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NSSF in 1.76bn/- projects skipping feasibility studies

By Polycarp Machira, Dodoma

PROJECTS taking up 1.76bn/- were executed by the National Social Security Fund (NSSF) without feasibility studies, in which case their financial projections were not known.

Controller and Auditor General (CAG) Charles Kichere (pictured) says in his latest annual report delivered to the National Assembly in the past week that there was no established payback period and return on investment that could be used as the basis for performance evaluation of the invested properties.

Reviews of previous CAG annual reports showed that there were unsuccessful projects to which the fund had already injected significant sums of monies, the report stated, affirming that reviewing investment appraisals reports for 2014 to 2016 indicated vast deficiencies.

It showed that 323.56m/- was used for appraisal of ten property projects that were not completed for rental use and some had been abandoned and the projects suspended, it said.

“Towards the end of last year, a tenant had shown interest in renovating the Waterfront tower

Buildings with unsatisfactory conditions had low rate of occupancy or were vacant, with Waterfront and Akiba buildings being vacant during a site visit early October 2021.

Low occupancy resulted in further decline of occupancy rates, from 96 percent in the financial year 2017/18 to 15 percent in fiscal 2021/22 for Waterfront Tower. The pension tower occupancy declined from 95 percent in fiscal 2017/18 to 20 percent in the audit year, it said.

Nearly half of the NSSF buildings, 22 out of 49, were slated for maintenance work on the basis of a review of maintenance contracts for fiscal 2022/ 2023 and maintenance report for September 2022, the report noted.

Ten of the 22 slated renovations were completed and works on 11 others were being pursued, it affirmed, noting that 55 percent of the buildings under NSSF were not listed for maintenance.

In Dar es Salaam tenants were living in unhealthy environments, it said, citing Tabata Phase II flats having an overflow of foul water due to inadequate design of its sewerage system.

NSSF acknowledged that observation, pointing out efforts for proper disposal of waste water, by the provision of thorough

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CAG Report: Samia's actions widely hailed

By Henry Mwangonde

SWIFT reaction by President Samia Suluhu Hassan to the recent report by the Controller and Auditor General (CAG) has been commended by a cross section of commentators.

In separate interviews, a former CAG, human rights activists, academicians, political party leaders, businessmen and legislators commended the president, saying more actions need to be taken against those implicated in shady deals.

They lauded the president Samia for insisting on the rule of law in having the CAG audit all major projects. "This was a step forward in promoting openness," former CAG Ludovick Utouh stated.

The commendation follows the move by President Samia to dissolve the board of directors of the Tanzania Railways Corporation (TRC) and the Tanzania Government Flight Agency (TGFA), also sacking the flight agency's director general, John Nzulule.

In the fiscal 2021/22 audit report, the CAG revealed massive discrepancies in the purchase of a cargo plane that would later be leased to ATCL and the purchase of locomotives and coaches for the TRC.

He said the president's reaction was an appropriate message to chief executive



Zitto Kabwe



John Mnyika

Zitto: Works minister 'should be dismissed'

By Guardian Correspondent

OPPOSITION ACT-Wazalendo leader Zitto Kabwe has demanded that action be taken against Works and Transport minister Prof Makame Mbarawa for gross mismanagement of vital projects by parastatal organisations under the ministry.

Addressing journalists yesterday, he said the minister ought to be sacked on account of serious errors in purchasing of locomotives for the standard gauge railway (SGR) and in purchasing planes for Air Tanzania (ATCL).

The party leader said in his analysis on the CAG Report that the president needs to take action on previous recommendations by the CAG, noting that they are those the

“He similarly castigated the failure by TanRoads to implement projects during fiscal 2021/2012 despite the provision of the budget funds requested, at 2.9trn/-.

CAG made in previous years and those deficiencies keep recurring.

"Why is the government finding it difficult to take action," he demanded, underlining that the government has a huge task of battling a bad legacy of not taking up recommendations of the CAG.

This is the right time for the president to formulate strong systems which will control embezzlement of public funds," he said, citing the need to amend the public procurement system set out in 2017 and its regulations, dating 2013.

He said recommendations had been issued in that direction but no steps were taken, also demanding that the Speaker of the National Assembly form a select committee to probe the officials

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“We call upon the Prime Minister to explain to the House actions that the government has taken and the way forward

officers and board members entrusted to oversee the work of public entities.

"This is a message to show that these entities are run by public money and ought to operate on the interests of the public," he said, expressing belief that this was just the beginning.

More actions are likely to come "as the president has institutions which help to ensure that the actions she takes are in the interests of the public," he asserted.

Onesmo ole Ngurumwa, the national coordinator for the Tanzania Human Rights Defenders Coalition (THRDC), pointed at the need for strong systems fostering ethics for public servants.

Emphasizing on a new constitution, he said there is a need to ensure that opponents get a chance in decision-making positions such as in parliament, to help in questioning the use of the country's resources.

"It's a good move by the president, but the fight against corruption should be fought with systems, and it should be fought by everyone starting at the council level, various government institutions up to the central government," he stated.

"Now, if you look at the monitoring and accountability systems there are challenges. The country cannot fight corruption by relying on one person; the legislature should have high levels of accountability, but there is no other way to hold them accountable than Parliament," he suggested.

Dr George Kahangwa, senior lecturer at the Central School of Education of the University of Dar es Salaam, said the actions taken by President Samia were very good and more

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RPC warns on lorry travel: 13 killed as truck overturns

By Guardian Correspondent, Songea

RUVUMA regional police Commander Marco Chilya (pictured) has reiterated the ban on group travel using lorries, after 13 people died and two others hospitalized, when a lorry overturned with passengers on board.

The RPC told journalists yesterday that the vehicle they were travelling in overturned and fell into Njoka River near Namatuhi Village, well into the night on



Sunday with injuries at Mpitimbi Health Centre, here.

He conducted the briefing at the Songea Regional Hospital mortuary where family members gathered to identify bodies of their relatives. The accident happened at nine in the night at the Njoka river bridge along the Ndongosi-Namatuhi road in Songea rural district.

The vehicle, T 800 BXB Mitsubishi

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'All Kihansi spray toads will return from the US'

By Correspondent Christina Mwakangale

PLANS to bring back the rare Kihansi spray toads started since 2012 and by June this year, all the remaining frogs will have been returned from the United States.

Maharage Chande, the managing director for the Tanzania Electric Supply Co. Ltd (TANESCO) said in a statement yesterday that in 2012, the plan facilitated repatriation of 2,500 frogs and until now a total of 12,000 frogs have been brought back.

The government intends to keep the frogs at the Sokoine University of Agriculture (SUA), the University of Dar es Salaam (UDSM) and at their Kihansi original place, he stated.

Building the Kihansi hydropower dam for 180 megawatts of power started in 1993 and was completed in 1999 spending a total of \$598bn/-.

"In 1996, the unique frogs were discovered and are not found anywhere else in the world except in the Kihansi valley in Tanzania. The Kihansi spray toads are live-bearing and insectivorous," he explained.

Maharage said in a plan to have progressive development the government decided to have all the two, protect the frogs and then generate electricity, if we had no plan to protect them, we could not have the energy generation project at Kihansi.

He said two options were taken which were to build infrastructure for steam so that the frogs do not die, but because the infrastructure were not natural, it was decided that the 500 frogs be taken to laboratories in the United States and the University of Dar es Salaam (UDSM).

"The actions allowed the project to start operations in the year 2000 in which as of March 2023, the project has produced electricity amounting to 3.4trn/- compared to its construction costs which was

\$272 million," he said.

Maharage said the initial costs for conserving the frogs were paid by the World Bank and Global Environmental Facility and in 2019 Tanesco paid \$385,000 for the first time through Tanzania Energy Development and Access Project (TEDAP).

The DG said the contract for the frogs to remain in the US ended in 2020 but failed to return in the country due to Covid-19 and it was extended up to June last year.

According to CAG report, the payment of 611.92m/- (USD 260,000) has been done at the rate of USD 130,000 per year - in both years - the same rate that the former Minister for Energy Dr. Medard Kalemari planned before he left the office.

The plan to return the Kihansi spray toad began in December 2012 where 2,500 frogs were returned to the country and by 2019, more than 12,000 frogs had been returned to the country.

"And by June 2023, all the frogs will have been returned to the country from the United States. In addition, as a country, we have already built the capacity to preserve these frogs at the University of Dar es Salaam, Sokoine College of Agriculture (SUA) and Kihansi."



In 1996, the unique frogs were discovered and are not found anywhere else in the world except in the Kihansi valley in Tanzania. The Kihansi spray toads are live-bearing and insectivorous

RPC warns on lorry travel: 13 killed as truck overturns

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Fuso driven by Thobias Njovu, was carrying traders when it skidded off the road and fell into the river.

He listed the deceased as including Happy Msemwa, Jafari Ngalimus, Hidayat Salum, Biesha Yahaya, Mustafa Ally, Juma Said, Christopher Msuya and Deogratias Mapunda.

Others were identified by single names as Mwaisha and Hamad, with those injured named as Hamis Mbawala and Christopher Banda.

The RPC asked traders to avoid travelling in trucks meant for goods as they go about their businesses for

instance to auctions, vowing that stern measures will be taken against those violating the ban.

Dr Magafu Majura, the doctor in charge at the Songea Regional Hospital, said he received the report at two in the morning yesterday and started mobilising hospital staff.

Later the hospital received 13 bodies to the mortuary, seven women and six men, he said.

Nestory Nyanguru, a relative of one of the deceased, said that he received information on the accident at eleven in the night.

When he reached the hospital he identified the body of his younger brother, he added.

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responsible and give the reasons for the purchasing price to be marked up.

He asserted that the CAG Report essentially shows that the National Health Insurance Fund (NHIF) was bankrupt as the CAG Report shows that during fiscal 2021/2022 there was a 205bn/- loss in its operations.

He was also preoccupied with losses of funds directed at youth, women groups along with people with disabilities, totaling 97.59bn -

from local government authorities, which the ACT-Wazalendo leader suggested that the loans be redirected to the Social Action Trust Fund (TASAF).

He similarly castigated the failure by TanRoads to implement projects during fiscal 2021/2022 despite the provision of the budget funds requested, at 2.9trn/-. He was persuaded that the plane rental arrangement for Air Tanzania from the Tanzania Government Flight Agency needs to be ended as it causes vast losses for ATCL.



