focused on structural change for equality,” Gúezmes stressed.

She stated that in this perspective, the participation of women in all their diversity in decision-making processes is very important, particularly with regard to climate change.

To this end, she remarked, it is necessary to monitor their degree of intervention at the local, national and international levels - where asymmetry persists - and to provide women’s organizations, especially grassroots ones, with the necessary resources to become involved in such spaces.

“It involves strengthening financial flows so that they reach women who are at the forefront of responses to climate change and who are familiar with the situation in their communities, and boosting their capacities so that women from indigenous, native and Afro-descendant peoples participate in decision-making spaces related to the environment to promote the exchange of their ancestral knowledge on adaptation and mitigation measures,” she said.

Gúezmes highlighted the contribution of women environmental activists and defenders to democracy, peace and sustainable development. It is necessary to “recognize their contribution to the protection of biodiversity and to development, despite doing so in conditions of fragility and exploitation and having less access to land, productive resources and their control,” she said.

For her part, Roca, who like other local women in the Peruvian Andes highlands practices agroecology to adapt to climate change and reconcile with Pachamama, calls for their voices to be heard.

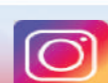
“We have ideas and proposals and they need to be taken into account to improve the climate and our lives,” the indigenous farmer said.

## CAPITAL RADIO

# RATIBA YA VIPINDI JUMATATU - JUMAPILI

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

Tembelea mitandao ya kijamii ya CAPITAL RADIO



CAPITAL RADIO





# Coffee Research and Development Milestones in Tanzania

## Introduction

Tanzania Coffee Research Institute (TaCRI) was incorporated in 2000 as a company limited by guarantee as per Companies Act (Cap. 212) and was legally operational on 1st September 2001 with the purpose of contributing to the revitalization of the coffee industry with the new emphasis of stakeholder-led and demand-driven RESEARCH FOR DEVELOPMENT (R4D). The TaCRI vision is to contribute to the transformation of the Tanzanian coffee industry to sustainable prosperity. The mission is to develop and promote appropriate technologies

for improving coffee productivity and quality within a supportive policy environment. This will increase the competitiveness of Tanzanian coffee in the world market, increase farmers' income, reduce poverty and improve the livelihoods of coffee growers.

Last September was TaCRI's 20th Anniversary; but our celebrations were limited by, among other things, the threat of the Covid 19 pandemic. We only made publications, to be out soon, outlining the achievements and milestones during that period. This article summarizes the most notable milestones programmewise, salient challenges and future prospects.



*The TaCRI Lyamungu administration block, with the Kibo Peak at the background*

## Crop Improvement

This area involves coffee breeding, pathology and biotechnology. Its thrust is to develop, evaluate, produce and promote coffee varieties (Arabica and Robusta) with high yields, disease resistance, large bean size and acceptable cup quality.

The Programme inherited, rejuvenated and invested on old researches that were hitherto going on at a low pace and, by the year 2006, we had already released 10 improved hybrid Arabica varieties with the above attributes. Those varieties, termed first generation tall, are N39-1, N39-2, N39-3, N39-4, N39-5, N39-6, N39-7, KP423-1, KP423-2 and KP423-3. New TaCRI researches brought about five other varieties, the second generation tall, have been back-crossed to strengthen the disease resistance more than the first generation. These are N39-8, N39-9,

N39-10, N39-11 and N39-12, officially released in 2013. As these are all hybrids, the preferred method of propagation is clonal, by the use of cuttings.

We initiated the programme to develop compact hybrids and in the year 2015, some 4 varieties were released, namely TaCRI-1F, TaCRI-3F, TaCRI-4F and TaCRI-6F. In addition to resistance to CBD and leaf rust, these varieties have excellent cup quality and higher yields. Their productivity is about 3-4 times the traditional varieties and about 2-3 times the new tall varieties. Having morphologically distinct tall and compact varieties opened an avenue for research on hybrid seeds; which we undertook and made a breakthrough. Already hybrid seeds have been sought-for as an easy and fast way to raise many seedlings. As of now we have developed a capacity to produce an average

of 1.5 tons (1500 Kg) of the hybrid seeds equivalent to 6 million seedlings

Coffee wilt disease (CWD) has been a threat to the Robusta coffee in Kagera! First reported in 1997, the disease has been causing an enormous loss of about 300 tons annually, whose value may exceed 200,000 USD! TaCRI has mounted meticulous research and released four (4) Robusta varieties resistant to this stubborn disease, namely Marukul, Maruku2, Bukobal and Muleba1. The improved varieties, nicknamed "Redeemer varieties" by farmers, have had positive impact on productivity, farm profitability and farmers' livelihoods. All the 23 varieties are registered, with Plant Breeders Rights owned by TaCRI.

Research on drought tolerant varieties is one of the latest challenges brought about by climate change. The research is going on well



*High yielding varieties of Arabika (left) and Robusta (right)*

in trials located in Rombo, Tarime, Kasulu and Mbozi Districts. Preliminary results indicate that out of the nine varieties being tested in those areas, three (3) have shown some resilience to drought: N39-3, N39-10

and TaCRI 3F. These are among those already registered with the Ministry of Agriculture. Further research is going on for the six (6) others.

## Good Agricultural Practices Research



*Recommended coffee-banana intercropping pattern (left); bioassay tests of botanicals (right)*

This area involves soil fertility and plant nutrition, pest management and plant management practices. Following the release of new varieties, the thrust of this programme is to develop appropriate agronomic practices to go with them so they can stay healthy and produce to their potential.

One of the key milestones in soil fertility management is the soil fertility survey and determination of potential expansion areas in 17 regions namely Ruvuma, Njombe, Iringa, Mbeya and Songwe, (in collaboration with TCB and Technoserive), Rukwa, Katavi, Kigoma, Kagera, Mara, Manyara, Kilimanjaro, Arusha, Tanga, Geita, Mwanza and Morogoro (TaCRI's own effort under the EU Trade and Agriculture Support Programme). Soil fertility reports, including recommendation for soil fertility management, have been submitted to the respective district councils for use by extensionists. Potential area for expansion has been established as slightly over 15,000 ha. TaCRI encourages farmers to check the fertility status of soils in their farms on a regular basis, and has a state-of-the-art laboratory for that purpose.

We started a botanical garden in 2003 with fishbean (*Tephrosia vogelii*) and neem (*Azadirachta indica*). By the year 2007, the garden had expanded to about 1 ha, with as many as 8 different species. Three bioassay tests were done in 2010 against antestia bug, and we noted that a minimum of 1200 grams per litre

fresh leaves is not significantly different from the Selecron check. Researches on coffee berry borer (CBB) traps show that a 1:1 mixture of methylated spirit and water on one hand, and local brews like mbege, dengelua, ulanzi and rubisi on the other, have great potential as lures to the pest. This technology has already become common among both large and small farmers. We have also researched and recommended for the control of white coffee stem borer (WCSB) which is a threat to the coffee industry countrywide.

In the area of coffee agronomy, we evaluated patterns of coffee-banana intercropping and came up with 3:1 pattern for tall varieties (3 coffee rows between 2 banana rows) in 2004; and 4:1 pattern for compact varieties in 2021. These patterns have been well accepted by farmers as strategies to increase productivity of both crops. We evaluate different farm rehabilitation techniques; whereby stumping, followed by grafting, came out as the most appropriate technique, which also opens avenues for converting traditional varieties into improved ones. These techniques, and many others related to coffee husbandry, have been compiled into books entitled "Kanuni Bora za Kilimo cha Kahawa ya Arabika" (1st edition, 2011; and 2nd edition, 2018), "A review of Coffee Pest Management in Tanzania" (1st edition, 2011; and 2nd edition, 2020) and "The coffee soils of Tanzania: Their properties and potential for sustainable production" (awaiting publication).

## Technology Transfer and Training

The thrust in this area is to promote and disseminate proven coffee technologies among growers for increasing productivity, improving quality and enhancing growers' income. This is done through our network of substations located at Lyamungu (Hai), Maruku (Bukoba), Mbimba (Mbozi), Ugano (Mbinga), Mwayaya (Buhigwe) and Nyamwaga (Tarime), district and ward coffee subject matter specialists, and farmer promoters who have received special training.

Training on GAPs and seedling multiplication was done to a total of 377,496 farmers and the exercise is ongoing. We have published and disseminated messages through 185,707 leaflets. A total of 10,865 extension officers and 3,849 farmer promoters were trained on GAPs countrywide. This is also an ongoing process which needs to be done time after time, as new extension officers come on board.

A total of 400 nurseries were established countrywide for the multiplication of improved seedlings since 2002. In collaboration with various stakeholders, we produced 51,323,308 seedlings of the improved varieties, which can cover a total of 38,560 ha; and provided them to farmers for field and nursery establishment.

### Livelihood and income security

The TaCRI-affiliated farmers have become role models in GAPs, with their farms converted to demonstration plots. Many such farmers maintain visitors' books, as evidence that they receive many visitors from within and outside their villages to learn about coffee. This has earned them more social respect and recognition. Most of these exemplary farmers have been able to improve their premises by building modern houses, others to acquire means of transport and invest on other ventures like keeping of grade cattle. Farmers' ability to contribute resources to social development projects have increased. Many have acquired ability to pay school fees for their children. These are measurable criteria to indicate social and financial improvement. Farmers who adopted the TaCRI technologies are, indeed, happy farmers!

### National and international recognition

TaCRI has forged smart research partnership with local institutions such as Sokoine University of Agriculture (SUA), the Nelson Mandela



*Farmer training (left), seedling multiplication (right)*

Institute of Technology, Tanzania Official Seed Certification Institute (TOSCI), Tanzania Agricultural Research Institute (TARI), Tropical Pesticide Research Institute (TPRI), Plant Breeders Rights Unit of the Ministry of Agriculture; and international ones like CIFC (Portugal), CIRAD and Nestle (France) and CABI (Britain). For six years consecutively since 2010, the TaCRI Chief Executive Director was honoured to be a rare African member of the Board of Directors of the "Association for Scientific Information on Coffee - ASIC" based in Geneva, Switzerland.

TaCRI has uplifted Tanzania to among eight (8) countries globally, and three (3) countries in Africa, renowned for outstanding coffee research. We have shared 57 research communications in international conferences; 19 publications in peer reviewed journals and two chapters in books. During the year 2011 the Commission for Science and Technology (COSTECH) awarded TaCRI a total of 20 million TZS, for being the best institution in Tanzania undertaking research and giving appropriate solutions to stakeholders' challenges. Two times - 2006 and 2017, the Confederation of Trade Unions (TUCTA) has acknowledged TaCRI's contribution by awarding us the "researcher of the year". The institute has been getting clean audit reports from internal and external auditors.

### Challenges

Successes and challenges are "literal twins". Research challenges facing TaCRI are related to climate change, like changes in the behaviour of pests and diseases. This calls for intermittent review and adjustment of our research focus in line with the current situations. Fortunately, as concerns resistance to diseases, the ongoing follow-up has confirmed the stability of the

released varieties so far. Emerging research areas include drought and heat tolerance, resistance to insect pests, climate-smart GAPs, etc.

Technology transfer challenges include demand for improved seedlings exceeding the capacity of TaCRI to multiply and distribute. From the very outset, stakeholders had insisted that seedling multiplication should be a sole responsibility of TaCRI for quality assurance sake. In the third and fourth SAP, we were advised to outsource partners to undertake extension and seedling multiplication so that TaCRI, with merely 61 staff, remains with the core responsibility of research, technology transfer and advocacy. This has not yet been possible, and therefore stakeholders still depend on TaCRI for extension and seedling multiplication. To address this challenge, we have expended our seed farms and put more effort in the distribution of hybrid seeds to farmer groups (with the know-how related to raising of seedlings) and this has shown to work to some extent.

### Future prospects

Next year we will review the SAP IV and develop SAP V. As usual, the preparation of SAPs is a participatory process whereby stakeholders are invited to express their challenges and research priorities which become the basis for the given SAP. We will obviously continue with all research related to climate change, including ISFM, IPM, plant population, number of bearing branches per tree, etc. Our thrusts will remain the same, to develop and promote appropriate technologies that will increase productivity and quality, improve the livelihoods of individual farmers and the national GDP, while enhancing the competitiveness of Tanzanian coffee in the world market.









# Academic paper: loans have become game changer for SMEs prosperity

By Guardian Reporter

**M**ICRO, Small and Medium Enterprises (SMEs) business owners have said they are considering loans as “game changer” to their economic activities, the academic study has revealed.

Most of the micro and small business owners featured in the study say loans increases levels of business income, causes increase of sales volume and stock of turnover and profit obtained helps to cover medical and children education expenses for families.