Same district commissioner Kasilda Mgeni (2nd-R) shares a light moment with Mkomazi National Park Tourism officer Happiness Kiemi when the DC visited the park in Tanga Region at the weekend chiefly to drum up support for local tourism. Photo: Correspondent Oscar Assenga

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action is needed to end the problem.

Sadock Tuya, logistics manager at Yaate Investment Co. Ltd, similarly said the actions taken by the president were commendable, while urging that "this should be the beginning of more actions to ensure all those implicated are brought to book."

The opposition Chadema said

it was not satisfied with the steps taken by the government to control misuse of public funds every year, as this leads to the perpetuating the situation.

John Mnyika, the secretary general, said the president should use the constitutional powers vested in that office to take actions against those implicated as listed by the CAG.

Lapses are noticeable in taking to account individuals mentioned in various reports of the CAG in connection with embezzlement of funds, he stated, while Esther Matiko (Special Seats, opposition) had earlier called upon those implicated in the report to resign.

"We call upon the Prime Minister to explain to the House actions that the government has taken and the

way forward," she had demanded.

Saashisha Mafuwe (Hai) meanwhile said local government authorities have been channels used by officials to embezzle public funds. In a response in the debating chamber, Finance and Planning minister Dr Mwigulu Nchemba said the president has changed the norm by allowing the CAG to audit all projects.



E. Merck KG and Merck Foundation Board of Trustees chairman Prof Frank Stangenberg-Haverkamp (L) and Merck Foundation Alumni CEO Dr Rasha Kelej present prizes and a certificate to journalist Christina Mwakangale in Dar es Salaam at the weekend. She was feted for emerging winner in the Diabetes and Hypertension category and the More Than a Mother category of the Media Recognition Awards 2022 - Print. Photo: Guardian Correspondent

NSSF in 1.76bn/- projects skipping feasibility studies

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studies and designs accommodating storm currents and foul water in the sewage system, the report affirmed.

The audit systematically faulted NSSF for failure to adequately manage its real estate investments.

The performance audit on the management of property investments on NSSF and PSSS showed unsatisfactory conditions

for a section of NSSF properties, and unprofitable operations of such investments.

Despite efforts made by NSSF in maintenance plans and schedule for real estate renovations as well as to dispose, demolish or rent out those properties, noted defects included cracks on floors and walls, it said.

There are rotten ceiling boards, fungus on walls and wall paints

peeling off, leakage roof and broken windows, stains on ceiling boards, defective toilet fittings, doors vandalized or removed from buildings, the report noted.

Inspections in Arusha and Dar es Salaam showed Waterfront House and Akiba House, also known as Mwalimu Nyerere Pension Tower in the commercial capital to be nearly decrepit along with Block FF Old Moshi Road at Sakina Area in the

tourism hub.

As the audit was being finalised, NSSF officials pointed out that the Dar es Salaam Institute of Technology (DIT) was interested in purchasing the pension tower on the other side of the road, it elaborated.

Towards the end of last year, a tenant had shown interest in renovating the Waterfront tower, the report added.



Natural Resources and Tourism minister Mohamed Mchengerwa, who is Rufiji legislator, pictured in the constituency at the weekend serving food at iftar attended by more than 8,000 Muslim faithful. The event went alongside special prayers for President Samia Suluhu Hassan and the nation. Photo: Guardian Correspondent

Govt to revoke licences and blacklist unfaithful exporters of soybeans

By Correspondent James Kandoya

THE government has said it will take stern measures against unfaithful Tanzanians allegedly for exporting substandard soybeans to China including revoking licences and blacklisting.

The government's reactions came after recently, Tanzanian ambassador to China Mbelwa Kairuki warned Tanzanians exporters to observe regulations and standards.

Antony Mavunde, Deputy minister for Agriculture made the government's stand in a televised interview over the weekend.

He said that the government has already started working on the matter seriously to identify all those implicated in the scandal.

"We have taken this seriously, and the process of identifying them is underway on the way and once identified and found exported without adhering to procedures, the government will take action against them including revoking their license and blacklist," he said.

"We also want to know if they were real Tanzanians and had all permits governing exportation of the soybeans from the authorized regulation," he added.

He however did not admit to having received any notification from the Chinese government about the matter but thanked the Tanzania envoy to China for efforts taken so far.

According to him, more notification from the buyer's country are not good since it affects the market and country's image.

The deputy minister called on Tanzanians exporting products including soybeans to China to adhere to all regulations and procedures and get exporting permissions.

According to the latest public

of the general administration of customs of China, a total of 49 companies in Tanzania have obtained permission to export soybeans to China.

In view of this fact, Tanzania can earn up to \$1 billion annually from soybean exports as China's demand provides a ready market for the produce.

About two weeks ago, the Tanzanian ambassador to China Mbelwa Kairuki made a warning to the exporter of soya beans to China to observe quality and standards.

This came after a consignment of substandard soya beans from Tanzanian by unfaithful exporters was reported.

Kairuki said last year, the consignment of soya beans was found with contaminated small stones while the consignment arrived early this year was found with rotten soya beans.

On February 29, this year, the Chinese ambassador to Tanzania Chen Mengjian encouraged more Tanzanians to produce various products saying that Asian countries have a huge market demand for avocado and soya beans.

The envoy said that in a press conference with the Tanzania minister for Investment, Trade and Industries.



We also want to know if they were real Tanzanians and had all permits governing exportation of the soybeans from the authorized regulation

Dodoma referral hospital installs new modern X-ray machines and CT-scan

By Guardian Reporter, Dodoma

DODOMA regional referral hospital has installed three new modern X-ray machines and a CT-Scan, a huge relief to patients who in the past used to go outside the region for such services.

Briefing editors of various media houses who visited the hospital after a two-day MSD task force

meeting held here at the weekend, Bones and Accident Specialist, Dr Ernest Ibenza said X-ray and CT-scan services at the hospital has helped patients to be treated in time.

Dr Ibenza said there has been huge numbers of patients being treated at the hospital that has now better equipment than it was the case in the past.

"To us we have witnessing the increase of revenue because instead of going to the Muhimbili National Hospital (MNH) for treatment, they now come here," said Dr Ibenza.

Dr Ibenza thanked President Samia Suluhu Hassan and the government on how she has been endorsing funds for various improvement in the health

services at the hospital which is an important health facility in Dodoma Region and the nation's capital.

He also thanked MSD for their cooperation to the hospital as all drugs and medical devices required reach the hospital in time, the situation which he said has been of great relief to patients and hospital staff.

By Marc Nkwame - Arusha

Tanzanian version of Tik-Tok gadget about to be released

A young Tanzanian lady has invented a special online video platform to rival China's Tik Tok.

Aged only 20, Prisca John Anthony has come up with 'Yoleb', which she describes as an online platform dedicated to research, reports and other brainier content targeting to change the mindsets of young people.

"With Tik Tok it is all about entertainment and some brain-numbing light stuff, but the Yoleb Community App intends to correct that," Prisca explained.

She was speaking at the second entrepreneurship week organised by the Arusha Technical College and held at the ATC campus, where a total of 24 young creators tabled their new digital and technological inventions.

"In China, Tik-Tok is used to collect, disseminate and discuss new ideas and research reports, but the international version of the digital platform is engineered to just handle petty issues, entertainment and childish stuff," she pointed out.

Her video soon to be unveiled 'Yoleb' sets out to change that through what she explained as 'intellectual algorithm mindset for the youth,' whatever that means.

But it won't be all work without play, Yoleb will be an edutainment portal where interesting clips with some educational inputs will also be allowed.

But Prisca's Yoleb Community App was

the winning entry, beating 23 other candidates in the scholars' competition.

"It will soon be available on 'Google Play,' as its prototype targets mostly android users. Later it will be rolled out onto the apple store," she said.

Other winners in the 'International Entrepreneurship Week,' were David Mpinzile with his 'Hills Project,' Anorld Kaaya and Geki Nzalu with a solar electric tricycle (Tuk-Tuk).

There was also the medical incinerator device hatched by Sarawek Yokofu and Yusuph Mohammed and the utilisation

of organic waste by Daniel Kweka and Paulo Angelo.

Chief Judge in the competition was Peter Schiphof from the Hanze University of Applied Science.

Other judges were Justin Mwakatobe and Winfrida Mbowe.

"It will soon be available on 'Google Play,' as its prototype targets mostly android users. Later it will be rolled out onto the apple store"

The United Republic of Tanzania President's Office TANZANIA SOCIAL ACTION FUND



VACANCY ADVERTISEMENT

Tanzania Social Action Fund (TASAF) is currently implementing Productive Social Safety Net Program which aims at protecting the Vulnerable Poor Households from severest consequences of poverty by implementing interventions that will lead to increased household incomes and opportunities while increasing consumption.

The TASAF Executive Director is inviting applications from suitably qualified Tanzanian nationals to fill the below vacant posts:-

1. Director of Knowledge Management and Advocacy 1 post
2. Communication Specialist 1 post

Job Descriptions and required qualifications for these posts are available in TASAF website www.tasaf.go.tz

How to apply:

- 1) a) Applications, enclosing scanned certified copies of certificates and Curriculum Vitae be sent to the following address:-
**Executive Director
Tanzania Social Action Fund (TASAF) Kambarage Tower Building
Jakaya Mrisho Kikwete Road
P.O. Box 2719
DODOMA.**
- b) Applications (In PDF Format), enclosing scanned certified copies of certificates and Curriculum Vitae be sent through the following email address: hr@tasaf.go.tz
- 2) Applications made in a way other than the above will not be considered,
- 3) Deadline for receiving applications is **10th May, 2023.**

**Ladislaus J. Mwamanga
EXECUTIVE DIRECTOR**

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Appointment of Mr. Bonaventura Paul Director of Retail Banking (DRB) CRDB Bank Plc

The Board of Directors and Management of CRDB Bank Plc are pleased to announce the appointment of Mr. Bonaventura Paul as the Director of Retail Banking at CRDB Bank Plc, effective from 4th April 2023. Bonaventura has been acting in the same role since June 2022, where he has successfully implemented the Bank's retail business strategy, driven sustainable revenue generation, and improved customer service benchmarks.

Bonaventura is a seasoned banker with over a decade's experience in the banking and financial sector. He has a proven track record of driving business growth, risk and controls, retail branch operations, and sales management. He is an innovative, resilient and customer-focused professional banker who understands the evolving needs of customers and the banking industry.