According to dissertation submitted in partial fulfillment of the requirements for the degree of masters of Business Administration at Open University of Tanzania by Godfrey Nyanwihula, there is a need to increase the amount/size of the loan offered to small businesses to enhance their performance and financial sustainability.

The study examined the effects of microfinance loans on performance of Small and Medium Enterprises (SMEs) in Tanzania, taking a study of Kinondoni SMEs in Dar es Salaam, covering borrowers of the amount ranging from 100,000/- to 10mn/-.

As a result, micro-loans have enabled low income earners in Dar es Salaam to expand and develop their income generating activities, enhancing their bargaining power and interests, thereby contributing to the welfare of their household.

Results from the study indicated that there were significant increases of up to 30 percent in the average monthly gross profit of SMEs after employing loan obtained from NMB over time.

Furthermore, the contribution of microfinance loans in the growth of SMEs as indicated by the field results shows creation of employment with 3.89 mean and increase in level of business income with 4.38 mean.

Other were accumulation with 3.79 mean, improve borrowers living standards with 4.40 mean, create awareness to borrowing and resettlement with 4.40 mean, and promote



respect and social dignity with 4.67 mean of the total sample responses.

“Borrowing and using micro-loan has increased the capacity of the poor to overcome financial vulnerability” the findings note. “Many credit users have met household and business needs like medical, education and expansion of their businesses hence improvement in their standards of living.”

Moreover, the researcher concludes that a micro-credit facility is, no doubt, a good innovation for developing low income earners of Tanzanian society, as it enhances the productive capacity of the SMEs to participate in income generating activities.

For a long period of time commercial banks neglected the poor members of the society who lack conventional collateral security like land ownership document,

building ownership document, equipment and third part guarantee.

On realizing this gap, Microfinance Institutions (MFIs) should come in to extend affordable and easily payable loans to SMEs through micro-loan schemes.

The study has called upon the government undertake the preparation of an appropriate way for credit lending institutions to further penetrate and reach out even to the poorest of the poor in both rural and urban areas since the study has found out that micro-credits greatly improve the wellbeing of entrepreneurs at urban areas.

There is also a need for the government to appreciate the socio-economic conditions, knowledge, attitudes, perceptions, cultural beliefs and practices of credit borrowers and a critical consideration of these issues

will have a high impact in enabling lending institutions to tailor their financial services to the needs of the clients and low income earners in developing communities.

It has also been apparent that micro-credit institutions provide important services for clients neglected by the formal banking sector.

This study also calls for immediate measures to revamp micro-credit policies in the country (Tanzania).

It is also recommended that micro-credits, in their present form, should not only be considered for their alleged poverty alleviating qualities, but also as subsidies in support of an alternative small-scale banking sector.

As long as social development funds are directed to microfinance institutions, qualitative and quantitative indicators of social progress achieved through micro-credit lending should be among the basis of assessment of growth and social development.

A core issue in this respect is the working conditions of micro-entrepreneurs and their employees.

“It is not enough to know that loans have been repaid but micro-credit institutions should also account for the social and economic impact their programs have on their clients,” the study notes.

For the case of Micro-loan providers, the study explains that they should be able to expand their loan facilities to reach out the vast majority of the poor population in the country, both in rural and urban areas.

In realizing this gap, Microfinance Institutions (MFIs) should come in full force to capture this niche and extend affordable and easily payable loans to the poor people through micro-loan schemes.

# UAE bank lending set to grow in 2022 amid recovery, S&P says

By Mary Sophia, DUBAI

BANKS in the UAE are expected to record an increase in lending this year as the Arab world's second-largest economy charts a strong recovery from the Covid-19 pandemic, according to a new report.

Higher oil prices, supportive government policies and improving economic sentiment could lead to a faster return to pre-pandemic levels, S&P Global Ratings said in a report.

“We have raised our assumption for Brent oil prices to an average of \$85 in 2022,” S&P Global said. “We expect nominal gross domestic product to reach pre-pandemic levels supported by activity from the ongoing Expo 2020 in Dubai and a recovering hydrocarbon sector.”

Oil prices surged on Thursday after the Opec+ 23-member alliance of producers stuck with its production plans for April and the Ukraine-Russia crisis continued.

Brent, the global benchmark for two thirds of the world's oil, rallied to more than \$119 per barrel on Thursday, its highest level since May 2012. West Texas Intermediate, the gauge that tracks US crude, also surged to more than \$116 a barrel, its highest since 2008.

Prices receded late on Thursday and by 12.36pm UAE time on Friday Brent was trading at \$110.7 and WTI at \$108.1.

Banks in the UAE, including First Abu Dhabi Bank, Emirates NBD, Abu Dhabi Commercial Bank and Dubai Islamic Bank, among others, have all reported higher 2021 profits as the country's economy recovers from the pandemic, helped by higher oil prices and fiscal stimulus measures.

Combined net profit of the country's four largest banks was up 31 per cent to \$8bn in 2021.

Lenders in the UAE are expected to return to pre-pandemic levels of profitability in the next 12-18 months amid stronger net income, a decline in non-performing loans and improved business momentum, Moody's Investors Service said in a separate report last month.

Any non-performing loan increase will be contained in the banks as corporate activity and the economy improve.

S&P Global also estimated that the UAE Central Bank will mirror the US Federal Reserve's planned interest rate hikes, a move that could benefit local banks' profitability. The Fed is convening on March 15-16 when it is expected to raise rates by 25 basis points.

“We calculate a 15 per cent increase in net income and 1.4 per cent rise in return on assets for every 100-basis-points increase (parallel shift) based on the top 10 banks' disclosures,” the ratings agency said.

Increased profitability is also expected to further strengthen the banks' capital buffers with many expected to start paying their dividends at pre-pandemic levels this year, the agency said.

But the ratings agency does not expect lending growth to outpace its current projection.

# NBC's small businesses financing scheme tops 60bn/- this year

By Correspondent Geoffrey Nangai

THE National Bank of Commerce (NBC) has increased its allocation for financing Small and Medium Enterprises (SMEs) by 12bn/- to 60bn/- this year, in an efforts to support businesses growth, job creation and economic growth.

Speaking to this paper during the launch of the Women Entrepreneurs Exhibitions held in Dar es Salaam at the weekend, the NBC bank Head of SMES Mussa Mwinjidaho (pictured) said during last year the bank spent 42bn/- for the same purpose.

He said apart from the funding, the bank will be investing in offering training in partnership with Tanzania Trade Development Authority (TanTrade) to equip business owners with business and financial skills. A total of 7,000 SMEs have benefited from the programme.

Mwinjidaho noted that the bank has simplified the procedure for SMEs to secure loans, adding that existing bank's customers, holding accounts will be given the first priority.

“As a bank, we realized that in order for the



The NBC bank Head of SMEs Mussa Mwinjidaho stresses a point during the interview.

economy to grow, SME must also grow, that is why we have come up with an ambitious financing strategy,” he said.

The bank late last year also announced plans to finance SMEs in taking part in the country's mega strategic investment projects, as part of its efforts to support the Government's Local

Content Agenda.

The NBC Director for Business Development Elvis Ndunguru said the bank has come up with two tailor-made products includes ‘Supplier Finance’ and ‘Purchase Order Finance’ to cater for the interests of SMEs who need cash flow to support their businesses.

“As a bank, we realized that many SMEs were having trouble securing finances to support their businesses due to many terms and conditions set by various banks, include depositing assets in order to secure loans,” he said.

Ndunguru said that with the bank's new product that supports local content drive, SMEs will only need to produce Local Purchase Orders (LPOs) or service agreements as a guarantee to secure loans.

“We have finally listened to the long time outcry of many SMEs and decided to accept LPO agreements and service agreements as guarantees for loans to ensure SMEs without assets can get the required finances to support their secured business contracts,” he said.

He encouraged SMEs to embrace the bank's tailor-made product adding that the bank

will be offering short-term loans of 90 days to three years depending on the interest of the potential borrower.

“We will continue to invest in research in order to come up with other cluster banking products to address the needs and interests of various SMEs in the country,” he added.

The National Bank of Commerce (NBC) had a wonderful year in 2021 as its profit before tax ballooned to a record 60bn/-.

The amount translates to a 702.39 percent improvement compared to the profit before tax of 7.48bn/- that the bank recorded in 2020.

The money was largely due to a rise in the interest income stream which rose from 132.7bn/- in 2020 to 158.3bn/- in 2021.

The bank's assets now stood at 2.26trn/- at the end of the fourth quarter of 2021 as compared to 2.16trn/- at the end of third quarter of last year.

According to the statement, NBC's loans and advances increased by 10.8 percent to 1.38trn/- in fourth quarter of last year, courtesy of strong growth in its key market segments including agri-business, SME and Personal Loans.

# Russia's banks turn from global ambitions to survival

LONDON

IN the run-up to Russia's invasion of Crimea in 2014, VTB Bank, the country's second-biggest lender, dedicated an entire floor at its Imperia Tower headquarters in central Moscow to financing the country's war machine.

Given the sensitive nature of the operation, foreigners were forbidden access to the floor, according to former employees of the bank. The ban even extended to the foreign executive supposedly overseeing the business unit.

“There was always a great deal of mystery about what

went on in that department, but everyone knew it was funding Russia's military-industrial complex,” said a former senior VTB executive whose lift pass denied him access to the floor.

In 2018, the Kremlin transferred defence lending to a smaller bank in an attempt to protect VTB – as well as the country's biggest lender Sberbank, which also financed the military – from sanctions.

But Russian president Vladimir Putin's full-scale invasion of Ukraine has meant that both VTB and Sberbank have now become targeted in a western campaign aimed at choking the country's financial

system.

Sanctions – which have frozen VTB's assets and will kick the group off the global Swift payments system, while Sberbank has been blocked from using the dollar – have already started to bite. Sberbank has been forced to pull out of central and eastern Europe, and VTB is making plans to wind down its European operations.

German authorities are monitoring VTB's Frankfurt operations closely, according to people familiar with the matter, aware that a disorderly departure could cost the country's deposit insurance scheme billions of euros.

The two state-backed lenders had close to 1mn retail customers across Europe, while also managing accounts for local governments and hundreds of businesses. Their pullback from Europe, already under way before this year's sanctions, marks the end of a two-decade strategy among Russian banks to expand internationally.

But it is at home, where the two lenders account for nearly half of the banking market, that sanctions will hit harder. Executives within both banks fear that spooked customers will rush to withdraw savings and worry that restrictions on dollar funding will mean

that thousands of corporate customers could be deprived of hard currency.

Just two months ago, Sberbank was Europe's second most valuable bank by market capitalisation behind HSBC, while it remains the continent's second-biggest by number of customers, with 102mn compared with Santander's 148mn. Last year it made a record \$16.6bn of net income based on end-of-year exchange rates.

“There is no banking system in Russia without Sberbank,” said Ilan Stermer, director of banks research at Renaissance Capital.





# Coffee processor explains how SIDO lending changed her life

By Beatrice Philemon

**Z**AMDA Mwebea, a 41-year-old entrepreneur is among 13,776 small and medium entrepreneurs who have benefited from financing, trainings and advice services provided by the Small Industries Development Organization (SIDO) from 2016 to 2021.

The journey started in 2009 when Mwebea joined SIDO- Shinyanga Regional Office where she acquired a number of skills—on food processing, entrepreneurship, business management, financial record keeping, marketing and advice on how to start a business and products packaging.

Through the knowledge and skills gained from SIDO, Mwebea has been able to set up her own company—Tausi Coffee General Supplier Company which was officially established in 2012.

Apart from attending classroom training, Mwebea has been able to secure a loan from SIDO as seed capital to purchase raw materials for coffee processing, that in turn has helped her to transform her life from being a fruit and vegetable vendor/seller to a job creator.

Mwebea's company received its first loan worth 5m/- from SIDO in 2012/2013.

So far, the company has employed 30 staff in a small coffee processing plant located at Ndala ward, Shinyanga Municipal council, about 3 kilometer from Shinyanga municipal council.

The company has capacity to process 15 metric tons of coffee per month and she is now selling her products in shinyanga, Kagera, Dodoma, Geita and other regions.

Mwebea, a mother of four, lauded SIDO to introduce the programme which she explained as an eye-opener as it has completely changed her life.

So far, she has been able to build a modern house, paying school fees for



her children, produce high quality coffee products, improve her livelihood, be recognized for what she produce within and outside Shinyanga Region.

Also income growth of 65 to 70 percent annually is being experienced by Mwebea.

Mwebea holds a Standard Seven Certificate obtained from Mabamba Mission Primary School in Kibondo District, Kigoma Region in 1996.

Before attending training, she was fruit and vegetable vendor supplying her products in various areas within and outside the region.

Meanwhile, SIDO's Director of Marketing and Investment, Shoma Kibende said loans worth 26.6bn/- has been disbursed to 13,776 small and medium entrepreneurs.

Among those, 13.3bn/-loans were issued to 1806 women entrepreneurs engaged in food processing sub-sector, spices and honey processing, batik, soap making and other businesses.

The loans were disbursed from 2016/2017 to December 2021 through the National Entrepreneurship Development Fund (NEDF).

Through the loans, about 35,391 employment opportunities in agriculture, livestock keeping sub sector, business, food processing, fishing industry, mining and other businesses were created and among those, 53 percent were created by women entrepreneurs.

She said women entrepreneurs get loan services for investment and working capital through both groups and individuals.

"For individual loans, the applicants must have two guarantors and collateral not below 125% of the value of the loan while the group loans, the applicants must be ready to form groups and co-guarantee members within each group.

She called on women entrepreneurs keen on gaining access loans and entrepreneurship training to visit at SIDO, the loans

range from 500,000/- to 5m/-.

She said, a total of 89,000 SMEs were received training on various issues, among those 53,484 are women entrepreneurs.

Also a total of 129,266 SMEs were received business advisory services, among those 73,405 are women entrepreneurs.

"We also link them to other banks to access loan services through Azania Bank and CRDB bank Plc.

So far, SIDO has office in 26 regions across the country that can help entrepreneurs to access trainings, advisory services and loans as well.

Apart from NEDF, SIDO help women entrepreneurs to obtain funds through SME Credit Guarantee Scheme.

"As SIDO we are very proud for what has been achieved so far because the majority of women entrepreneurs in Tanzania have managed to move from micro enterprises to medium enterprises level, something that was not the case before," she said.

Also have managed to improve the quality of their products, use high quality packaging material for what they manufacture, formalize their business and more women are now involved in food processing sub-sector.

Apart from that, women entrepreneurs were also received advisory services on project management, financial record keeping, plant layout, machine maintenance and repair, productivity issues and how to use social media to market products they have.

The trainings have brought positive changes to women in-terms of creating job opportunities in various sectors, raise income, improve livelihoods of many people, helping other people to establish new businesses and run their economic activities more effectively.

# Global embedded lending market to reach \$1.9bn in 2022

DUBLIN

ACCORDING to the Q4 2021 Embedded Finance Survey, Embedded Lending industry is expected to reach \$51,955.0 million in 2022.

The embedded lending industry is expected to grow steadily over the forecast period, recording a CAGR of 27.5 percent during 2022-2029.

The embedded lending revenues in the region will increase from \$51,955.0 million in 2022 to reach \$199,924.6 million by 2029. The Asia Pacific is home to the leading embedded lending providers in the world. The region has been and continues to be a hotspot for some of the most advanced FinTech markets globally.

Furthermore, the growing number of technological advancements by FinTechs has made the Asia Pacific region a world leader in fintech innovations.

Countries such as Australia, India, China, Singapore, Indonesia, and Malaysia recorded strong demand growth for embedded lending options in the previous four to eight quarters. The presence of a large young population in the region is primarily driving the demand and market growth.

The Chinese embedded lending market has emerged as the most dominant market in Asia-Pacific. The massive growth in e-commerce sales and the continuously growing popularity of embedded lending options are crucial factors for attracting investments in the country. Additionally, with the growing efforts of the Chinese government to push the online credit market, colossal growth is anticipated in the country.

The publisher expects that the increased market attractiveness of online credit is likely to attract global companies in the Chinese embedded lending market in the next four to six quarters.

Market players are raising funds to expand their offerings for business lending segment in Europe.

The business lending segment is offering a significant growth opportunity for embedded lending companies post-pandemic.

Market participants are raising funds to improve their offering and expand their foothold in the business lending segment. This will help the lending companies and players in the ecosystem to capitalize on the overall prospects in this market.

With companies developing new products is expected to result in innovations and improved features in the embedded lending platform.

Strategic partnership with global players to drive financial inclusion through embedded lending in the Africa and Middle East region.

In the Africa and Middle East region, there is a large proportion of the young population who do not have access to financial services. Targeting such consumer demographics, firms are entering into strategic alliances with global players to drive financial inclusion in the region. The broken financing system in Latin America makes it nearly impossible for small exporters to compete with large exporters.

Notably, banks often make small and medium enterprises wait for nearly three months before rejecting half of the trade finance applications. This is where embedded lending providers are coming to the forefront to support small and medium-sized exporters in Latin America.



Rex Advocates Chairperson, Ambassador Mwanaidi Sinare Maajar (centre), receives an award of appreciation from Absa Bank Tanzania Board member, Fatma Amani Karume, during the ceremony to mark the 2022 International Women Day organised by the bank to its female-workers, customers and suppliers in Dar es Salaam on Tuesday. Looking is the banks Compliance and Legal Director, Irene Sengati-Giattas.

BANKING&FINANCE

# Local bank chief calls for ending women bias at work place

By Guardian Reporter

ABSA Bank Tanzania managing director has called for the need to ensure that women bias at work places is dealt with to enable them climb up ladders and achieve their life dreams and aspirations.

Absa Bank Managing Director, Abdi Mohamed said this yesterday at a Gala dinner event organised by the bank to its female workers, clients and suppliers in commemorating the International Women's Day in Dar es Salaam.

Themed 'BreakTheBias, raising awareness against bias and building a work place where women can thrive' Absa bank managing director said there was still more to be done to support women initiatives.

"This years' International Women's Day celebration was special as we

are celebrating in a time when our president is a woman and is an inspiration to us for what she is doing," he said.

Mr Mohamed said there was need to break all forms of women bias, among them mindset bias and reverse bias at work places by ensuring women are coached and mentored to enable them grow their careers.

"I am proud to have mentored and coached a few women at Absa Bank...and now, they are out there doing commendable work in various capacities in the banking and other sectors," he said.

Speaking at the event, the guest of honor, Ambassador Mwanaidi Sinare Maajar, invited as one of inspirational woman in Tanzania said every race in life has obstacles and women need to know how to deal with such life

challenges.

"Despite our careers as women, we have responsibilities to attend to kids and our partners at homes...so we need to balance because if we are not careful that is where men always overtake us," she said.

She advised women not to vet themselves when job opportunities opens up, not to underrate themselves but also understand that there is a man behind in every success they attain in life.

Ambassador Mwanaidi advised appointing authorities to ensure there is gender balance in appointments in both public and private sector saying women executives were doing commendable work in their various appointments.

However, she said there was lack of information and little data on women

thereby denying their chances of appointments in various positions both in private and public sectors to participate and contribute in decision making and bring about positive impact to the nation.

According to her, the availability of information and data on women was important in helping planners in public and private sector in the development and representation to ensure national gender policies and programs are met.

"If you take the percentage of women in the private sector at the level of executives...they are not much represented, the same applies to women activities in the informal sector even as many of them are in the agriculture sector and are feeding the nation," Ambassador Mwanaidi said.

She asked for the need to ensure

that there is a mandatory compliance requirement in the recruitment of women in various sectors of economy operating in the country to ensure there is a fair representation of women in work places.

Ambassador Mwanaidi commended Absa Bank Tanzania for showcasing and staging an event in recognition of women on their day saying however that there were much bias stories to tell about women especially in villages where they get involved in various work including feeding the family even as all properties belonged to men.

Cementing the presentation, the Chief Executive Officer of Benjamin Mkapa Foundation Dr. Ellen Mkondya Senkoro said, "as women leaders... we need to be role model so that we can be emulated by our juniors in our

work place."

The Director of Legal and Compliance at Absa Bank Tanzania Irene Sengati Giattas said the bank was celebrating women's day in order to encourage women and grow with them in the corporate ladder.

She also pointed for the need to build women capacity in order to create a better society as women hold 50pc of the population and promoting them means building strong economy.

At the event, Absa Bank also recognised and awarded with certificate of appreciation to several women employees for their contributions in various categories including: authentic leadership, service staff, emerging women leader, lifetime achievement, mentor of the year, business growth, governance and control and most innovative award.



# Kenya central bank lifts freeze on loan prices after IMF notice



NAIROBI

THE Central Bank of Kenya has begun approving lenders' applications to increase the cost of loans based on customer risks, setting the stage for expensive credit for small traders and workers in the informal sector.

Equity Bank is the first lender to publicly reveal that the CBK has approved the risk element in its lending formula, pricing its loan at between 13 percent and 18.5 percent compared to the current average of 13.5 percent.

Multiple bank executives had late-year protested to the International Monetary Fund (IMF) over the CBK's reluctance to approve their applications to raise the cost of loans following the scrapping of interest rate controls on November 7, 2019.

Banks have been eager to

price loans to different clients based on their risk profile but this flexibility remained a mirage after the CBK stepped in as the de facto controller of cost of credit.

Equity Bank on Monday said the regulator had approved its risk lending models following two years of talks, indicating CBK has now started allowing banks to gradually raise rates.

"Interest on loans will now be based on the risk of the client. We are using sovereign risk as the base, then adding the risk of the individual sector and then within the sector the specific client risk and then we add operational costs," Mr Mwangi said.

"So instead of the previous [pricing model] where we had loan appraisal fees, and all the rest, we are now saying here is one rate of interest and it is annualised and on reducing

balances. We have simplified and removed the fees and combined the rate into one based on the sovereign risk."

Mr Mwangi said the new pricing model will have base of 13 percent, which matches the average rate charged on government bonds of over five years.

Small businesses will get loans at between 14 percent and 16 percent rate from Equity Bank while unsecured loans will attract as much as 18 percent.

"There are corporates like the blue chip firms which will be able to get as low as the sovereign rates. Those with higher risk will go all the way to 16 percent, and then there is the SMEs from 14 percent to 16 percent. The unsecured individual lending micro, small and medium enterprises from 16 percent to 18 percent," Mr

Mwangi added.

Other top banks such as Cooperate Bank, KCB Group and NCBA Group remained tightlipped on their applications to the CBK for review of their lending rates. Bankers fret talking publicly for fear of CBK reprisals.

"Getting approval is a nightmare. CBK has taken a more customer protection approach as opposed to the industry needs," a bank CEO told the Business Daily in an earlier interview.

Banks say that the delayed shift to risk-based lending has forced many of them to deepen investment in government securities and restrict lending to high-quality customers with a lower risk of default.

This emerged at a time supply of loans to the private sector grew by 8.6 percent in the

year to December 2021, which is below the ideal rate of 12-15 percent needed to support economic growth.

"With an ample capital position and strong deposit growth, banks are positioned to extend credit to the economy to support the recovery, though they may face some headwinds," said the IMF.

"Banks' holdings of government securities stand at a relatively high 31 percent of assets and are expected to rise further in the coming year."

The IMF says that Kenya's lending rates have remained little changed when compared to the period the State controlled bank loan costs.

The lending rates averaged 12.38 percent in November 2019 when the rate cap was repealed, with the Central Bank Rate (CBR) then at 8.5 percent.

## Australia, New Zealand banks bounce back as predicted

AUCKLAND

THE country's banking sector has roared back from the pandemic with record profits fuelled by a red hot housing market and a reversal of the provisions made last year for possible losses caused by Covid-19.

Business advisory company KPMG's latest review of the sector showed the total profit of the banks rose 48 per cent, \$1.99 billion, to a record collective tally of \$6.13 billion.

Much of the increase came from a \$1.69 billion gain as the banks reversed the money they had set aside for bad and doubtful debts the year before, which did not eventuate.

KPMG head of banking John Kensington said the past two years had been an aberration given a more than 20 per cent drop in profits in 2020 as the banks feared the worst.

"As we look back now with the benefit of hindsight, the negative impact of Covid-19 was greatly overestimated, and resulted in provisioning levels that have not been required."

The other big driver of profits had been the insatiable demand for housing finance, which had resulted in a near 7 per cent rise in bank lending, while their margins had risen slightly, and cost of funds had fallen.

Kensington said the Government's support measures and rock bottom interest rates had driven mortgage demand.

"This gave Kiwis the confidence to continue their love affair with housing at a time when many other avenues for spending were curtailed. These factors saw phenomenal mortgage growth off the back of them."

He said it was likely that the strong growth in the bank finances would flatten out as the heat comes off the housing market through higher rates, tighter lending rules, and the dampening effect of the Credit Contracts and Consumer Finance Act (CCCFA) on applications and approvals for finance.

"What you'll see is fewer loans written and perhaps not continued growth, it might go flat, it might even go backwards a little and it may be a year when the stars don't align and the banks will have to work harder, it won't fall into their lap like it did last year."

However, even if the volume of business slowed, Kensington said he expected that rising interest rates would likely result in bigger margins for the banks.

He hoped the government would be quick to respond to concerns about the CCCFA's effect on lending, which has resulted in delays in processing and previously good borrowers being refused finance.