Before his new role as Acting Director of Retail Banking, he headed the Branch Network at CRDB Bank Plc, providing overall leadership to over 240 branches. Under his leadership, he managed to improve governance and controls and enhanced customer engagement, which drove business growth across the Bank's branch network.

Additionally, he led the team in implementing a new branch-operating model, which optimized staff roles across the network and enhanced the retail operating model.

Bonaventura holds a Master's Degree in Accounting and Finance from Mzumbe University and an Advanced Diploma in Accountancy from the Institute of Accountancy of Arusha (IAA). He is also a Certified Professional Banker (CPB) from the Tanzania Institute of Bankers (TIOB) and a Certified Public Accountant - CPA (T) from the National Board of Accountants and Auditors (NBAA).

We are confident that Bonaventura's expertise and leadership will be invaluable in driving the growth of our retail banking business and helping us achieve our strategic objectives. I assure Bonaventura my unwavering support, and I pledge the same from all our stakeholders to support him as he transitions into his new role. Congratulations again, Bonaventura, and best wishes for continued success.

Abdulmajid Nsekela
Group CEO & Managing Director
CRDB Bank Plc

CAG finds income drop in NSSF, PSSSF projects

By Guardian Reporter, Dodoma

The 2021/22 Audit Report tabled by the Controller and Auditor General (CAG) in Parliament last week has discovered drop in revenues in projects under NSSF for the FY 2021/22.

CAG Charles Kichere says he discovered revenue drop to as low as 81 per cent from 96 per cent in FY 2017/18 and up to 15 per cent in 2021/22 in regard to its Dar es Salaam's Water Front building complex.

He says the Julius Nyerere Pensions Tower revenues also dropped to 75 per cent from 95 per cent in FY 2017/18 to as low as 20 per cent in FY 2021/22.

"In regard to PSSSF, revenue level also dropped from 28 per cent in FY 2017/18 to 21 per cent in FY 2021," CAG Kichere says.

In the circumstances, Kichere says his audit identified poor condition of houses owned by both NSSF and PSSF.

"In regard to NSSF, the deficiencies discovered include cracks on the walls and floors, fungi on the walls and paints on the walls were worn out, leaking roofs and many others.

"As for NSSF, deficiencies discovered included cracks on walls, wall paint worn out, leaking roofs, cracks on floors, poor sewage system and worn out electricity wiring.

"The audit also discovered buildings that were in poor condition including the Dege Beach and Kijichi housing projects that have been abandoned," he said.

According to him, poor condition of the houses was contributed by budgetary constraints as well as lack of maintenance to the houses.

He said the state of affairs has also contributed few people renting the houses, thereby causing revenue drop to the social security funds.

In his report, CAG Kichere says the audit also discovered that some NSSF investments were

unprofitable.

For example, he said, NSSF made an investment of 323,56m/- that was unprofitable.

In addition, he says there were a total of 10 investment projects that had not been completed some of which were abandoned.

He said in regard to PSSSF a total of 3.3bn was found to have been invested in projects that were unprofitable.

He named the projects as including the Ununio Business and residential centre project in Dar es Salaam and the Njedengwa Residential houses project in Dodoma.

"The reasons for the projects' failure stems from poor project plans and failure to complete them in time that changed the bearing of the investment thereby bringing in poor incomes to the funds.

In addition, in regard to NSSF, income from investments in buildings was of the average of 1.83 per cent in the last four years, that is well below the nine percent regarding investment in government bonds that carries 10.83 per cent profit to investors.



The reasons for the projects' failure stems from poor project plans and failure to complete them in time that changed the bearing of the investment thereby bringing in poor incomes to the funds



Dr Dorothy Gwajima (C), Minister for Community Development, Women and People with Special Needs, applauds in Dar es Salaam late last week shortly after launching an Azania Bank Ltd account meant exclusively for women. It is dubbed 'Mwanamke Hodari'. She is with the bank's managing director, Esther Mang'anya (R), and director of business development Rhimo Nyansaho. Photo: Guardian Correspondent

Minister Gwajima salutes Azania Bank for dedicating new account to women

By Guardian Reporter

A TAILOR made account dedicated for women only named 'Mwanamke Hodari' introduced by Azania Bank Limited in Dar es Salaam last week will go a long way in supporting President Samia Suluhu Hassan's efforts to emancipate the group economically.

Minister for Community Development, Women, Gender and Special Needs Groups, Dr Dorothy Gwajima said after launching the account that Azania Bank is implementing the government's development agenda which seeks to empower women and other

special needs groups economically.

"I would like to congratulate Azania Bank's management for coming up with this account which is a major step towards empowering women," Dr Gwajima said while noting that apart from enabling women to save cash, the account also offers cheapest loans in the market.

She urged women in the country to seize the new opportunity being offered by 'Mwanamke Hodari' account including borrowing at concessional rates. "This account allows women to borrow at the lowest interest rates while also enjoying guarantee from Azania

Bank's partners," she underlined.

Briefing the minister regarding the account, Azania Bank's managing director, Esther Mang'anya said, among other things, 'Mwanamke Hodari' offers loans of between 200,000/- and 500m/- payable for up to three years.

Mang'anya said the new account has no minimum deposit and is free from any bank charges while holders also earn good interest income if they leave their deposits for a long time. "This account is aimed at emancipating women economically because they can borrow and boost their businesses

with more capital," she said.

The Azania Bank chief further noted that the account holder will only offer 25 percent of guarantee for a loan while the bank's partners will cover 75 percent. "We came up with this tailor made account because women are a group that has failed to access banking services including borrowing because of restrictive conditions which 'Mwanamke Hodari' has omitted," Mang'anya noted.

The account holder can borrow four times their saved amount at anytime. In case of death or impotency by the borrower, the loan will be repaid from an insurer. "All this is meant to cushion women from losing their businesses in case of default caused by circumstances beyond their control," the Azania Bank chief executive explained.

DAWASA appoints Metito to build, run its new wastewater treatment plant in Dar suburb

By Correspondent Joseph Mwendapole

THE Dar es Salaam Water Supply and Sanitation Authority (DAWASA) has awarded Metito, a leading provider of intelligent water management solutions, the contract to design, build and operate a new wastewater treatment plant (WWTP) in the Mbezi Beach area in Dar es Salaam.

The project, which is financed by the government in collaboration with the World Bank (WB), is expected to greatly reduce environmental pollution through safe treatment of wastewater.

The wastewater treatment plant will have state-of-the-art engineering and technologies to enhance operational and maintenance costs, improve sludge quality and minimize the overall carbon footprint.

According to the DAWASA's acting chief executive officer, Kiula Kingu, the plant will be designed in almost half of the allocated area, optimizing land usage and maximizing savings.

He said Metito's scope of work involves three years of operation and maintenance for the wastewater treatment plant with the full participation of DAWASA staff members in all operational sections of the treatment plant.

"Access to water and sanitation in Tanzania can transform the economic outlook in Dar es Salaam and propel its social development and sustainable growth, we have trusted Metito, a world-leading provider, to develop the new WWTP in the Mbezi beach area and we are confident that the impact that will be created once the plant is operational is highly cost-effective and brings great value to the local community," said Kingu.

He said Metito will utilize conventional activated sludge

technology and implement anaerobic digesters to produce biogas followed by Combined Heat and Power (CHP) generation system which will reduce electric power consumption by almost 40 percent at ultimate plant capacity.

He added that Metito will also use the sludge anaerobic digestion process in the first treatment phase to ensure the sludge is stabilized and the quality of the sludge is maintained.

He said Tanzania has renewed its commitment to increasing access to clean water by adopting the Sustainable Development Goal 6 (clean water and sanitation for all) targets, which the UN set for 2030.

He said the Mbezi Wastewater Treatment project will contribute to Dar Es Salaam region's sustainable economic and industrial development by creating skilled jobs and safeguarding the health and well-being of the community by providing efficient wastewater treatment.

Commenting on the contract, Karim Madwar who is Metito Africa Managing Director said: "The project is a true milestone towards modernizing Dar es Salaam's wastewater system and bolstering the resilience of its water infrastructure, all while safeguarding its natural ecosystems."

"Metito's founding principles are Impact, Sustainability, and Innovation, and this project ticks all the boxes we are proud to be working with Dar Es Salaam Water Supply and Sanitation Authority on this project and are looking forward to making this a benchmark to similar projects in the region," he said.

The project award was signed recently and construction is expected to commence this month with the commissioning date set for October, 2024.



Environmental officers in Geita District have a first-hand account last week of how small-time gold miners operating from Nyamatagata Quarry have been safeguarding the environment by putting a total of 2,000 hectares under trees in areas where they no longer engage in mining. Photo: Correspondent Marco Maduhu

CAG: 23,009 students quit secondary school education owing to pregnancy

By Guardian Reporter, Dodoma

THE 2021/22 Controller and Auditor General (CAG) Report has identified that 23,009 students from Local Authorities' secondary schools discontinued lessons due to teen pregnancy, while Kinondoni Municipal Council leads the list.

In regard to primary schools, 19,945 did not finish studies due to the same reasons, said CAG in his report.

The report has also identified that Kwimba District Council in Mwanza Region leads in regard to

students discontinuing with lessons with 9,045 students, followed with Uvinza District Council with 2,172 students.

The report, tabled by CAG Charles Kichere in Parliament in Dodoma last week also discovered that in its audit regarding Local Government authorities (LGAs) secondary school students who discontinued with their lessons is equivalent to 28 per cent out of 82,236 who joined Form I in 2018 and required to finish form IV in 2021.

Kichere said in the report that the reason for discontinuation

of lessons included pregnancies for girl students, long distances from their homes to school, family upbringing and personal reasons.

The report also shows that Kinondoni Municipality had 4,652 students who discontinued lessons, Newala District had 3,783, Misungwi District (2,570), Morogoro District (1,948) and Moshi district with 1,270.

Others are Kilosa District (1,246), Temeke District (1,185), Buhigwe District (908) and Gairo District had 700 students who discontinued lessons.

In regard to primary schools

Gairo had 1,365 pupils who discontinued with their lessons, Kwimba District (9,045), Uvinza District (2,172), Kilosa District (2,096) and Nsimbo (1,545).

In the circumstances, CAG Kichere recommended to the President's Office - Regional administration and Local Government (PO-RALG) to prepare a program to reach out to relative communities and mobilise parents and guardians to enroll their children at nearby schools.

He also recommended to the LGAs to build new schools near villages, improve teaching and learning environment by involving appropriate equipment for both teaching and learning, to mobilise sports and recreation as well as providing technical education.