Kensington said it could be that with a slowing economy through high inflation, disruptions, and rising interest rates that businesses and household living off their own resources might turn to the banks for finance, which a restrictive CCCFA could deprive them of.



**What you'll see is fewer loans written and perhaps not continued growth, it might go flat, it might even go backwards a little and it may be a year when the stars don't align and the banks will have to work harder, it won't fall into their lap like it did last year**

**BANKING&FINANCE**

## Absa Bank expands digital partnership ecosystem in Africa

JOHANNESBURG

Absa Group has signed agreements with the Meltwater Entrepreneurial School of Technology (MEST) in Ghana, the Cape Innovation and Technology Initiative (CiTi) and Grindstone in South Africa, to support and collaborate on initiatives aimed at growing emerging technology and other businesses in Africa.

In a statement, the bank says the agreements expand Absa's Digital Partnerships capability, established in 2020 to facilitate collaboration with innovative, mature start-ups from around the world.

It explains the capability connects Absa and its partners through key local, regional and global networks to promote co-creation potential, particularly in the technology and digital space.

"At Absa, we understand that informal markets and small businesses are instrumental in the growth of African economies," says Michelle Anderson, Absa head of information and technology office strategy and group partnerships.

"Through the Absa Digital Partnerships ecosystem, we aim to drive and support the growth of innovative and mature tech start-ups, as well as their impact in the different



**The Cape Innovation & Technology Initiative believes that we can create opportunities for execution of new ideas and growth by providing education and access to technology and innovation. We have collaborated with Absa for ecosystem and micro-enterprise development, as well as acceleration programmes and events that include the Top Tech Tools for Women in Business**

communities.

"By collaborating with MEST, CiTi and Grindstone, we will amplify efforts to unlock new opportunities across a wide spectrum of the entrepreneurial landscape in Africa, from female founders to green-tech start-ups."

Ian Merrington, CEO of CiTi, says: "Inclusive entry into the digital value

chain for entrepreneurs and SMMEs, both in the formal and informal economy, plays a pivotal role in developing the South African economy.

"The Cape Innovation & Technology Initiative believes that we can create opportunities for execution of new ideas and growth by providing education and access to technology and innovation. We have collaborated with Absa for ecosystem and micro-enterprise development, as well as acceleration programmes and events that include the Top Tech Tools for Women in Business."

CiTi is a non-profit company with a mission to build a future-fit, inclusive society through technology and innovation.

Ashwin Ravichandran, portfolio advisor at MEST, says: "Our collaboration with Absa will see several enterprises in the Ghanaian entrepreneurial ecosystem receive skills training and insights in business and technology. As always, we will continue to draw on the African-wide expertise of ecosystem enablers, governments, multilateral organisations, private sector and civil society to stimulate a thriving start-up ecosystem."

MEST is primarily focused on a youth (18-35) entrepreneurship training programme that puts talent and skills

first.

Absa's collaboration with Grindstone will provide entrepreneurs with the strategic, management and technical skills needed to scale up their businesses and improve their functioning and ensure they become more sustainable and fundable.

Grindstone Accelerator provides a structured entrepreneurship development programme, says Absa.

It adds the company believes entrepreneurs play a key role in solving some of the challenges that exist in markets across the continent and are often the pioneers that create the new technologies and systems that bring change to society.

"The success of our programmes is rooted in expert partner contributions, and the Absa link will greatly boost our support to the scale-ups coming through our Grindstone programmes and into the rest of Africa," says Keet van Zyl, partner at Grindstone.

"The significant value that start-ups and entrepreneurs can bring to Africa's economies can be amplified through collaboration and acceleration programmes such as those facilitated or supported by Absa, in line with our digital transformation and our aim to be an active force for good in everything we do," concludes Anderson.

## FACT: The future of banking industry is digital

By Ajay Kanwal

Globally, digital banking users are expected to cross the 3.6 billion-mark by 2024.

The statistic isn't completely surprising, and in fact only reiterates what banks and the world in general has known for a while now: The future is digital and banking is no exception to that.

So, if the advent of Banking as a Service (BaaS), open banking, and the booming Fintech sector were not proof enough, we now have this roaring statistic that puts a number to the future of banking.

While there's no denying the pandemic has led to wide-scale digitalization across industries, the lockdown led to a massive spike in remote/online shopping, in turn leading to an increased usage of digital payment platforms.

Cash usage diminished very fast, and the development of payment services by non-bank competitors led to further acceleration in the digitalization of banking processes.

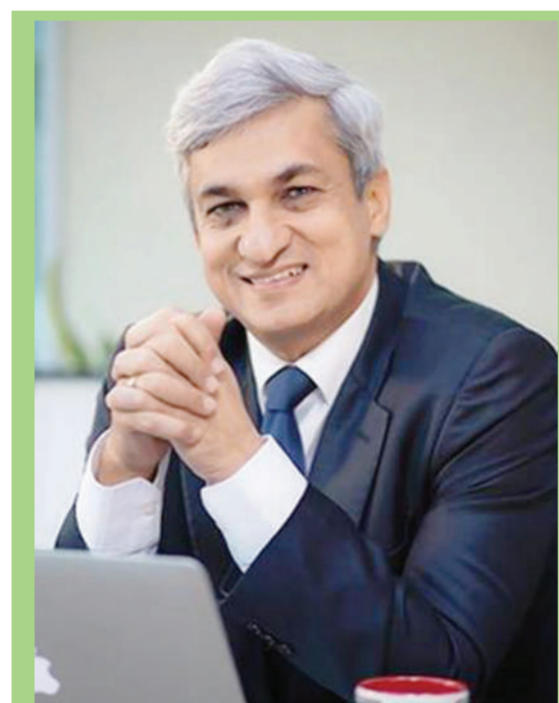
Equipped with real-time assistance, personalized services, highly customized offerings, way shorter turnaround times, and 24x7x365 availability and accessibility, digital banking also helped deliver an enhanced customer experience, in turn leading to an increased rate of adoption.

Cyber security concerns, the need to protect consumer data, the ability to integrate with digital payment platforms, and reducing the turnaround time for customer requests are some of the direct benefits banks can look to reap from digital transformation.

Also, digital transformation could help banks sell their products and services via digital platforms, in turn increasing their customer base and helping them reach out to the newer and more tech-savvy generations and millennial.

As per McKinsey, 71% of consumers prefer multi-channel interactions, and 25% want a digitally enabled private banking journey with the scope for human assistance if and when needed.

What is evident from these numbers is the fact that digital transformation can not only help banks acquire



**Ajay Kanwal**

**MD & CEO, Jana Small Finance Bank in Singapore**

new customers but also delivers a stellar customer experience to the existing ones.

Here's what banks can do to overcome the above challenges and move faster towards a complete digital transformation:

Update legacy technology and data architecture: Focusing on digital development and agile operating platforms can help remove data silos and make way for the adoption of new-age technologies into the banking ecosystem.

API's potential in the banking space is mammoth, especially for banks looking to find a way in which newer

technologies can interact with legacy applications and make the transition a lot easier.

Leverage RPA and AI to help back-offices: RPA can help automate certain repetitive finance and accounting processes, in turn allowing back-office employees to focus on lesser mundane and more critical tasks.

When combined with AI, machine learning, deep learning and natural language processing capabilities, RPA can understand human language better and also handle more complex processes

Upskill existing talent at the right pace: Banks can start investing in the upskilling of small but capable cross-functional teams, and focus on the evolution and expansion of these teams as and when needed.

As part of upskilling, it might also be a smart idea to train these teams to handle digital platforms and create a working environment that encourages agile project delivery as well as faster digital transformation.

Work on ensuring wider adoption across the organization: A situation where digital transformation is the route that the bank wants to take but individual executives and employees don't agree is bound to do more harm than good.

Before embarking on a journey to go digital, it is of essence that those in leadership roles speak to the employees and ensure them that new-age technologies are only being employed to help them and not replace them.

Even executives and other employees can be trained to look for signs of internal resistance and find a way to tackle it

Increasing investment in technological integration, prioritizing cyber security, constantly working towards digital upskilling of existing talent and continuously innovating and building digital products for customers is essential for banks looking to achieve complete digital transformation in a smaller time frame.

Collaboration with digital-first financial services providers, such as Fintechs and NeoBanks, can also go a long way in ensuring faster digital adoption among banks thereby facilitating the contribution towards building a digital ecosystem that is interoperable, scalable, and future proof.



## WORLD

## UN rights chief concerned over killings of Black people in US



United Nations High Commissioner for Human Rights Michelle Bachelet delivers a speech at the opening of a session of the UN Human Rights Council on Feb 28, 2022 in Geneva. AFP

GENEVA

PEOPLE of African descent die at the hands of law enforcement in disproportionately large numbers in many countries, especially in the United States, a United Nations human rights official said on Tuesday.

Michelle Bachelet, UN High Commissioner for Human Rights, said in her annual report to the ongoing 49th session of the Human Rights Council that in the United States, civil society groups have

advanced a figure of 266 killings of people of African descent by the police in 2021.

This indicates that they are "almost three times more likely to be killed by police than white people", Bachelet said, adding that "other research suggests the figure could be even higher."

"I urge national authorities – in all regions of the world – to ensure prompt and effective accountability for deaths at the hands of law enforcement," she said.

The UN Human Rights Council has in recent

years received reports indicating that racial disparities persisted throughout the US criminal justice system.

For instance, George Floyd, an African American, died after a Minneapolis police officer knelt on his neck for more than eight minutes in May 2020, which soon triggered protests against

racism and police brutality across the US and even the world.

"Black lives do not matter in the United States of America," said George Floyd's brother, Philonise Floyd, addressing an urgent debate held by the UN Human Rights Council shortly after George Floyd's death.

## Xi holds virtual summit with leaders of France, Germany

BEIJING

CHINESE President Xi Jinping had a virtual summit with French President Emmanuel Macron and German Chancellor Olaf Scholz on Tuesday.

Xi pointed out that the combined impact of major global changes and the pandemic, both unseen in a century, has brought multiple global challenges that need to be addressed through global cooperation.

Noting that China and the EU share much common understanding on promoting peace, seeking development and advancing cooperation, Xi said that we need to shoulder our responsibility to bring more stability and certainty to a turbulent and fluid world.

Xi said it is important for the two sides to enhance dialogue, stay committed to cooperation, and promote steady and sustained progress of China-EU relations.

China's development will create broader space for China-EU cooperation, Xi said, adding that the two sides must, under the principle of mutual benefit and win-win, further deepen green and digital partnerships as well as practical cooperation in various fields.

The two sides need to continue upholding multilateralism and advancing major global agenda, he added.

Macron and Scholz congratulated China on its successful hosting of the Beijing Olympic Winter Games, saying that the world faces many challenges, and each country acting on its own will only make things worse.

The European side values the



President Xi Jinping attends a video summit from Beijing on Tuesday with French President Emmanuel Macron (left) and German Chancellor Olaf Scholz. (LI XIANG / XINHUA)

important and positive role of China in global affairs, and is willing to engage in close cooperation with China to jointly tackle climate change, public health and other major global challenges, they said.

The two leaders said the European side is ready to work with China for a successful EU-China summit, and to move forward France-China, Germany-China and EU-China relations.

The leaders exchanged views on the key issue of the current situation in Ukraine.

Macron and Scholz shared their assessment and positions on the current situation in Ukraine, saying that Europe is facing the worst

crisis since World War II.

France and Germany support reaching a settlement through negotiation and giving peace a chance, they noted.

The two leaders thanked China for its initiative on the humanitarian situation and said the two countries are ready to strengthen communication and coordination with China to promote talks for peace, and prevent further escalation of the situation that may worsen the humanitarian crisis.

Xi stressed that the current situation in Ukraine is worrisome, and the Chinese side is deeply

grieved by the outbreak of war again on the European continent. China maintains that the sov-

erignty and territorial integrity of all countries must be respected, the purposes and principles of the UN Charter must be fully observed, the legitimate security concerns of all countries must be taken seriously, and all efforts that are conducive to the peaceful settlement of the crisis must be supported, he said.

The pressing task at the moment is to prevent the tense situation from escalating or even running out of control, Xi stressed.

China commends the mediation efforts by France and Germany on Ukraine, he said, adding that China will stay in communication and coordination with France, Germany and the EU and,

in light of the needs of the parties involved, work actively together with the international community.

Xi emphasized that we need to jointly support the peace talks between Russia and Ukraine, and encourage the two sides to keep the momentum of negotiations, overcome difficulties, keep the talks going and bring about peaceful outcomes.

We need to call for maximum restraint to prevent a massive humanitarian crisis, Xi said, adding that China has put forward a six-point initiative on the humanitarian situation in Ukraine, and stands ready to provide Ukraine with further humanitarian aid supplies.

We need to work together to reduce the negative impact of the crisis, Xi said, adding that relevant sanctions will affect global finance, energy, transportation and stability of supply chains, and dampen the global economy that is already ravaged by the pandemic. And this is in the interest of no one.

We need to actively advocate a vision of common, comprehensive, cooperative and sustainable security, Xi said.

China supports France and Germany in promoting a balanced, effective and sustainable European security framework for the interests and lasting security of Europe, and by upholding its strategic autonomy, he said.

China will be pleased to see equal-footed dialogue among the EU, Russia, the United States and NATO, Xi added.

The leaders also exchanged views on the Iranian nuclear issue. *Xinhua*

## Former British Speaker Bercow suspended by Labour after

LONDON

JOHN Bercow, who served as speaker of Britain's House of Commons (lower house of Parliament) during fraught debates over Brexit, has been suspended from the Labour Party, local media reported on Tuesday.

Bercow's membership has now been suspended, pending the outcome of an internal Labour probe, according to the Independent

and Sky News. He joined the Labour Party in 2021. His suspension came after a report published earlier in the day by an Independent Expert Panel (IEP) described him as a "liar" and a "serial bully". In a damning 89-page adjudication, the panel reprimanded Bercow for his conduct while he held the highest office in the country's Parliament.

He faced 21 allegations made by three senior House of Commons

staff members.

The IEP sub-panel, headed by eminent High Court Judge Stephen Irwin, found Bercow's conduct to be so serious that he should never be allowed a pass to the parliamentary estate.

The panel added that if he were still an MP (Member of Parliament) they would have recommended expelling him from the House of Commons.

The bullying and harassment

policy was breached repeatedly and extensively by Bercow, the panel said.

Announcing the decision, the panel said: "In all, 21 separate allegations were proved and have been upheld."

The House may feel that his conduct brought the high office of Speaker into disrepute. This was behavior which had no place in any workplace. Members of staff in the House (of Commons)

should not be expected to have to tolerate it as part of everyday life." "His behavior fell very far below that which the public has a right to expect from any Member of Parliament," the report concluded. Bercow served as an MP for Buckingham from 1997 to 2019 and as a speaker from 2009 to 2019, chairing often rowdy debates during clashes in the House of Commons over Britain's departure from the European Union. *Xinhua*

## Omicron infections are contagious for at least 6 days

SANTIAGO / BERLIN / OTTAWA / WASHINGTON

PATIENTS infected with the Omicron variant of SARS-CoV-2 remain contagious for just as long as patients infected with earlier variants, according to a small study.

Researchers took blood samples from 56 newly-diagnosed patients, including 37 with Delta infections and 19 with Omicron infections. All were mildly ill, such as with flu-like symptoms, but none were hospitalized.

Regardless of which variant or whether or not they had been vaccinated or boosted, study participants "shed live virus for, on average, about 6 days after symptoms (began), and... about one in four people shed live virus for over 8 days," said Dr Amy Barczak of the Massachusetts General Hospital in Boston, who coauthored a report posted on medRxiv ahead of peer review.

"Although it is unknown exactly how much live virus is needed to spread the disease to others, we take these data to suggest that people with mild COVID-19 infection may be contagious on average for 6 days, and sometimes longer," Barczak said. "Decisions about isolation and masking should take such information into account, regardless of variant or prior vaccination status."

Canada

Transport Canada announced Monday that cruise ships are set to come back to Canadian waters in April, outlining the COVID-19 rules for passengers and crew members.

According to the rules, all passengers and crew must be fully vaccinated against COVID-19. Only passengers under 12 and those with medical exemptions do not need to be vaccinated.

Passengers will be required to show a negative COVID-19 test to board a ship. A molecular test, like a PCR, will be accepted if taken within 72 hours before boarding, or an antigen test taken within one day of boarding.

Mask rules will be in place according to local/provincial health guidelines, and cruise ships are also required to have testing facilities on board so that passengers can take another COVID-19 test before disembarking the ships.

"We welcome cruise ships, an important part of our tourism sector, back to Canada, and we will continue working with partners to support this important industry," Transport Minister Omar Alghabra said.

The cruise ship sector contributes more than 40 billion Canadian dollars (\$32 billion) to the Canadian economy and employs some 30,000 people.

The measures banning cruise ships against COVID-19 were initially announced on March 19, 2020.

Chile

Chile registered 13,820 COVID-19 infections and 149 deaths from the disease in the last day, bringing the total to 3,202,562 cases and 43,226 deaths, the Health Ministry said Monday.

In its daily report, the ministry also said there were 89,973 active cases in the South American country.

The 24-hour COVID-19 positivity rate in the past day was 17.79 percent nationwide and 12.68 percent in the Santiago Metropolitan Region.

COVID-19 cases in the country have declined by 31 percent in two weeks, with all 16 of the country's regions seeing a drop in infections.

Meanwhile, the central region of Maule recorded the highest incidence rate per 100,000 inhabitants, followed by Nuble, Biobio and Los Rios.

Chile was hit with a wave of infections from the Omicron variant of the virus, which has diminished in recent weeks just in time for the start of in-person classes this month.

COVID-19 Study

Scientists have pinpointed 16 new genetic variants in people who developed severe COVID-19 in a large study published on Monday that could help researchers develop treatments for very sick patients.

The results suggest that people with severe COVID-19 have genes that predispose them to one of two problems: failure to limit the ability of the virus to make copies of itself, or excessive inflammation and blood clotting.

The scientists said their discoveries, published in the journal Nature, could help prioritize the likely treatments that could work against the disease. *Agencies*



A woman receives a dose of the Pfizer-BioNTech vaccine against COVID-19 at a vaccination centre in Santiago, on Dec 23, 2021. File photo

## Industrial heritage sites become new landmarks in Chinese cities

"HERE come our new products. Check out this porcelain plate featuring freehand brushwork in traditional Chinese painting. It has rich and saturated colors and lifelike patterns of flowers," said a maker named Zhou Xin during a livestreaming show on Chinese short-video platform Douyin.

"Ceramics are selling like hot cakes, which couldn't have been possible without their cultural deposits," said Zhou, whose new products were sold out shortly after they were released during the livestreaming show.

Zhou works at Taoxichuan Ceramic Art Revenue, a special cultural and

creative zone transformed from industrial heritage at two former ceramic factories, in Jingdezhen city, east China's Jiangxi province.

With well-designed ceramics experience space converted from old factory buildings and ingenious decorative artworks turned from disused facilities, Taoxichuan Ceramic Art Revenue offers a delightful contrast between the style of old factory buildings and modern designs.

The cultural and creative zone officially put into service in October 2016 is now a new cultural landmark and national cultural industry demonstra-

tion park in Jingdezhen city.

Based on industrial heritage at Taoxichuan Ceramic Art Revenue, a ceramic company in Jingdezhen city launched new ceramic cultural and creative brand, developed offline tourism products, and carried out online marketing, garnering more than 600 million yuan (\$95 million) in annual operating revenue last year, according to Feng Jun, an executive with the company.

Industrial heritage sites, as an important vehicle of industrial culture, have witnessed different stages of China's industrialization process. Rec-

ognizing the potential of industrial heritage sites for driving economic development, some Chinese cities have taken the lead in exploring various new ways of protecting while utilizing industrial heritage according to the characteristics and historical inheritance of different industrial heritage sites.

In addition to Taoxichuan Ceramic Art Revenue, more examples of successful transformation of industrial heritage sites have taken place in China in recent years, bringing exciting new looks to old factories, mines, and industrial areas.

Shougang Park, the former production premises of Chinese steelmaker Shougang Group in Shijingshan district of Beijing, has been turned into a cultural and sports complex where the rugged industrial look and dynamism of winter sports blend together perfectly.

The raw material area of the old plant has been transformed into the work site of the Beijing Organising Committee for the 2022 Olympic and Paralympic Winter Games, and a magnificent large ski-jumping platform named Big Air Shougang has been built in the park to host competitions

of Beijing 2022.

In Qingdao city, east China's Shandong province, Tsingtao Brewery Co., Ltd., China's major brewery and producer of Tsingtao Beer, built a beer museum inside a century-old former plant of the brand, which attracts many tourists to the long history of the Tsingtao Beer as well as its technological processes.

In Yangpu district, east China's Shanghai, an old warehouse has been transformed into an art gallery that enjoys great popularity on the Internet. *People's Daily*



## US de facto wages economic war against Russia, Kremlin says

MOSCOW

THE United States of America is de facto waging an economic war against Russia, Kremlin Spokesman Dmitry Peskov said on Wednesday, commenting on the statement by US Under Secretary of State for Political Affairs Victoria Nuland that from the point of view of the US "this Ukraine gambit is a strategic failure for Putin."

"The US, undoubtedly, declared an economic war against Russia and they are waging this war. Yes, de facto this is exactly what it is," the Kremlin official said.

In response to a question as to what are Moscow's chances not to lose this war considering that the US is attempting to get the entire world involved in sanctions against Russia, Putin's press secretary said that it is necessary to do "what in the best way corresponds to our interests." He declined to divulge any details on the possible retaliatory sanctions.

On February 24, Russian President



Vladimir Putin said in a televised address that in response to a request by the heads of the Donbass republics he had made a decision to carry out a special military operation in order to protect people "who have been suffering from abuse and genocide by the Kiev regime for eight years."

The Russian leader stressed that Moscow had no plans of occupying Ukrainian territories. Following this, the US, the EU, the UK and a number of other countries announced the introduction of sanctions against Russian legal entities and private individuals.

## Putin informs Senegalese leader about evacuation of foreign nationals from Ukraine

MOSCOW

RUSSIAN President Vladimir Putin and his Senegalese counterpart, Chair of the African Union, President Macky Sall held a telephone conversation to discuss the situation covering Russia's special military operation to protect Donbass and the development of ties between Moscow and Africa.

"At the request of Macky Sall, Vladimir Putin informed him [Sall] on the main aspects of the special military operation to protect Donbass with an emphasis on the humanitarian element. In particular, it was stressed that Russian military personnel take every possible measure to safely evacuate foreign citizens," the Kremlin press service said in a statement circulated after the conversation.

The Kremlin also stressed that the leaders confirmed the importance of the consistent implementation of the agreements reached at the first Russia-Africa summit in Sochi in 2019 and the further development of diverse ties between Russia and African countries.

"Several topics related to Russian-Senegalese cooperation were also touched upon in the context of this year's celebration of the 60th anniversary of the establishment of diplomatic relations," the statement said.

## 'Sanctions baton won't bring peace': China slams US-led crusade to ban Russian energy

BEIJING

COMPLETELY nixing Russia's exports of oil and gas will trigger economic dilemmas that are bound to severely impact all sides, Chinese Foreign Ministry Spokesman Zhao Lijian told a briefing yesterday.

"China is definitely against unilateral sanctions that are not based on international law. Brandishing a sanctions baton will not bring peace and security. It will only lead to serious issues for the economy and the quality of life in the corresponding countries," he cautioned.

"In this situation, everyone loses. Sanctions will only intensify division and confrontation," the diplomat warned.

"China and Russia maintain stable cooperation in the energy sector. And we will continue to pursue normal trade interaction based on the principles of equality, mutual respect and benefits, and this includes the oil and gas sector," he concluded.

US President Joe Biden signed a de-



ree on Tuesday, banning energy imports from Russia and new investment in the Russian energy sector.

Russian President Vladimir Putin said on February 24 that in response to a request by the heads of the Donbass republics he had made a decision to carry out a special military operation in Ukraine, stressing that Moscow had no plans of occupying Ukrainian territories. Western countries responded to the actions of the Russian authorities by slapping sanctions against physical and legal entities.

Agencies

## China urges safe implementation of humanitarian corridor in Ukraine

CHINA hopes that Russia and Ukraine will overcome the difficulties in safely implementing a humanitarian corridor negotiated by the two countries, the Chinese permanent representative at the United Nations, Zhang Jun, told the UN Security Council on Monday.

The top priority now, Zhang said, is to avoid further massive casualties and a humanitarian crisis. The envoy said that Chinese State Councilor and Foreign Minister Wang Yi had publicly put forward a six-point initiative on preventing a humanitarian crisis in Ukraine aimed mainly to promote synergy among the international community and avoid a further deterioration of the situation.

As a peace-loving country, China laments the fact that the situation in Ukraine has come to this stage, Zhang said. China supports all efforts to ease the escalation and strongly opposes any action that is not conducive to promoting a political settlement but rather fuels the fire and escalates the situation, he said.

Zhang insisted that escalating sanctions will only further complicate and amplify the situation and not solve problems.

"Sending offensive weapons and even mercenaries into Ukraine could exacerbate the situation and bring greater risks," he continued.

China has advocated dialogue and negotiation since the very start of the conflict. On the second day of the conflict, President Xi Jinping called for solving the crisis through negotiations in a phone call with Russian President Vladimir Putin.