Prof Assad wants openness in the construction industry

By Correspondent Daniel Semberya

FORMER Controller and Auditor General (CAG) Prof Mussa Assad has called on stakeholders in the country's construction industry to strengthen transparency in their activities and where necessary apply stern measures for those who go against the codes of conducts.

In an interview recently, Prof Assad said building companies need to be open in their activities for them to be trusted by the public.

He said fighting corruption needs commitment by ensuring that the culprits are subjected to stern punishment.

According to him, if companies give bribes then those who receive them should be counted as one of the major obstacles.

Abel Kinyondo, Associate Professor of Development Economics at the University of Dar es Salaam (UDSM) said: "It takes two to tango. The one taking is corrupt as the one who is giving nothing

justifies corruption."

He said that it's unfortunately; it's only those receiving it who risks prison and being fired from their jobs.

Dr Balozi Morwa, Catholic University of Mbeya (CUCoM), senior lecturer said that it unfortunate those who have been entrusted to safeguard public properties/funds have turned them for personal gains rather than for society/community interests.



...fighting corruption needs commitment by ensuring that the culprits are subjected to stern punishment

Use experts when executing development projects - Mufti

By Correspondent Cheji Bakari, Tanga

TANZANIA'S Chief Sheikh Abubakar Zubeir bin Ally has urged Muslims and Islamic institutions in the country to prioritise use of experts while accomplishing their development projects.

Mufti Abubakar made the call yesterday here during a Muslims forum. The forum among other things aimed at fundraising money for the construction project of a Muslim hospital here in Tanga.

He insisted that the use of experts in implementation of various economic activities will help elevate them economically.

"In order to achieve your sustainable economic goals, the use of elite and professional persons in economic activities is unavoidable and a matter of paramount importance," he said.

He further explained that for decades, experience has shown that established Islamic institutes in Tanzania and Muslims themselves have not been utilizing experts of various professions to bring their own developments; henceforth now it's high time to change their mindsets and start using them so as to get best outcomes.

"Now it's a time for Muslims including their established institutions to effectively use

the presence of experts aimed at bringing and holding firmly available economic opportunities," Mufti Abubakar said.

Mkinga district commissioner, Colonel Maulid Surumbu stated that the regional government was ready and committed to provide any needed corporation for all religious institutions on matters related their development and welfare.

Ayubu Kidege, coordinator of the hospital, said the project is implemented from the funds raised from Muslims' contributions.



Now it's a time for Muslims including their established institutions to effectively use the presence of experts aimed at bringing and holding firmly available economic opportunities

Z'bar CCM cadres urged to be close to the community

By Guardian Correspondent, Zanzibar

CCM-Zanzibar Ideology and Publicity Secretary, Khamis Mbeto Khamis, has called on party leaders at all levels to continue with the culture of being close to the community.

The call was given here yesterday during his visit to CCM founders and elders in Unguja Urban District.

Mbeto said CCM has a big treasure of human resources including elders who made a big contribution in founding the Afro-Shiraz Party (ASP) and later after the birth of CCM in 1977.

He said there was nothing more valuable to reward the elders except frequently praying for them to enjoy good health.

"My call to the party leaders and officials at all levels is to continue the culture of visiting them in order to console them as many of them live in solitude and feel as if they have been abandoned.

"We have leaders from grassroots level to the national level, hence for the party and his organisations, we should frequently visit them, in if necessary we should help them, including washing their clothes and clean their surroundings," said Mbeto.

Some of families visited by the Ideology and Publicity Secretary

praised CCM for valuing their contributions.

CCM elders visited by Mbeto included Kombo Mzee Kombo, Somoe Ali Hassan, Tatu Sobo and Atte Salum Said.

Others are Thani Simba Tabu, Mosi Juma Foum and Sultan Muhammed Ali.



We have leaders from grassroots level to the national level, hence for the party and his organisations, we should frequently visit them, in if necessary we should help them, including washing their clothes and clean their surroundings



Arusha district commissioner Felician Mchengerwa (C) pictured in Arusha city at the weekend moving to present a brand new car to Shamimu Hemedi Mushi (L) for emerging winner of Serengeti Breweries Limited's Pilsner Lager promotional campaign dubbed 'Kapu la Wana'. Right is the firm's North Zone sales manager, Andrew Msiagi. Photo: Guardian Correspondent

AMF donates 1,104 religious books to 'madrassa' in Pemba

By Correspondent Maulid Mmbaga

ASMA Mwinyi Foundation (AMF) has handed over 1104 religious education books to Shifaiya Islamiyya madrasa located in Kinyasini, Wete District, North Pemba Region so as to support learning as a continuation of donation during the holy month of Ramadhan.

AMF is dedicated to helping

those with special needs, especially women, the elderly, children and the disabled, it has also been providing various aids in houses of worship, hospitals and society in general.

Handing over the aid yesterday in Pemba, Abdalla Amour, a member of the foundation, said they have handed over 1104 books to the madrasa with more than 150 students with the aim of continuing

to pass on religious education to children and the community which will help maintain stability in various fields. "The only legacy for our youth is worldly and religious education, so it is good for all to work together to ensure that society and children are in good morals to know God, because that will help in reducing the erosion of morals in our society," Amour said.

Principal of the Classes, Salama

Juma Haji, thanked AMF for providing them with the books, noting that they are also facing the challenge of dilapidation of the buildings used for teaching children.

"In our Madrasa, we have two teaching rooms, but one of them is not being used anymore due to wear and tear, we have to use an open area to study when it is not raining," said Haji.

Ustadh Amour Hamad Ali, identified other challenges they face as chairs for students and teachers, teaching materials including books and volumes, and lack of clean water and called on various stakeholders to help solve the shortcomings.

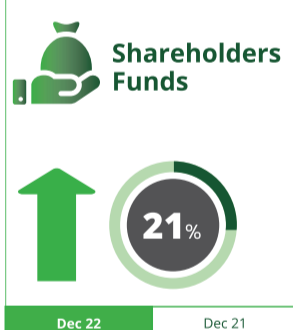
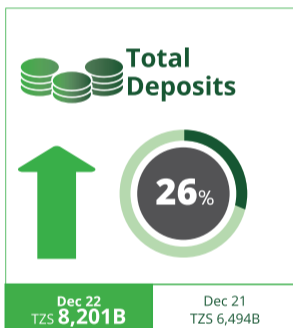
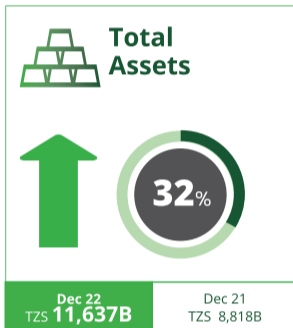
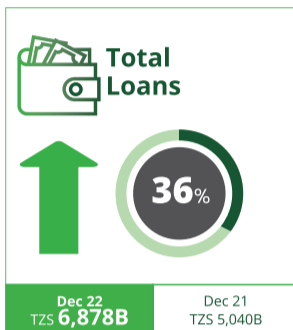
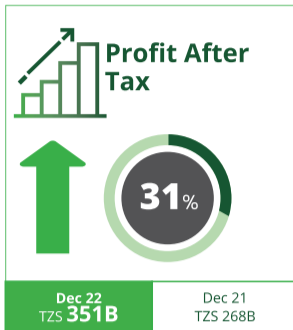


Selemani Jafo (L), Minister of State in the Vice President's Office (Union and the Environment), plants a tree during the launch of the 'Green April' campaign organised by the Morogoro Diocese of the Evangelical Lutheran Church in Tanzania (ELCT) at the weekend. Photo: Correspondent Christina Hauke

CRDB BANK PLC

AUDITED FINANCIAL STATEMENTS

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



STATEMENT OF FINANCIAL POSITION AS AT 31ST DECEMBER, 2022 (Amounts in Million Shillings)				
	GROUP		BANK	
	Current Year 31/12/2022	Previous Year 31/12/2021	Current Year 31/12/2022	Previous Year 31/12/2021
A. ASSETS				
1. Cash	379,554	311,717	367,218	304,998
2. Balances with Bank of Tanzania	602,881	576,980	497,347	564,081
3. Investment in Government Securities	2,274,891	1,641,092	1,939,171	1,440,487
4. Balances with Other Banks and financial institutions	187,042	492,467	206,810	442,774
5. Cheques and items for clearing	1,297	750	2	10
6. Interbranch float items	-	-	-	-
7. Bills negotiated	-	-	-	-
8. Customers Liabilities on acceptances	-	-	-	-
9. Interbank Loans Receivables	505,168	-	505,168	-
10. Investment in other securities	18,898	12,760	12,612	6,044
11. Loans, Advances and Overdrafts (Net of Allowances for Probable Losses)	6,877,757	5,040,368	6,707,266	4,903,448
12. Other Assets	364,271	304,620	367,672	306,377
13. Equity Investments	13,935	13,481	35,505	35,048
14. Underwriting accounts	-	-	-	-
15. Property, Plant and Equipment	410,863	423,325	396,695	410,522
16 TOTAL ASSETS	11,636,557	8,817,559	11,035,465	8,413,799
B. LIABILITIES				
17. Deposits from other banks and financial institutions	5,258	11,611	5,258	11,611
18. Customer deposits	8,142,525	6,434,146	7,619,807	6,098,452
19. Cash letters of credit	-	-	-	-
20. Special deposits	53,630	48,132	53,630	48,132
21. Payment orders / transfers payable	14,740	14,083	14,723	14,016
22. Bankers' cheques and drafts issued	1,404	1,766	769	725
23. Accrued taxes and expenses payable	58,390	45,077	56,884	43,881
24. Acceptances outstanding	-	-	-	-
25. Interbranch float items	-	-	-	-
26. Unearned income and other deferred charges	45,313	43,975	43,756	42,940
27. Other Liabilities	97,852	90,651	97,584	90,580
28. Borrowings	1,738,369	908,789	1,714,605	876,535
29 TOTAL LIABILITIES	10,157,481	7,598,231	9,607,014	7,226,873
30 NET ASSETS / (LIABILITIES)	1,479,076	1,219,328	1,428,451	1,186,926
C. SHAREHOLDERS' FUNDS				
31. Paid up share capital	65,296	65,296	65,296	65,296
32. Capital Reserves	-	-	-	-
33. Retained earnings	845,064	675,336	826,349	660,224
34. Profit/(Loss) account	351,407	268,164	332,480	259,618
35. Others Capital Accounts	217,309	210,532	204,326	201,789
36. Minority Interest	-	-	-	-
37 TOTAL SHAREHOLDERS' FUNDS	1,479,076	1,219,328	1,428,451	1,186,926
38. Contingent Liabilities	3,994,711	2,843,890	3,710,217	2,699,395
39. Non performing loans & advances	206,410	175,090	205,473	174,541
40. Allowances for probable losses	165,344	134,894	164,867	134,723
41. Other non performing assets	-	-	-	-
D. SELECTED FINANCIAL CONDITION INDICATORS				
(i) Shareholders Funds to Total assets	12.7%	13.8%	12.9%	14.1%
(ii) Non performing loans to Total gross loans	2.8%	3.3%	2.9%	3.4%
(iii) Gross Loans and advances to Total deposits	85.9%	79.8%	89.5%	82.0%
(iv) Loans and Advances to Total assets	59.1%	57.2%	60.8%	58.3%
(v) Earnings Assets to Total Assets	84.9%	81.5%	85.2%	80.7%
(vi) Deposits Growth	26.3%	19.5%	24.7%	17.6%
(vii) Assets growth	32.0%	23.0%	31.2%	21.2%
CONDENSED STATEMENT OF PROFIT OR LOSS AND OTHER COMPREHENSIVE INCOME FOR THE YEAR ENDED 31ST DECEMBER 2022 (Amounts in Million Shillings)				
	GROUP		BANK	
	Current Year 31/12/2022	Previous Year 31/12/2021	Current Year 31/12/2022	Previous Year 31/12/2021
1. Interest Income	929,554	774,659	882,749	743,504
2. Interest expense	(221,452)	(144,360)	(211,170)	(136,850)
3. Net interest income	708,102	630,299	671,579	606,654
4. Bad debts written off	-	-	-	-
5. Impairment Losses on Loans and Advances	(65,145)	(25,635)	(64,385)	(25,953)
6. Non-Interest Income	404,848	353,874	400,771	352,344
6.1 Foreign Currency Dealings and Translation Gain / (Loss)	57,557	37,768	54,786	36,504
6.2 Fees and Commissions	296,861	282,167	291,211	277,670
6.3 Dividend Income	-	38	4,344	5,171
6.3 Other Operating Income	50,430	33,900	50,430	32,999
7. Non-Interest Expense	(550,096)	(571,171)	(530,560)	(555,532)
7.1 Salaries and Benefits	(300,482)	(293,788)	(292,363)	(286,246)
7.2 Fees and Commissions	(36,360)	(60,200)	(35,474)	(60,103)
7.3 Other Operating Expenses	(213,255)	(217,183)	(202,723)	(209,184)
8. Operating Income/(Loss)	497,709	387,366	477,405	377,513
9. Income tax provision	(146,302)	(119,205)	(144,925)	(117,896)
10 Net Income (Loss) After Income Tax	351,407	268,161	332,480	259,617
11 Other Comprehensive Income	2,376	(1,326)	3,070	(535)
Translation+Revaluation Reserve+Shares Traded	2,376	(1,326)	3,070	(535)
12 Total Comprehensive income/(loss) for the year	353,783	266,835	335,550	259,082
13. Number of Employees	3,729	3,650	3,605	3,547
14. Basic Earnings Per Share	135	103	127	99
15. Number of Branches	240	254	236	250
SELECTED PERFORMANCE INDICATORS:				
(i) Return on Average Total Assets	4.9%	4.8%	4.9%	5.0%
(ii) Return on Average Shareholders' Funds	26.0%	24.0%	25.7%	24.5%
(iii) Non interest Expense to Gross Income	49.4%	55.3%	49.5%	55.1%
(iv) Net Interest Income to Average Earning Assets	8.6%	9.9%	8.4%	9.0%

STATEMENT OF CASH FLOW FOR THE YEAR ENDED 31ST DECEMBER, 2022 (Amounts in Million Shillings)				
	GROUP		BANK	
	Current Year 31/12/2022	Previous Year 31/12/2021	Current Year 31/12/2022	Previous Year 31/12/2021
I: Cash flow from operating activities:				
Net income (Loss)	497,709	387,366	477,405	377,513
Adjustment for :				
- Impairment / Amortization	147,861	121,191	145,795	120,438
- Net change in loans and Advances	(1,603,495)	(1,145,226)	(1,517,572)	(1,097,684)
- Gain / loss on Sale of Assets	1,712	(1,700)	1,712	(799)
- Net change in Deposits	1,788,984	1,539,770	1,556,726	1,302,427
- Net change in Short Term Negotiable Securities	-	-	-	-
- Net change in Other Liabilities	29,422	31,280	28,554	30,472
- Net change in Other Assets	(619,884)	(7,078)	(491,246)	(10,969)
- Tax paid	(156,050)	(99,618)	(155,537)	(98,937)
- Others (specify)	(153,911)	(225,997)	(164,669)	(82,940)
Net cash provided (used) by operating activities	(67,653)	599,988	(118,834)	539,521
II: Cash flow from investing activities:				
Dividend Received	-	38	4,344	38
Purchase of Fixed Assets	(47,496)	(70,229)	(44,758)	(69,157)
Proceeds from Sale of Fixed Assets	665	988	665	567
Purchase of Non - Dealing Securities	-	-	-	-
Proceeds from Sale Non - Dealing Securities	-	-	-	-
Others (Intangible)	(25,667)	(4,449)	(25,496)	(3,864)
Net cash provided (used) by investing activities	(72,498)	(73,652)	(65,245)	(72,416)
III: Cash flow from financing activities:				
Repayment of Long-term Debt	-	-	-	-
Proceeds from Issuance of Long Term Debt	-	-	-	-
Proceeds from Issuance of Share Capital	(91,928)	(57,546)	(91,928)	(57,546)
Payment of Cash Dividends	368,638	(101,755)	368,861	(101,326)
Proceeds from borrowings and subordinated debt	-	-	-	-
Others (Grant received and refund)	-	-	-	-
Net Cash Provided (used) by Financing activities	276,710	(159,301)	276,932	(158,872)
IV: Cash and Cash Equivalents:				
Net Increase/ (Decrease) in Cash and Cash Equivalent	136,558	367,035	92,854	308,233
Cash and Cash Equivalents at the Beginning of the Year	1,151,892	784,857	1,081,842	773,609
Cash and Cash Equivalents at the end of the Year	1,288,450	1,151,892	1,174,696	1,081,842

STATEMENTS OF CHANGES IN EQUITY AS AT 31ST DECEMBER, 2022 (Amounts in Million Shillings)							
	GROUP						
	Share Capital	Share Premium	Retained Earnings	Regulatory Reserves	General Provision Reserves	Others	Total
Current Year - 31/12/2022							
Balance as at the beginning of the year	65,296	158,314	943,500	756	-	51,462	1,219,328
Profit for the year	-	-	351,407	-	-	-	351,407
Other Comprehensive Income	-	-	-	-	-	2,376	2,376
Transactions with owners	-	-	-	-	-	-	-
Dividend paid	-	-	(94,026)	-	-	-	(94,026)
Regulatory Reserve	-	-	(820)	820	-	-	-
General Provision Reserve	-	-	-	-	-	-	-
Others	-	-	(3,587)	-	-	3,579	(8)
Balance as at the end of the current period	65,296	158,314	1,196,474	1,576	-	57,417	1,479,076
Previous Year - 31/12/2021							
Balance as at the beginning of the year	65,296	158,314	735,698	1,259	-	50,397	1,010,964
Profit for the year	-	-	268,161	-	-	-	268,161
Other Comprehensive Income	-	-	-	-	-	(1,326)	(1,326)
Transactions with owners	-	-	-	-	-	-	-
Dividend paid	-	-	(57,460)	-	-	-	(57,460)
Regulatory Reserve	-	-	(508)	(503)	-	-	(1,011)
General Provision Reserve	-	-	-	-	-	-	-
Others	-	-	(2,391)	-	-	2,391	-
Balance as at the end of the previous period	65,296	158,314	943,500	756	-	51,462	1,219,328

STATEMENTS OF CHANGES IN EQUITY AS AT 31ST DECEMBER 2022 (Amounts in Million Shillings)							
	BANK						
	Share Capital	Share Premium	Retained Earnings	Regulatory Reserves	General Provision Reserves	Others	Total
Current Year - 31/12/2022							
Balance as at the beginning of the year	65,296	158,314	919,841	-	-	43,475	1,186,926
Profit for the year	-	-	332,480	-	-	-	332,480
Other Comprehensive Income	-	-	-	-	-	3,069	3,069
Transactions with owners	-	-	-	-	-	-	-
Dividend paid	-	-	(94,026)	-	-	-	(94,026)
Regulatory Reserve	-	-	-	-	-	-	-
General Provision Reserve	-	-	-	-	-	-	-
Others	-	-	534	-	-	(534)	-
Balance as at the end of the current period	65,296	158,314	1,158,829	-	-	46,011	1,428,449
Previous Year - 31/12/2021							
Balance as at the beginning of the year	65,296	158,314	716,470	-	-	45,224	985,304
Profit for the year	-	-	259,618	-	-	-	259,618
Other Comprehensive Income	-	-	-	-	-	(535)	(535)
Transactions with owners	-	-	-	-	-	-	-
Dividend paid	-	-	(57,460)	-	-	-	(57,460)
Regulatory Reserve	-	-	-	-	-	-	-
General Provision Reserve	-	-	-	-	-	-	-
Others	-	-	1,214	-	-	(1,214)	-
Balance as at the end of the previous period	65,296	158,314	919,841	-	-	43,475	1,186,926



The bank that listens

Five Years of an Exciting Partnership with You

We take this opportunity to express our profound gratitude for being part of our growth story over the last five years. Amidst insurmountable challenges and disruptive events, we have made commendable progress and achieved our ambitions outlined in our five-year strategic plan – 2018-2022

Year	Profit After Tax (TZS billion)
2017	36
2018	64
2019	120
2020	165
2021	268
2022	351

Profit After Tax

The Group's Profit After Tax (PAT) grew from TZS 36 billion, reported at the end of 2017 to **TZS 351 billion** as of 31 December 2022. We attribute this growth to increased business, resulting from innovative solutions in product development, service delivery and technology enhancements. **We have enhanced our distribution network hence opening new opportunities and unlocking fresh business potential in our markets.**

Year	Deposits (TZS trillion)
2017	4,326
2018	4,687
2019	5,202
2020	5,437
2021	6,437
2022	8,201