Zhang reiterated that China's position of safeguarding the sovereignty and territorial integrity of all states and abiding by the purposes and principles of the UN Charter has been consistent. "We also encourage the United States, the North Atlantic Treaty Organization (NATO), and the European Union to engage in equal-footed dialogue with Russia, face up to the contradiction and problems accumulated over the years, pay attention to the negative impact of NATO's continuous eastward expansion on Russia's security, and seek to build a balanced, effective and sustainable European security mechanism in accordance with the principle of indivisible security," he said.

Xinhua

# Scant progress evacuating Ukrainian civilians despite Russian ceasefire promise

WASHINGTON/LVIV

UKRAINE must hold off Russia's attack for the next seven to 10 days to deny Moscow claiming any sort of victory, said a senior government official, as more than 2 million refugees fled the biggest assault on a European country since World War Two.

Vadym Denysenko, adviser to Ukraine's interior minister, said Russia was desperate for at least some kind of victory, citing the cities of Mariupol or the capital Kyiv as the most likely targets.

"They need at least some victory before they are forced into the final negotiations," Denysenko wrote on Facebook (NASDAQ:FB).

"Therefore our task is to stand for the next 7-10 days."

Russia said it would provide humanitarian corridors on Wednesday for people fleeing Kyiv and four other Ukrainian cities. The only operating corridor is that from the city of Sumy, which opened on Tuesday.

About 5,000 people rode buses out of the northeastern city on Tuesday after Moscow and Kyiv agreed on the corridor, said Sumy regional governor Dmytro Zhyhytskyi.

About 1,000 cars were also able to leave, moving towards the city of Poltava, he said, adding the corridor would continue to function yesterday.

Zhyhytskyi said separately that Sumy's residential area had been bombed overnight, with one bomb killing 22 civilians. He called the incident "mass murder".

Moscow denies targeting civilians. Reuters could not verify the Sumy incident.

Zhyhytskyi said the Sumy corridor will continue to function on Wednesday.

Ukraine has accused Russian forces of shelling another evacuation route, from Mariupol in the south of the country.

Mikhail Mizintsev, the head of Russia's National Defence Control Centre, was quoted as saying by the Tass news agency that Russian forces would "observe a regime of silence" from 10 a.m. Moscow time (0700 GMT) to ensure safe passage for civilians wishing to leave Kyiv, Chernihiv, Sumy, Kharkiv and Mariupol.

It was unclear if the proposed routes would pass through Russia



Groups of Ukrainian refugees walk along the road between Lviv and Shehyni, in Volynia, Ukraine, March 5, 2022. The number of Ukrainians forced from their country since the Russian invasion has been increasing on a daily basis. AP

or Belarus, conditions previously opposed by the Ukrainian government.

The Kremlin describes its actions as a "special operation" to disarm Ukraine and unseat leaders it calls neo-Nazis. Ukraine and Western allies call this a baseless pretext for a war of choice that has raised fears of wider conflict in Europe.

### OIL BAN SPIKES PRICES

The United States banned imports of Russian oil in a major new step in the Western-led effort to halt the war by crippling Russia's economy, sparking a further increase in the oil price. Prices have surged more than 30% since Russia - the world's second-largest exporter of crude - invaded its neighbour on Feb. 24. Benchmark Brent crude futures were last at \$130.6 per barrel. [O/R]

Britain said it would phase out the import of Russian oil and oil products by the end of 2022, while the European Union published plans to cut its reliance on Russian gas by two thirds this year.

China's refusal to condemn the invasion or join the international sanctions is also raising concerns in Western capitals about the potential for a wider attack on liberal democratic values globally.

U.S. Commerce Secretary Gina Raimondo warned that Chinese companies that defied U.S. restrictions against exporting to Russia could be

cut off from American equipment and software they needed to make their products.

Washington could "essentially shut" down Semiconductor Manufacturing International Corp or any Chinese companies that continued to supply chips and other advanced technology to Russia, Raimondo told the New York Times.

Australia's intelligence chief on Wednesday said there was a "troubling new strategic convergence" between Beijing and Moscow and the risk of "major-power conflict" had grown since Russia invaded Ukraine.

Russia's attack on Ukraine, a democratic country of 44 million people, has caused particular alarm in self-governed Taiwan, which China claims as its own and has vowed to reclaim, by force if necessary.

Chinese President Xi Jinping described the situation in Ukraine as worrying and called for "maximum restraint," Chinese state media reported on Tuesday.

U.S. intelligence chiefs told the House of Representatives Intelligence Committee on Tuesday that China appeared to have been unsettled by the difficulties Russia was facing in Ukraine and the strength of the Western reaction.

### CORPORATE BACKLASH

Adding to Russia's global isolation, McDonald's (NYSE:MCD), a symbol of capitalism that opened in Russia as the Soviet Union fell, and coffeehouse chain Starbucks (NASDAQ:SBUX) will temporarily close stores, while Pepsi will stop selling its soft drink brands and Coca-Cola (NYSE:KO) is halting business in the country.

Yum Brands Inc, parent company of fried chicken chain KFC, said it was pausing investment in Russia, a key market that helped the

## Biden announces imposition of energy embargo on Russia

WASHINGTON/KYIV/MOSCOW/COPENHAGEN

US President Joe Biden on Tuesday announced the imposition of an energy embargo on Russia, banning US imports of oil, liquefied natural gas and coal from Russia over its ongoing military operations in Ukraine.

The move came as Ukrainian President Volodymyr Zelensky said his country is ready to hold a dialogue with Russia on security guarantees and the future of Donetsk, Lugansk and Crimea, said a press release posted on the official website of the Ukrainian president Tuesday.

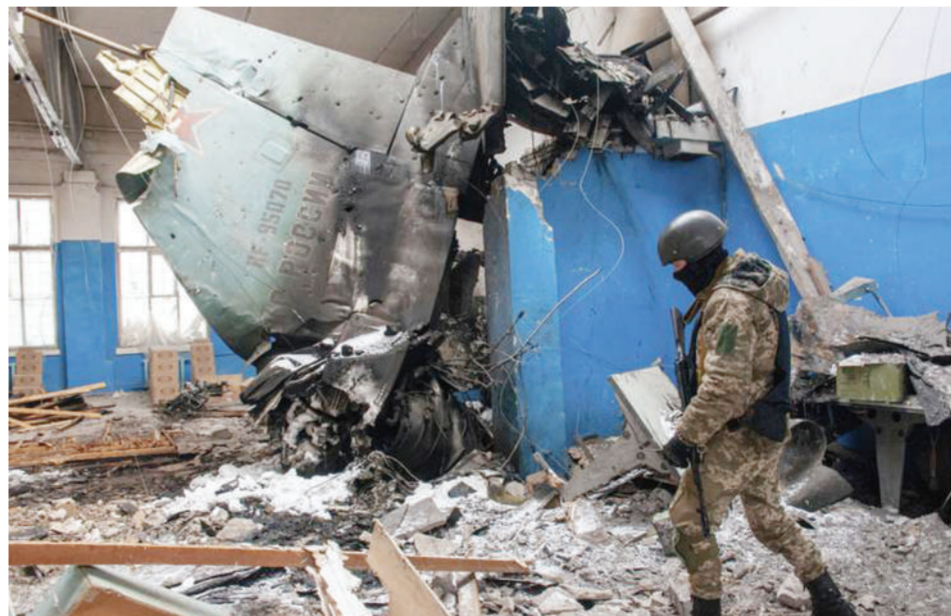
Announcing the embargo on Russia from the White House, President Biden said: "This means Russian oil will no longer be acceptable to US ports."

He claimed the move will deal a "powerful blow" to Russia's ability to sustain funding for its military operations, while also admitting that it will backfire on Americans at home by causing continued price hike at gas stations.

The gas price at the pump, Biden said, "went up 75 cents" since Russia launched the military operations. "With this action, it's going to go up further," he added.

The average price for US gasoline hit a record high of \$4.173 per gallon on Tuesday, according to the American Automobile Association, whose data showed the price was 15 percent higher than a week earlier and 21 percent higher than a month earlier.

Meanwhile, the European Union, which relies on Russia for some 40 percent of its natural gas supplies, announced earlier Tuesday a set of comparatively limited measures, reducing imports of Russia natural gas by two-thirds this year and aiming to



A Ukrainian serviceman walks past the vertical tail fin of a Russian Su-34 bomber lying in a damaged building in Kharkiv, Ukraine on Tuesday. AP

be free from dependence before 2030.

The United States is far less dependent on Russian energy than European countries.

Russian President Vladimir Putin recently said at a meeting with women flight crews of Russian airlines that the wave of Western sanctions is akin to a "declaration of war."

It was "a difficult decision" to launch a special military operation in Ukraine, but there are "absolutely real threats" to Russia, Putin said.

If Ukraine joins the North Atlantic Treaty Organization, the whole military bloc is obliged to support Kyiv militarily, he added.

Ukraine ready for talks  
In an interview with ABC

News, President Zelensky said Ukraine is ready to hold a dialogue with Russia on security guarantees and the future of Donetsk, Lugansk and Crimea, according to a press release posted on the official website of the Ukrainian president Tuesday.

Ukraine needs to have a collective security agreement with all its neighbors and the US, France, Germany and Turkey, said the release.

"We are ready for any guarantees of our country's security from the respective states that must guarantee. And Russia is also among these states, because Russia is our neighbor."

"These will be guarantees not only for Ukraine. These will be guarantees for Rus-

brand achieve record development last year.

Western countries are walking a fine line between using harsh sanctions to stop the war as quickly as possible, while also protecting their fragile economies from rising inflation.

The conflict and ensuing sanctions have played havoc with global supply chains, sending prices soaring not only for food and energy but also key raw materials like aluminium and nickel.

Persistent high oil prices prompted by Russia's invasion could cut a full percentage point off the growth of large oil-importing economies like China, Indonesia, South Africa and Turkey, a World Bank official said.

The International Monetary Fund's executive board is poised to approve \$1.4 billion in emergency funding on Wednesday for Ukraine to help it respond to Russia's invasion.

### POLISH PLANES

As Western military aid poured into Ukraine over the Polish and Romanian borders, the United States turned down a surprise Polish offer to transfer MiG-29 fighter jets to a U.S. base in Germany to help replenish Ukraine's air force.

The prospect of flying combat aircraft from NATO territory into the war zone "raises serious concerns for the entire NATO alliance," the Pentagon said.

In the seaside Ukrainian town of Mariupol, people were fast running out of electricity, heat, food, and drinking water after more than a week of bombardment, the International Committee of the Red Cross said.

"The situation in Mariupol is apocalyptic," Red Cross spokesperson Ewan Watson said. Agencies

day in Turkey's southern province of Antalya on the sidelines of the Antalya Diplomatic Forum, according to Turkish Foreign Minister Mevlut Cavusoglu.

The meeting would be held in a tripartite format, Cavusoglu said at a press conference on Monday, while hoping it would "be a turning point."

### Humanitarian principles key

A World Health Organization official on Tuesday urged that health and humanitarian principles should play as key drivers of peace in Ukraine.

"Through personal experience in other conflicts, I firmly believe that health and humanitarian principles remain key drivers of peace, and I am using all diplomatic resources that are at my disposal as elected WHO leader to reduce the impact of this human catastrophe," Hans Kluge, WHO regional director for Europe, said during a virtual press briefing.

The WHO has prioritized ensuring "safe passage" of needed health supplies into Ukraine, making sure that neighboring countries have "the infrastructure and expertise in place to meet the urgent needs of those arriving," and there is "continuity of care" within Ukraine, specifically through a fully-functioning WHO operations center in west Ukraine.





Bluefins outfit swimmer Enrico Barretto takes part in the Taliss-IST invitational gala held in Dar es Salaam recently. Barretto will be part of the Bluefins team which will travel to Mwanza for this weekend's Isamilo Invitational gala. PHOTO: CORRESPONDENT

## Bluefins swimming outfit unveils squad for Mwanza tournament

By Guardian Reporter

DAR ES SALAAM-based Bluefins Swimming Club will field 40 swimmers ahead of this weekend's Isamilo Invitational swimming gala which will be held at the Isamilo International School in Mwanza.

The club's founder and head coach Rahim Alidina said yesterday that their squad is comprised mostly of swimmers aged eight and below.

"At Bluefins outfit we believe in giving opportunities to young swimmers who show the potential and zeal to become future competitive swimmers and we try to give them the exposure and the experience of swimming in an official gala from a young age," Alidina stated.

"This gives them invaluable experience from a tender age."

"Out of the 40 we have 15 female swimmers and 25 are male, with the youngest swimmer being a 6-year-old girl, Sakina Manji."

He said that after an impressive showing at the Taliss-IST invitational gala two weeks ago they are now turning the focus on the Mwanza event which is expected to be thrilling.

"Apart from young and talented swimmers, we will have our experienced national team members amongst the swim-

mers travelling to Mwanza and they will be looking forward to further improving their times to get better seeding at the upcoming National Swimming Club Championships." Alidina noted Bluefins' swimmers have been well prepared by the panel of coaches and the tacticians expect them to do well in Mwanza.

Bluefins swimmers who will be travelling to Mwanza for this weekend's swimming meet are female performers Sakina Manji, Zainab Moosajee, Gabriella Sayi, Salome Dyaga, Maryam Iplinga, Sakina Abdulali, Zahra Alibhai, Filbertha Demello, Fatema Manji, and Vikita Vaja.

Also in the list are Imaan Kimario, Lina Goyayi, Muskan Gaikwad, Anahi Shah and Zeinab Jivajee.

The male swimmers are Abdulhammed Yasser, Abbas Abdulali, Zaeem Somji, Gervas Sayi, Burhanuddin Jivajee, Isaac Mukani, Zac Okumu, Jay Badiyani.

Sahil Jaffer, Burhanuddin Huzeifa, Adam Patwa, Saalih Mbonde, Mohamed Manji, Enrico Barretto, Kaysan Kachra, Burhanuddin Jafferjee, and Dhruv Harsh are others on the trip.

Other swimmers are Taher Zavery, Moiz Kaderbhai, Burhanuddin Gulamhussein, Qais Kanji, Samir Harsh, Idris Zavery, Burhanuddin Taibali, and Salman Yasser.

## Stakeholders urged to motivate women to take up sporting activities

By Correspondent Joseph Mchekadona

AS the world celebrated International Women's Day on Tuesday, Mwanaiidi Ng'itu, the first Tanzanian woman to compete at the Paralympics, says a lot should be done for many of the country's women to take part in sporting activities.

Mwanaiidi represented the country at the 2004 Athens Paralympics and she competed in 100m and 200m sprints.

She said many sports-women, especially those with disabilities, face several challenges.

The athlete said the challenges are many, especially in rural areas where people consider that involving people with disabilities in sports is inhuman.

According to her, villagers do not value the importance of sports to people with disabilities.

She said after some people noticed potential in her, they encouraged her to start training and she was training with male and female soldiers at Mgalani camp in Dar es Salaam but the main challenge was accessing bus fare to and from the training base.

"There are many women with disabilities who are good in sports, but they are not encouraged by the community they live in."

"In my case, if I was in my home village in Nachingwea, Lindi, I don't know if I would have been an athlete today."

"The story is a bit different especially here in Dar es Salaam where the community encourages a person with a disability to take part in sporting activities, the only challenge here is that we lack resources like bus fare and equipment."

Mwanaiidi disclosed many people still believe that a person with a disability cannot be a professional athlete.

"They treat us amateurs, the prize money given to a normal player is completely different from that which is handed over to a sports person with a disability," she said.

Sauda Njopeka, who represented the country at last year's Tokyo Paralympics,



Female wheelchair tennis players showcase their prowess at Dar es Salaam Gymkhana Club (DGC) courts recently. PHOTO: CORRESPONDENT JUMANNEJUMA

also lamented the treatment which they face.

"I went to Tunisia for Tokyo Paralympics qualifiers, it was not good... we were not given any allowance, coach Bahati Munda used his resources to help me."

"But now thanks to that we have heard that the allowances have been harmonized, unlike in the past when able-bodied athletes were given high allowances while we were given peanuts," she said.

National wheelchair tennis squad's player, Rehema Suleiman, also shared Mwanaiidi's sentiments saying female players with disabilities should be given special attention.

"It was not easy to reach where I am today, I took on all challenges which I faced, I targeted to be an athlete while in primary school in Morogoro, I was involved in different sporting activities."

"I was introduced to wheelchair tennis at Salvation Army Primary School in Dar es Salaam since then I'm a wheelchair tennis player," she disclosed.

"The challenge is that I can not manage to raise bus fare every day to and from home, our association has no reliable means of income, we sometimes spend a day at the training ground at Dar es Salaam Gymkhana Club without eating," Rehema, who is pursuing a diploma at the Institute of Social Work, noted.

Tanzania Paralympic Committee (TPC) disclosed it knows the challenges that many women with disabilities face.

Ramadhan Namkomveka, TPC secretary-general, said they value the contribution Para female athletes have made to the country and they are in the process of forming a women's commission.

He said the commission will advance women with disabilities' participation in sporting activities and speak out on their concerns and challenges.

"In TPC executive committee, we have four women namely Nyamizi Mhoja, Berdina Nyenyembe, Mariam Mteve, and Marian Mponji, they represent the interests of Para female athletes, we are also in the process of forming a women's commission, the aim is to see that women are well represented," he said.

The TPC secretary-general said they appreciate and acknowledge that sports are very important to all people especially to the ones with disabilities as they serve as ways to realize people with disabilities' inclusion.

He said the uniqueness of sports is their ability to transcend linguistic, cultural, and social barriers, making them an excellent platform for strategies of inclusion and adaptation.

In the country, athletes with disabilities are involved in Para powerlifting, wheelchair basketball, sitting volleyball, swimming, and other sporting activities.

He said there is a need for more awareness to the society, policymakers, and the media on the importance of sports among people with disabilities.

"The universal popularity of sports and their physical, social and economic development benefits make them an ideal tool for fostering the inclusion and well-being of persons with disabilities."

"The TPC feels there is a need for awareness to the society, the government, and the media on the importance of sports among people with disabilities," he said.

The TPC official disclosed that the committee has no finances to implement its programs as since 2017 it has been operating without any sponsor, a situation that hinders the committee from reaching many parts of the country.

"Since 2017 we have been operating without any sponsor, the government is the one that sometimes comes to our rescue to pay for our athletes to attend events outside the country."

"Due to financial constraints we are facing, we fail to reach out to many parts of our country, we are asking the corporate world, organizations, and individuals to come to our rescue so as we can reach all parts of the country," he said.

He mentioned other challenges TPC is facing as society's lack of understanding on the inclusion of people with disabilities in sports, many municipal councils having no plans and programs for sports for people with disabilities.

According to the official, there are moreover poor and unfriendly infrastructures, lack of sponsors, partners, and equipment.

Many primary and secondary schools where talents are identified and nurtured do not have qualified expertise to train young athletes with disabilities and also there is no equipment.

"In many primary and secondary schools where sporting talents are identified and exposed do not have qualified teachers to train the youths with disabilities."

"They moreover lack equipment, as a result, young people with disabilities in schools only attend Physical Education lessons," he said.

## Tembo Warriors' players set for Turkish top-flight soccer

By Correspondent Nassir Nchimbi

FOUR players of the national amputee football team 'Tembo Warriors' have received an offer to play professional football in Turkey after showing good form in last year's Cup of African Nations for Amputee Football (CANAF) played in Dar es Salaam.

The players are Frank Ngailo who has already landed in Turkey in January, three of his teammates Ramadhan Chomelo, Alfani Kiyanga, and Sherdrack Hebron are to follow suit this month.

As 'Tembo Warriors' camp for this year's Amputee Football World Cup, three of the team's players are also preparing to head to Turkey to play football in the country's Premier Soccer League.

The Tanzania Amputee Football Federation (TAFF) confirmed the existence of the offer from Turkey, disclosing that so far three players had the opportunity to join their counterpart Ngailo.

Kiyanga, a striker that is going to join Sisli Yeditepe, revealed that for him it is great pride in his history of participating in amputee football as he believes he is going to make it big and be more recognizable around the world.

The attacker noted: "I grew to be one of my dreams that one day I could go and play professional football abroad and now it is coming true so I must be very happy



Tanzania's national amputee football team player, Juma Kidem (2nd R), beats Cameroon team players when they met in the 2021 Cup of African Nations for Amputee Football (CANAF) semi-final which took place in Dar es Salaam. PHOTO: CORRESPONDENT JUMANNEJUMA

although the day depends on this time if I could nail this great offer in my football career," Kiyanga, who has a total of 20 goals in the 'Tembo Warriors' colours, stated."

Hebron, the central defender that will join the same team as Kiyanga, noted he believes the opportunity

has come at the right time for him, although he also did not expect to be one of them.

Chomelo that will head to the Konya outfit located in the Konya region, was no different from his teammates regarding the professional spell.

The performer disclosed: "Most

importantly football stakeholders should pray for us to ensure that we get a place in our outfits to ensure we do well in and out of the beloved league in the country, it will also encourage the arrival of other Tanzanians to have opportunity to play in the country."

Ngailo got the chance to play professional football at Izmir BBSK, one of the biggest clubs participating in the country's Premier Soccer League for footballers with disabilities.

The striker garnered the chance just days after he was announced as the best player in the CANAF showpiece played in Dar es Salaam and with a great contribution to take Tanzania to the Amputee Football World Cup after notching five goals for 'Tembo Warriors'.

The midfielder, popularly known as 'Mbappe', said that he did not expect to play professional football abroad at this time.

Ngailo added: "Egypt amputee national side's skipper, Mahmud Tawfik, immediately after the tournament, came to me and asked for my phone number and told me that the coach of his club (Izmir) needed to talk to me."

"The next day the coach called me and asked if I could join the club and I replied that I could also tell you to inform my management about the matter," Ngailo pointed out.

Ngailo noted the challenge he faced when he first arrived in the country was off-field, calling it the weather of Izmir city, although he believed it was only temporary as he would get used to it.

"The climate here is different from home. Most of the time it is just cold although even at home in Ludewa District, Njombe, it is cold but not like in Izmir."

"Thank God I started to show my edge but also the first day was a good day for me as I was able to get a chance to recognize my teammates."

The Guardian managed to find the Turkish club's coach Uvren Uyanik.

The tactician disclosed the footballer arrived safely and has already started to show his form by scoring five goals in three games to the extent of being offered a contract.

"I know that in the early days Izmir's environment would have been a challenge for him but despite that, he still showed his level on the first day in the gym so I expect to see a lot from him," Uyanik pointed out.



## Barcelona and sharp-again Aubameyang in Europa League trophy hunt

BARCELONA

BARCELONA and a rejuvenated Pierre-Emerick Aubameyang and Europa League specialists Sevilla will spearhead Spain's challenge in the last 16 of the competition today.

Sevilla host English side West Ham in the first leg while Barcelona take on Turkish club Galatasaray at the Camp Nou, in two of the most attractive ties of the round.

Five-time European champions Barcelona are still adjusting to the unfamiliar surroundings of the continent's secondary competition after crashing out of the Champions League in the group stage for the first time in 18 years.

They face Galatasaray at Camp Nou on the back of their best run of the season after four victories in a row, including an impressive 4-2 win away at Napoli in the previous round.

They sit third in La Liga and have not lost in the league since December, boosted by a busy January transfer window in which they signed Aubameyang from Arsenal as well as Ferran Torres and Adama Traore.

Aubameyang and Torres have scored seven goals between them in Barca's last five games.

"We have four wins in a row and this hasn't happened for a long time," said coach Xavi Hernandez on Sunday. "The players believe in what we are doing. We are on the right path."

The Europa League is still Barcelona's only realistic hope of winning a trophy this season and there remains a defensive fragility that will offer opponents encouragement.

But Barca will be heavy favourites against a Galatasaray side that have struggled recently, winning only twice in their last 15 matches.

- Europa League kings -

Sevilla, who have won the Europa League four times in the last eight seasons, will face a West Ham side who are battling for a trophy.

The Hammers' chances of finishing in the top four of the Premier League are slipping away, with Arsenal now firm favourites to secure the final Champions League spot and Tottenham and United still battling too.

West Ham captain Mark Noble said his team's fighting performance in the 1-0 defeat to Liverpool last Saturday would restore belief after a rocky patch in which they were also knocked out of the FA Cup.

"That performance will give us a lot of belief and hopefully we can take that into the Europa League now," Noble said on the club's website.

## Sevilla return to Europa League against West Ham wondering what might have been

LONDON

A PROMISING season for Sevilla could be in danger of petering out but it would be no surprise if they finished with a flourish in the Europa League.

Their last-16 tie against West Ham starts at the Ramon Sanchez Pizjuan today, pitting two of the tournament's favourites against each other in the first round of the knock-out stage.

But while West Ham have enjoyed an impressive season in the Premier League, where until recently they were challenging for the top four, Sevilla's Europa League pedigree is unparalleled.

They have won the tournament six times, twice as many as anyone else, with four of those successes coming in the last eight years alone. Apart from Barcelona, Sevilla are surely the team to beat.

Yet there was hope this season could also bring something more - lifting the Copa del Rey, a deep run in the Champions League or, most tantalisingly, winning La Liga.