Deposit Growth

Your growing confidence in our service is palpable in our sustained growth in customer deposits, which increased from TZS 4.3 trillion in 2017 to **TZS 8.2 trillion** as of December 31st, 2022. We continue to explore innovative ways of delivering services to cater to all segments. **We have invested in robust service channels, including the widest agency banking network in the country, a modern mobile banking platform and dynamic web-based solutions.**

Year	Loans (TZS trillion)
2017	2,894
2018	3,127
2019	3,382
2020	3,929
2021	5,040
2022	6,878

Growth in Loans

Our commitment to supporting economic growth through affordable credit returned good tidings, as reflected in the loan book growth from TZS 2.9 trillion in 2017 to **TZS 6.9 trillion** in 2022. We see this as a positive indicator of the resilience of our economy and a boom for sustainable growth. **We will continue to innovate solutions to support each dream, whether individual, group or enterprise.**

Year	NPL (%)
2017	13%
2018	9%
2019	6%
2020	4%
2021	3.3%
2022	2.8%

A Reduction in Bad Loans (NPL)

Our close relationships with customers have enabled us to understand their unique challenges better and support them during difficult periods. As a result, we have seen a significant decline in Non-Performing Loans (NPL) from 13% in 2017 to **2.8%** in 2022. **Our strategy to streamline credit underwriting processes and enhance oversight has strengthened our ability to manage portfolio risks and build a sustainable business.**

Year	Cost to Income Ratio (%)
2017	67%
2018	67%
2019	64%
2020	62%
2021	55.3%
2022	49.4%

Cost to Income Ratio

Our efforts to streamline our operations and increase productivity have paid off, as demonstrated in the significant improvement of our cost-to-income ratio (CIR) from 67% at the beginning of 2017 to **49.4%** (representing 125% positive movement at the end of 2022). **We plan to improve this further in line with the global best practice, leveraging technology and process innovation.**

Year	Return on Equity (%)
2017	5%
2018	8%
2019	14%
2020	16%
2021	24%
2022	26%

Return on Equity

In line with our long-term strategy to sustain value creation for our shareholders, we achieved significant growth in our Return on Equity (ROE), which increased from 5% reported in 2017 to 26% in 2022. We attribute this exponential growth to the sustained efforts to do more for less, and our pursuit of incremental progress. **Our strategic focus is sustainable value creation to shareholders**

Building our Communities

Over the last five years we have invested over TZS 8.8bn to support social causes in health, education, youth and women empowerment as well as other corporate social investment initiatives. In our quest to generate a more significant impact, we have established a fully-fledged foundation and allocated TZS 5bn towards a youth and women empowerment program, Imbeju. **For the year 2023, the bank has budgeted TZS 8.2bn towards promoting positive transformation in the communities we serve.**

Our Commitment towards a Sustainable Future

We have embedded ESG principles in our operation to create sustainable businesses and communities. Our efforts to engender sustainability have been demonstrated in our continued pursuit to transform lives. We are proud to be accredited by the United Nations Green Climate Fund which has made us the only entity with direct access to green financing in Tanzania. In addition, our proposal for agricultural financing was approved to a tune of TZS 460bn to support smallholder farmers in Tanzania where approximately 6.1m people in rural Tanzania will directly benefit. We believe in an equitable society where people are able to access financial services. **We shall continue our efforts to enhance Governance & Risk management to create a more resilient organisation.**

As your preferred financial partner, we remain eternally grateful to you and commit to supporting your dream, bit by bit. We believe in a brighter tomorrow, where shared prosperity defines our partnership.

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Clerics' sentiments can empower top leadership in combating graft

EASTER, as with other major religious festivals, is a time for religious leaders to take a close look at what is happening in society, to help with the discussion on ways out of bad situations. This year the festival has occurred amid a tour of horizon in the National Assembly and the media on what the annual report by the Controller and Auditor General (CAG) unveiled. Several top clerics expressed anger on the reports of public funds being embezzled along with the misuse of power by high level public servants. They were in some cases quite frank, pained.

A summary view of the sermons said leading clerics appealed to President Samia Suluhu Hassan to take strict action on dishonest leaders. A bishop whose zone of service includes the city of Dar es Salaam urged believers to pray for the leaders entrusted to serve the country and its people to stop exploiting the nation. This is a pastoral sentiment and one wishes to believe that prayers can help out on the issue.

The cleric pointed out that it's not that leaders who are given leadership positions do not know what they are doing is wrong, but they are selfish. They do it purposely and impede the country's progress but this isn't what is in their minds but social success. There was no room in a church festival to figure out if social values of the church membership as a whole, distinct from what is preached, has anything to do with this systematic failure to act morally, except under duress.

One can agree with the prelate

making the remarks that more effort in prayers is needed in this area, because with prayer their souls will change and realize that their actions are unpleasant for divinity. That is only partially true, and instead it is possible that prayers can bring about a change in leadership, one that clean up the country somewhat as in late 2015. But it isn't clear if that was what we prayed for.

To take up the prelate's invocations, it is possible his followers can try and figure out if being honest and clean when in high office may help keep one happy in later years. Aren't those taking large chunks of public funds not happier in families?

One cleric of a city independent church asked Tanzanians to put their prayers for President Samia in her efforts to put the nation in a good position. He appealed to the president to skip pity and take strong measures against listed dishonest leaders cited in the report by the CAG. How far that sentiment is shared by other clerics and indeed broad sections of the public is unclear, as a key line of proposals to alter the constitution wish that powers of the president are cut down intensively.

Indeed, experience shows that when the matter arrives there, what MPs do is to seek to nail the minister, as he or she interfered with professionals in their conduct of work. As these are the most notable people in church and society, it is hard to see how clerics can actually mark their distance. No mainstream church would actually appeal for zero tolerance for graft as it was so earlier, not to alienate many.

Instituting longer paternity leave in Africa is not simple

THE push for longer paternity leave speaks to how kin networks locally and around Africa have broken down in the demographic, sociological and economic changes that characterise modern society.

But given the level of development in much of Africa, instituting paternity leave may not be quite so simple.

The kin networks are extended family institutions in many African communities that provide a social security system, including for child care.

When a child is born, for example, members of the extended family such as mothers-in-law or sisters-in-law and even neighbours assist in caring for the newborn baby and the nursing mother.

They share the emotional and physical burden that a nursing mother goes through during the early period of childrearing.

This however doesn't tend to work very well nowadays, especially in urban settings. This is not only because many in the towns are disconnected from their extended families but the demands of employment mean that people are tied to their work in the formal and informal sectors of the economy.

But the real issue is unpaid work, where mothers, including working mothers, for example, are left to run the home and take care of the children including the newborns, often with little support from the fathers.

In the East African Community, the leave is three days in Tanzania, two days in DR Congo and four days each in Uganda, Rwanda and Burundi. In Kenya and South Sudan, the leave is two weeks.

Aside from the benefits the advocates of longer paternity leave cite such as fathers supporting both mother and infant at their most vulnerable, studies show the provision of paternity leave can improve women's chances in paid

employment.

One example of this is where it may change employer attitudes. For instance, if a particular position requires investment in job training, employers have been known to discriminate against women, anticipating frequent absence due to childbirth and child-rearing activities.

However, if paternity leave allows men to spend more time outside employment, assuming considerable uptake of paternity leave, this may limit discrimination against women.

Another is the limited policy and legislative environment and the primacy of a patriarchal culture that dictates the division of labour between mothers and fathers.

In concrete terms, to quote one often-cited study by Action Aid Rwanda, women in rural areas spend up to 7 hours a day on unpaid care work while men do around 1 to 3 hours a day. The lopsidedness of this division of labour clearly needs to be addressed.

However, it may seem that paternity leave as a possible solution is not quite so simple.

Take the example of Uganda, as described in an analysis under the global policy forum OECD. The four days of paternity leave, as per Ugandan law, apply to the formal sector which employs less than 8 per cent of the working-age population. This in effect means it covers only a small population of employed fathers.

Furthermore, and this is not just in Uganda but in countries in the region and across Africa, there are no institutions to enforce the leave.

The other concern similar to that expressed by the Rwandan advocates, the four days are too short to lead to care equality.

In Uganda, however, most men in the formal sector rarely use them.

Also, as in Rwanda, there is limited awareness of the need for and entitlement to paternity leave.



Shortcut!

By Ameenah Gurib-Fakim

ON 12th March 2023, The Republic of Mauritius celebrates 55 years of post-independence history. It would be an understatement to just say that there has been a lot of water under the bridge on our journey to self-determination!.. Indeed, we have made massive progress since we lowered the Union Jack and unfurled our own flag. It was and remains a moment of great pride whenever I see our flag in any international event, I participate in.

We are a small vulnerable island, deprived of natural resources and at the time of independence, we were flanked with a monoculture economy, high unemployment, low education and low income were amongst the major challenges. We had been relegated to being a basket case. Even by Nobel prize winners concluded that because of our isolation from the then major capitals; climate challenges etc. we were doomed at a time when our per capita income hovered around 200USD.

We were more a recipe for disaster than that of a success story. Still over time, with leadership and vision, we proved to the world that another outcome was feasible, but more importantly, that profound transformation was possible, and we succeeded within one single generation.

We became the shining star especially South of the Sahara and our experience brings useful insights into the dynamics and pitfalls of an economic transformation journey. Nonetheless, this transformation has been conducted in such a manner that the economic landscape, society and institutions were modernised simultaneously, albeit at various speeds, taking into consideration the political, human, institutional and economic realities and constraints of the time. The approach was largely inclusive because the major asset then and now remains our diverse, talented population.

Our story had been based on the following foundational stones: political leadership, strong institutions, ethnic diversity, a class of versatile indigenous entrepreneur and a well-structured private sector engaged in dialogues on policy matters. Coupled with this, the balance has been between economic and social objectives, with a strong focus on the human capital, through free education since 1976, free health care, and a minimum basic social safety net for the most vulnerable.

Still the strength of our institutions were a key guarantee for investment, entrepreneurship and innovation. While acknowledging that significant

Mauritius: Quo vadis Republic of Mauritius?



progress has been achieved in the last 50+ years, the global dynamics call for more and more reforms if our country wants to avoid the middle-income trap and join the club of high-income countries within the realm of a changing climate. There are already indications of worrying signals: the average growth rate has been stabilizing at less than 5%, necessary to enable incremental changes, but insufficient to steam up the engine to the next level. Beyond the redesigning and re-engineering of the economic landscape, some implementable reforms will have to be addressed.