Atletico Madrid showed last term how crisis at Barcelona and the sense of an era ending at Real Madrid has created an opening, a rare chance for Spain's traditional challengers to become champions.

Even Sevilla have appeared to smell an opportunity, shifting the emphasis of their transfer strategy away from planning for the future and more towards achieving in the present.

They turned down huge bids for star players like Jules Kounde and Diego Carlos, targets for Chelsea and Newcastle respectively, and instead brought in Anthony Martial on loan from Manchester United.

Last summer, they traded the promising Bryan Gil for 30 million euros and the more established Erik Lamela.

For most of the season, Sevilla have thrived, cementing themselves as Real Madrid's only challengers while Barca and Atletico have been scrapping to regain their place in the top four.

AFP

## 'Overconfident' Liverpool edge through despite defeat to Inter

LONDON

MOHAMED Salah admitted Liverpool might have suffered from complacency as they crept into a fourth Champions League quarter-final in five years despite a rare 1-0 defeat at Anfield to Inter Milan on Tuesday.

The Italian champions were unable to scale the mountain they had to climb after losing the first leg 2-0 at home three weeks ago despite Lautaro Martinez's sensational strike into the top corner just after the hour mark.

Alexis Sanchez's red card shortly afterwards punctured any Inter momentum and Liverpool comfortably held out with the extra man despite slipping to just a third defeat in 44 games in all competitions this season.

The Reds had been on a 12-game winning run to keep alive their hopes of a historic quadruple of trophies.

After lifting the League Cup last month, Jurgen Klopp's men are now into the last eight of both the Champions League and FA Cup and have a game in hand to cut Manchester City's six-point lead at the top of the Premier League.

And Salah hopes they can learn from a rare off night in front of goal as they failed to score for just the fourth time this season.

"We lost the game and maybe that will give us a push,"



Inter Milan's Lautaro Martinez, left, celebrates after scoring his side's opening goal during the Champions League, round of 16, second leg soccer match between Liverpool and Inter Milan at Anfield stadium in Liverpool, England, Tuesday, March 8, 2022. (AP Photo)

said the Egyptian, who hit the post twice in the second half with glorious chances.

"Maybe in the back of our minds we were overconfident. It's a good game for us to learn from."

Inter were left to rue

conceding two late goals in Milan three weeks ago after they had enjoyed the better of the game for much of the first leg.

"We've got to this stage for the first time in 10 years. We played against the strongest team in Eu-

rope in this time & were their equals," said Inter boss Simone Inzaghi.

"Sometimes it just takes a single episode to change the course of a game."

The Italian champions again controlled the first half, but Liverpool had

the better chances as Joel Matip crashed a header off the bar before, from the resulting corner, Virgil Van Dijk's goalbound effort was deflected wide.

After a subdued first 45 minutes, Liverpool were fired up by Klopp at the

break and should have taken the lead on the night minutes after the restart when Salah turned a loose ball inside the box onto the post.

At the other end, Martinez looked to have wasted the chance to get Inter back in the tie when he dragged a shot wide from the edge of the area.

But the Argentine made amends in spectacular fashion when he arrowed an effort into the top corner from outside the box on 62 minutes.

Inter's joy lasted barely a minute before they were reduced to 10 men by Sanchez's ill-discipline.

The Chilean had been lucky to escape with just a yellow card for a dangerous lunge on Thiago Alcantara just before half-time and stupidly dived in on Fabinho to earn a second yellow.

Salah hit the post again 15 minutes from time and only an incredible block from Arturo Vidal denied Luis Diaz in stoppage time as Liverpool failed to make their numerical advantage count.

"I think over the two legs it is completely fine they won one, we won one, and we are through," said Klopp. "We could have done better against an opponent who makes life really uncomfortable."

AFP

## Bayern blast into Champions League quarters as Lewandowski hat-trick sinks Salzburg

MUNICH

ROBERT Lewandowski scored a record-breaking 11-minute hat-trick to send Bayern Munich sailing into the Champions League quarter-finals with a 7-1 win at home to Red Bull Salzburg on Tuesday.

The Polish striker had three goals to his name by the 23rd minute - the earliest anyone has ever completed a hat-trick in a Champions League game - as Bayern shook off their early nerves to crush Salzburg.

"This was definitely a statement from us, and it gives us hope that there is more like this to come," Bayern captain Manuel Neuer told Amazon Prime after his side reached the last eight for a record 20th time.

Austrian champions Salzburg had held Bayern to a 1-1 draw in the first leg, but their hopes of an upset in Munich were left in tatters when Lewandowski scored a tap-in and two penalties to send Bayern on their way to a famous victory.

With just ten minutes and 27 seconds between Lewandowski's first and third goals, it was the fastest of the six hat-tricks the Pole has now scored in the Champions League.

"We knew we had to attack the box early today and get Lewy into the game, because he is so hard to defend against," said Thomas Mueller.

"We all knew how important this game was today. If we had been knocked out, it would have been a very sad next three months for us," he added.

- Lewandowski from the spot -

Bayern started with an attack-heavy 3-5-2, but they looked nervy at the back and there were chances at both

ends in the opening minutes.

Lewandowski forced a sharp save from Philipp Koehn with the first attack of the game, while Nicolas Capaldo was denied at the other end by a brilliant block from Kingsley Coman.

Lewandowski gratefully tucked away a penalty to give Bayern the lead on 12 minutes after he was brought down by Maximilian Woeber in the box.

Initially, the lead didn't seem to calm Bayern's nerves, and Salzburg almost equalised as Nicolas Seiwald fizzed a fierce shot over the bar at the other end.

But Lewandowski was in a predatory mood, and he soon added two more to complete his hat-trick and put the tie beyond the Austrian side.

Having smashed a second penalty into the bottom corner to double the lead, he added a third on the counter-attack, chasing a loose ball over the line after a one-on-one with Koehn.

Bayern were now purring, and Serge Gnabry drilled home a crushingly inevitable fourth after an elegant passing move on the half-hour mark.

Mueller curled a brilliant shot into the bottom corner to make it 5-0 shortly after half time, before Bayern switched on cruise control.

The guests grabbed a consolation goal with a clinical counter-attack 20 minutes from time, 18-year-old Dane Maurits Kjaergaard smashing a Geoff-Hurst-like finish into the top corner past Manuel Neuer.

But the hosts had the last word as Mueller stroked home his second and Lewandowski set up Sane for Bayern's seventh a few minutes from time.

AFP



Bayern's Robert Lewandowski shoots on goal during the Champions League, round of 16, second leg soccer match between Bayern and Salzburg in Munich, Germany, Tuesday, March 8, 2022. (AP Photo)

Gwiji by David Chikoko





# SPORT

'Overconfident' Liverpool edge through despite defeat to Inter

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## Azam FC out of NBC Premier League top honour's contention, says official



Azam FC midfielder, Kenneth Muguna (R), speeds past Polisi Tanzania midfielder, Deusedity Cosmas, during an NBC Premier League clash that took place in Dar es Salaam recently. PHOTO: COURTESY OF AZAM FC

"After that result, everyone in the team has been demotivated... no wonder we had a goalless draw against Coastal Union and lost 1-0 to Polisi Tanzania."

"With those results, I think we are out of contention... we may return to contention if a miracle happens," he said.

However, on Monday, Azam FC Chief Executive Officer (CEO), Abdulkarim Nurdin, said his side is still in contention for the NBC Premier League silverware.

The official pointed out: "The results in the past three games were not good to us, but that does not mean we are out of league contention."

"The league is a relay in which today you can perform well and tomorrow you lose, we just hope that we will be back to our winning ways and have realistic chances of winning the silverware this season," he said.

This weekend Azam FC will travel to Lindi to lock horns with Namungo FC.

Azam FC is one of the clubs in the East Africa region to have constructed a Confederation of African Football (CAF) recognized stadium and it also has the best squad in the country.

However, its current form has left many people wondering as to what is happening to the side.

By Correspondent Joseph Mchekadona

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**T**HIS season's NBC Premier League side Azam FC concedes that it is out of contention for the top-flight silverware and now focuses on Azam Sports Federation Cup (ASFC).

Azam FC Information and Communication officer, Thabit Zacharia, said the team is out of contention for the title.

In a monitored radio interview, Zacharia said the recent slump in form of the team in the Premier League has left the players demoralized, and now the focus is on the ASFC.

In the past three top-flight games, Azam FC has collected only a point from a possible nine and now sits fourth with 25

points from 17 Premier League games.

Zacharia revealed: "This season has been a mixed bag to us, we started the league well, but lost form on the way, we

parted ways with head coach and his backroom staff, after that change the team picked up and did well at Mapinduzi Cup in Zanzibar and after the showdown the team did well in

Premier League matches."

The official disclosed: "But the game which devastated us was an away tie against Biashara United, we did not expect to be beaten by them."

## Coastal Union midfielder to miss two Premier League matches

By Correspondent Cheji Bakari, Tanga

COASTAL Union's defensive midfielder, Mtenje Albano Juma, is going to miss two NBC Premier League matches against Ruvu Shooting and league defending champions, Simba SC, after sustaining an injury on his right leg.

Juma was injured when Coastal Union came up against Azam FC in an NBC Premier League duel at Azam Complex in Dar es Salaam which ended in a 0-0 draw.

According to one of Coastal Union's officials, after medical examination the midfielder's leg was found to be deformed thus he was wrapped with gypsum plaster and was excused to play until he recovers.

Juma further could not play his outfit's tie against Kinondoni Municipal Council FC played at Azam Complex, Coastal Union won 3-2.

Coastal Union's spokesperson Miraji Wandji said: "Due to his injury, Juma will miss two matches which Coastal Union will take part in at Mkwakwani Stadium. We will host Ruvu Shooting on Saturday and thereafter lock horns with Simba SC."

Since the second phase of the NBC Premier League kicked off, Coastal Union, under Joseph Lazaro's tutelage, played two away

games against Dar es Salaam-based outfits of Azam FC and Kinondoni Municipal Council FC, notching a victory in one and a draw in the other.

Coastal Union battled to 0-0 draw with Azam FC and later commanded 3-2 victory over Kinondoni Municipal Council FC in an exhilarating tie.

Coach Lazaro, thus, turned Coastal Union's fans' lost hopes into optimism with the results.

Simba SC is on Sunday expected to host Morocco's RS Berkane in this season's CAF Confederation Cup encounter at Benjamin Mkapa Stadium in Dar es Salaam.

The league defending champions have emerged victorious in two duels of the second phase of the NBC Premier League.

In the two fixtures played at Benjamin Mkapa Stadium, Simba SC hammered Biashara United 3-0 and thereafter posted 2-0 victory in an encounter with Dodoma Jiji FC.

Second-placed Simba has amassed 37 points to keep on trailing league leader Yanga now having 45 points.

Coast Region's Ruvu Shooting has, in its two home games, notched a draw with Polisi Tanzania and Biashara United.



Coastal Union's midfielder, Mtenje Albano (R), keeps Azam FC midfielder, Mudathir Yahya, in check during this season's NBC Premier League tie held in Dar es Salaam recently. PHOTO: COURTESY OF COASTAL UNION



Geita Gold FC forward, Erick Yema.

## Geita Gold FC forward admitted to Bugando Hospital

By Correspondent Joseph Mchekadona

CONGOLESE attacker, Erick Yema, who plays for NBC Premier League side Geita Gold FC has been admitted to Bugando Hospital in Mwanza, the club announced.

The club's Head of Information and Communication Department Hemed Kivuyo said the player was injured during his side's 1-0 loss to Yanga in a Premier League fixture at Mwanza's CCM Kirumba Stadium on Sunday.

The goal-getter, brought in midway through the registration period, was rushed to the hospital for treatment and was discharged.

Kivuyo said on Tuesday morning the player complained of stomach pain and was taken to the hospital for a further check-up.

The official pointed out: "Yema who was injured during our game against Yanga is back to the hospital, we are waiting for the doctors' report."

"After the injury sustained on Sunday he was taken to secure medication and was discharged, but on Tuesday he started complaining again and we took him to the hospital," he said.

The Democratic Republic of Congo (DRC) national is a former player for Zambia's Zesco United.

The footballer signed a two-year contract with Geita Gold FC.

Kivuyo, meanwhile, said his club is ready for Sunday's top-flight game against Mtibwa Sugar.

"All players, except Yema, are attending the training ahead of our away game versus Mtibwa Sugar, we hope our squad will do well on Sunday," he said.

Geita Gold FC is sitting eighth in the top-flight standings with 21 points from 17 games while Mtibwa Sugar is sitting 14th with 16 points from the same number of games.

## Flexibles by David Chikoko

A TRUE GENTLEMAN DOESN'T TAKE HIS DRINK FROM A BOTTLE... He uses a GLASS.



AH WHERE DOES THE GLASS TAKE THE DRINK FROM?