The main weaknesses are found in our education system. While we have a 99% enrolment rate at the primary level, but what comes next is disappointing. Let's take the hypothetical 100 children entering our primary school, 80 will manage to pass their primary school exam to enter secondary school; only 60 will manage to succeed after the first 3 years, 40 will pass the Grade 5 (O-level) exams and with only 20-30 will reach the end of the secondary school cycle. This is in total contradiction to the requirements of a high-income country; one that ambitions to attract High Tech investment. The curriculum needs to move away from being too academic and with little openings for technical and vocational training.

Also, labour market reforms need

to ensure flexibility. A diversified economic base only makes sense if it is possible for people to move across sectors. Currently, the stiffness of labour market and employment schemes that go with it, makes it difficult for people to move around. The basic principle must remain the protection of the people as opposed to jobs.

Finally, Mauritius must step up efforts to plug into regional and global value chains. We must continue to build on the regional market and must upgrade our participation in the global value chains, by capturing activities with higher value addition. Our regional market penetration remains weak. In the last decade it has been estimated that Mauritius export to the SADC region amounted to only 1.3% while its imports from the SADC region amounted to 2.5%. Similarly, we still have too big a bias towards our traditional markets to export low value added products.

Competition over concepts rather than over processes will be increasingly necessary to have a meaningful role. To achieve this, increased investment in quality education, innovation, research and development and technology, the appropriate ecosystem for start-ups, is crucial. We are at a crossroad in our economic transformation. The latter can remain a continuous process as we have had a good track

record so far. The challenge for our country now lies in combining sustained domestic reforms with efforts required to keep up with international trends to become a global player. This demands that we align all our talents, competence and resources.

Next door to us, a giant is waking up - The African continent and the AfCFTA presents a huge opportunity, for, inter alia, our manufacturing sector, provided we engage with her, like in any relationship, seriously, and not just pay lip service. We have to keep reminding ourselves that the world we embraced in 1968, is now fast mutating. We were born in a bipolar world and now living in an increasingly multipolar world. Our foreign policy must remain agile as it is going to be a rocky road especially as we will have to count the presence of new emerging African middle-income countries that are increasingly catching up with their economic trajectory.

We will only succeed if we manage to navigate through competition, build trust and strengthen our institutions, acknowledge our diversity as strength, ensure meritocracy and by turning challenges into potential opportunities as ONE people and ONE Nation, in Peace, Justice and Liberty.

Dr Ameenah Gurib-Fakim is former President of the Republic of Mauritius

Afghan tailors flee to Pakistan after ban on stitching women's clothing

PESHAWAR

“I had my shop in Afghanistan but came here after the Taliban's warning against stitching women's clothes. Now, I am working on daily wages in a shop owned by a local tailor master,” Noor Wali, 32, told IPS.

Wali, a resident of Jalalabad province, said that a new order by the Taliban's vice and virtue authority, male tailors, have been barred from making garments for women in Kabul.

“The order has landed the majority of the male tailors, who have no other option except to leave the country or stay idle and resort to begging,” Wali, a father of three, said.

Before the Taliban takeover in August 2021, he said it was common practice all over Afghanistan that males stitched women's garments. The male tailors who used to make only women's garments are the worst hit as the order has made them virtually jobless.

Sharif Gul's story is no different from Wali's. Gul, 41, arrived in Peshawar, located close to the Afghan border, and started work at Rs1,500 (about USD 6) per day with a local tailor. “I used to earn at least Rs6,000 (about USD 21) back home and over Rs15,000 a day (about USD 52) in Ramzan (Ramadan) because the people wear new clothes on Eid al-Fitr,” he said.

Eid al-Fitr is celebrated at the end of Ramzan—one month of fasting, and all people stitch new clothes for the festivity.

“A great loss to us. We have been appealing to the Taliban to take pity on us, but they were not receptive to our requests,” Gul said.

Tailor said the order would have a major impact on them financially as many tailor shops cater only to female customers.

Naseer Shah is another Afghan hit hard by the Taliban's ban on sewing women's garments. Shah, 39, who migrated to Peshawar last month along with his wife, three sons, and daughter, works as a daily wagger with a Pakistani tailor.

“I earn Rs3,000 (about USD 10) a day. My income used to be around Rs10,000 (about USD 35) during this month of Ramzan. I have been making women's garments for more than 15 years,” he explains. Most Kabul-based workers have stopped stitching female dresses and



Afghan Women refugees undergoing sewing and embroidery training in Peshawar, Pakistan. Credit: Ashfaq Yusufzai/IPS

started dealing in men's clothing, but they receive fewer customers.

So he didn't have to resort to begging; they moved to Pakistan, he said.

Taliban government has already banned women's education after coming to power. A week ago, they asked women to stop working in UN offices, likely impacting women's development, health-care, and population control in the militia-ruled violence-stricken country.

Hussain Ahmad, 50, an Afghan tailor who migrated to Pakistan 30 years ago, told IPS that the influx of Afghan tailors has been problematic because they don't find lucrative work here.

“We have hired three tailors who came recently after the Taliban's ban. We have workload in

Ramzan, but after Eid al-Fitr, we wouldn't need their services, and they will be unemployed,” said Hussain, who owns a shop in Muhajir (refugee) Bazaar, in Peshawar, the capital of Khyber Pakhtunkhwa province, located near the Afghan border.

Hussain said the people feared the Taliban for their harsh punishments. “Those arriving here recall how Taliban's police warned them if they didn't stop taking women's garments,” he said.

Ikramullah Shah, an economics teacher, who taught at Kabul University, told IPS that he quit his job because of the ban on women's education.

“We are here, and my two daughters are studying in private schools here. I want to educate my daughters at any cost,” Shah said. “I have been

teaching in two Afghan schools as a part-timer to earn for my family.”

Most of the women who owned dressmaking shops have stopped working after the Taliban's instructions, he said. Some women tailors had very big shops where they had recruited male and female tailors, but now all have to close shops and work from home.

Among the refugees is Naseema Shah, an Afghan woman who says she will soon start stitching women's dresses for women in Peshawar. Naseema, 30, is one of 20 Afghan women nearing completion of month-long training in Peshawar, supported by the German Agency for International Cooperation (GIZ).

Dr Samir Khan, a political analyst, told IPS that the Taliban have been facing tremendous pressure from the international community, including the UN, to change their attitude towards women, but the situation remained unchanged.

“We have been listening to news about the ban of women students, workers, and tailors sewing female dresses, which is unacceptable in a civilized society,” he said.

Taliban should do some soul-searching and try to become part of the global efforts and work for women's development, he said.

“How can the Taliban put the war-devastated country on the path of progress when they disallow women (half of the country's population) to work,” he said.

Pakistan is an Islamic country where women enjoy equal rights, he said.

He said that women are neither taking part in social activities nor allowed to go to school and work, which is regrettable. The past 16 months since the Taliban came to power have been tough on women.

Sajida Babi, an Afghan teacher in Peshawar that women have been at the receiving end of the Taliban's ruthlessness. “There are strict dress codes for women who are required to wear an all-encompassing veil while in the market,” Bibi, 55, said. “In my country, women cannot go to schools or parks for entertainment, and they cannot travel without being accompanied by a man, which reminds one of the Stone Age.”

IPS UN Bureau Report

PATNA, India

India's Bihar leads efforts to strengthen global poverty alleviation through south-south knowledge exchange

Under the Bihar Rural Livelihoods Promotion Society, Bihar's government announced the development of a new Program for Immersion and Learning Exchange (ILE) to be headquartered in Patna.

The Bihar Rural Livelihoods Promotion Society, locally known as JEEVIKA, is the implementing agency of Satat Jeevikoparjan Yojana (SJY), a government-led poverty alleviation program in Bihar that has reached over 150,000 households as of early 2023 and is still expanding.

SJY aims to boost the human capital of people living in extreme poverty and the most excluded households through the Graduation approach, an evidence-based, multifaceted, sequenced set of interventions that includes support of consumption, livelihoods, savings, and training. A rigorous study of Graduation in West Bengal by Nobel Laureates Abhijit Banerjee and Esther Duflo demonstrates that Graduation provides people with the resources and skills needed to break the poverty trap.

“This a new beginning,” said Rahul Kumar, CEO of JEEVIKA. “JEEVIKA will function as an Immersion and Learning Centre for delegates outside state and country to understand our Graduation Program.”

Drawing on vast experience in supporting the design, delivery, and evaluation of Graduation programs worldwide for more than 20 years, BRAC International will serve as a technical partner for the ILE.

“BRAC International is honored to partner with the Bihar state government to launch an Immersion and Learning Exchange program at JEEVIKA so many more can learn from the Government of Bihar's experience building inclusive livelihoods for marginalized women,” said Gregory Chen, Managing Director of BRAC Ultra-Poor Graduation Initiative (UPGI), a flagship program of BRAC International.

Since 2002, BRAC's Graduation program in Bangladesh has reached more than 2.1 million households (approximately 9 million people) and supported the expansion of Graduation in 16 additional countries through direct implementation, technical assistance,

Shweta S Banerjee, Country Lead for India, and Syed M Hashemi, Country Advisor for India at BRAC Ultra-Poor Graduation Initiative, joined members of the Bihar Rural Livelihoods Promotion Society, including CEO Rahul Kumar, to sign the MoU in Patna, India. Credit: BRAC UPGI



Rahul Kumar, CEO of Bihar Rural Livelihoods Promotion Society, signs an MoU with BRAC International to facilitate South-South knowledge sharing around the Graduation approach through a new Program for Immersion and Learning Exchange.

and advisory services for implementing partners and governments. BRAC is committed to further advancing the expansion of Graduation by scaling it through governments across Africa and Asia to achieve maximum impact.

Learning and knowledge exchange has played a critical role in supporting adaptation and expansion efforts of the Graduation approach for various poverty contexts since it was pioneered in 2002. To date, more than 100 organizations in nearly 50 countries have adopted Graduation, according to the World Bank's Partnership for Economic Inclusion.

Through immersion visits and learning exchange facilitated by JEEVIKA's ILE, insights around the design, implementation, and evaluation of Graduation will be more accessible to other state governments in India and national governments throughout the Global South looking to enhance existing poverty alleviation efforts and enable millions more people around the world to escape the poverty trap.

IPS UN Bureau Report

Leveraging city-basin governance to boost water security in African municipalities

By Kayode Fayemi

Water security must, of necessity, reduce the potential for conflicts and tensions, contributing to significant social, development, economic, and environmental benefits.

Building a "City-Basin Dialogue" is thus the surest way to move toward sustainable water management in Africa. Governors, mayors, and city leaders, who are closer to citizens and place-based needs, could play a more significant role in addressing the mismatch between hydrological and administrative boundaries, by contributing to

I thank the organisers for the invitation to participate in this side event at the UN 2023 Water Conference, which has been described as the most important water event in a generation. The 2023 UN Water Conference, organised after a 50-year hiatus since the first UN Water Conference was held in Argentina in 1977, is indeed an opportunity for us to raise ambition to support the attainment of SDG 6 targets in Africa by 2030 and present game-changing solutions for the multifaceted crises of "too much water", such as storms and floods; "too little water", such as droughts and water scarcity; and "too dirty water", such as polluted water.

In adequate quantity and quality, water is essential for all aspects of life and sustainable development. The UN Sustainable Development Goal (SDG) number 6 (Clean Water and Sanitation), not surprisingly, is a "cornerstone" goal. The achievement of clean water and sanitation is key to achieving many of the other SDGs. It is critical to sustainably managing natural resources and it is embedded in all aspects of development - poverty reduction, food security, and health - and in sustaining economic growth in agriculture, industry, and energy generation. Water is also recognised as a central plank of the green economy.

Despite the proven benefits of investing in water for development, water security - which is not only about the availability of sufficient water, but in simple terms addresses the 'too little', 'too much', and 'too dirty' issues of water management - is far from being realised in many countries.

The COVID-19 pandemic has uncovered critical gaps in water and sanitation services, with serious consequences for public health. This challenge is particularly acute in Africa, which has little chance of meeting SDG-6 targets by 2030. Access to water and sanitation services is very low: 30% of the population in sub-Saharan Africa used a safely managed drinking water service by 2020, only 20% used a safely managed sanitation service, and 26% had access to hand-washing facilities. On water stress, only 6% of the renewable water resources in Sub-Saharan Africa is being withdrawn, according to SDG 6 snapshots provided by UN Waters.

From drought in the Horn of Africa to floods in Sierra Leone, to water shortages in Cape Town and Bouake, so many people in Africa live every day with the damage done by too much or too little water. Growing demands driven by demographic changes and urbanisation; reduced water availability and quality, exacerbated by climate change; the potential for conflict over water resources - all these issues mean Africa is on the frontlines of the water crisis.

Ominously, current levels of investments are outstripped by increases in population, and the number of unserved people is rising. Poor



water quality is the root cause of 70% to 80% of diseases. Every hour, an estimated 115 people die from diseases related to improper hygiene, poor sanitation, or contaminated water.

Lack of access to safe water has a clear gender impact as the burden of securing water falls disproportionately on women and girls, with consequences for their income and educational opportunities. Lack of sanitation also creates specific risks for women and girls' safety.

While water security is key to our collective future, Africa is still deeply water-insecure. Data from the UN's first-ever assessment of water security in Africa, published by the Canada-based Institute for Water, Environment and Health in 2022, presents very sobering and worrisome results. The assessment used 10 indicators to quantify water security in Africa's 54 countries and introduced five stages of water security: Emerging (a score of 0 - 45), slight (45 - 60), modest (60 - 75), effective (75 - 90), and model (90 - 100).

While data deficiencies loomed large, not a single country is at the highest "model" stage of water security. Except for Egypt, all countries scored below 70. Only 13 of 54 countries were found to have a "modest" level of water security, while over a third of the 54 countries had an "emerging" level water security, representing a large gap to be closed to reach an acceptable level.

Water insecurity also has links with conflicts. At the state level, Egypt, Ethiopia, and Sudan have been engaged in a continuing fratricidal dispute over fresh water in the Grand Ethiopian Renaissance Dam. Water-related conflicts are also expected to increase under climate change, as droughts, which drive water scarcity, become more frequent due to erratic rainfall patterns. Communities along Lake Chad have erupted in violence as citizens battle for limited water resources. Boko Haram has waged a violent insurgent campaign since 2010; partly as a result of the drying up of Lake Chad. In the Darfur region in Sudan, access to water was part of the regional conflict and a trigger of the humanitarian emergency there. In Nigeria's Middle Belt, changing rainfall patterns are limiting the grazing area of herders, who then encroach on the land of farmers. Water-related violence has been responsible for more casualties than the violent insurgency waged by Boko Haram. This conflict caused the deaths of 1,078 people between the

months of January and March 2018.

A major challenge has been weak governance, which exacerbates these water challenges. The Organisation for Economic Cooperation and Development (OECD) succinctly defines water governance as "the range of political, social, economic, and administrative systems that are in place to develop and manage water resources, and to deliver water services at different levels of society". Many river/lake basin organisations have been put in place in Africa and Integrated Water Resource Management (IWRM) adopted as a new paradigm for sustainable water management at national and regional levels, but challenges abound in several countries, particularly in moving from the realm of policy to actual change on the ground.

Any Role for Cities and Municipalities?

While in a majority of African countries, water policy is driven at the national level by a line ministry often in charge of most regulatory functions, including tariff setting, quality standards definitions and monitoring, and consumer protection and engagement, the last decade has seen an increasing leadership of city and sub-national governments in water policy, as a recent OECD survey indicates.

Though the political, regulatory and fiscal powers of local governments vary across the continent, we believe that cities are uniquely situated to drive change at the local level in the achievement of Sustainable Development Goal (SDG) 6 on "Clean water and sanitation for all" in Africa.

Mayors and city leaders hold the key to water security. They are closer to citizens and oversee critical investments and decisions related to land use, solid waste, infrastructure, and environmental amenities. They can drive water security and promote low-cost, green, and nature-based solutions. Even where water policies remain highly centralised, mayors are taking bold actions to fix water pipes and institutions.

With mounting pressures on water resources from climate, urbanisation, and demographic trends in Africa, more partnerships between national and local leaders are needed. Governors and mayors, in particular, now need to turn the key to unlock the development of better water policies for better lives. As many decisions affecting urban water management are

taken outside the water arena and vice-versa (spatial planning, agriculture, energy, etc.), coordination is essential to ensuring a whole-of-government approach through which water can become a factor for sustainable growth and contribute to the broader economic, social and environmental agenda.

The OECD and UCLG Africa joined forces to launch a new "Roundtable of African Mayors for Water Security." The Roundtable which brought together more than 50 mayors from cities of different sizes across the five sub-regions of Africa, will facilitate the design and implementation of more robust local water policies.

At the 9th World Water Forum that took place in Senegal in March 2022, mayors from across the globe united to applaud this initiative and adopt an Action Plan to leverage the 12 OECD Principles on Water Governance to ensure the right to water and sanitation, foster rural-urban linkages, catalyse innovative finance, promote inclusive governance and advance cooperation for future-proof and resilient water systems.

The platform aims to facilitate the design and implementation of robust local water policies by producing granular data and evidence; sharing knowledge, experience, and best practices; and enhancing collaboration among mayors.

The Case for City Basin Management The results of the 2021 OECD Survey on Water Governance in 36 African cities, however, indicate that only 42% of cities surveyed are part of a river basin organisation. In the absence of integrated basin governance systems, the mismatch between hydrological and administrative boundaries can lead to competition between water uses and hinder the effectiveness of service delivery.

River basin organisations are no doubt important tools for coordinating water policy at the territorial level, across sectors, stakeholders, and between levels of government. Indeed, they can be useful to manage water on the appropriate scale through integrated basin governance, to reflect local conditions, foster multi-level cooperation for the management of water resources; encourage sound hydrological cycle management; and promote adaptive and mitigation strategies.

Building a "City-Basin Dialogue" is thus the surest way to move toward sustainable water management in Africa. Governors, mayors, and city leaders, who are closer to citizens and place-based needs, could play a more significant role in addressing the mismatch between hydrological and administrative boundaries, by contributing to water resource management within integrated basin systems.

Effective multi-level governance is needed to manage water at the appropriate functional and territorial scale(s), within integrated basin governance systems, to enhance rural-ur-

ban linkages, and develop place-based solutions that reflect local conditions, as set out in the Action Plan of Mayors, Local and Regional Governments for Water Security signed by 80+ local authority representatives gathered within the OECD/ UCLG-Africa Roundtable of African Mayors for Water Security. This is the way ahead and my organisation, the Forum of Regions of Africa, is pledging to ensure that this collaboration succeeds.

The Case of Nigeria

Let me briefly turn to the case of Nigeria, my country, before I proffer a few recommendations on the way forward.

Nigeria, in recent years, has made modest progress in expanding access to water, sanitation, and hygiene to its rapidly growing population of 209 million people - the largest on the African continent.

By 2018, a combination of inadequate infrastructure, a lack of required human capital, poor investment, and a deficient enabling regulatory environment, amongst other challenges, meant that approximately 60 million Nigerians were living without access to basic drinking water, 80 million people had no access to improved sanitation facilities, while 167 million could not access basic hand-washing facilities.

In rural areas, 39% of households lack access to, at least, basic water supply, while only half have access to improved sanitation, and almost a third (29%) practice open defecation.

The Government of Nigeria strengthened its commitment to improving access to WASH services, with President Muhammadu Buhari declaring a State of Emergency in 2018 and launching the National Action Plan (NAP); a 13-year strategy for the Revitalisation of Nigeria's Water Supply, Sanitation, and Hygiene (WASH) sector aimed at ensuring universal access to sustainable and safely managed WASH services by 2030, commensurate with the Sustainable Development Goals.

With the support of the World Bank and other development partners, the Federal Government of Nigeria has developed initiatives designed to fill identified gaps that have limited citizens' ability to have access to safe and potable water. One of these initiatives was the National Urban Water Sector Reform Program (NUWSRP).

The NUWSRP outlined several objectives, including sector reform, water utility sustainability and commercial viability, infrastructure improvement, service reliability, and performance enhancement, and increased access to quality piped water networks in urban areas nationwide.

Kayode Fayemi is President of the Forum of Regions of Africa and former Chairman of the Nigerian Governors Forum (NGF).

This presentation was made on the sideline of the UN 2023 Water Conference in New York, United

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

Compensation claims slow down road construction in Pemba

By Guardian Reporter, Pemba

THE Chake-Chake-Wete road in Pemba continues to be built in sections due to some houses not being in the list of people who are to be compensated.

Compensation payment on houses earmarked for demolition started in February this year by the Zanzibar government.

Nassor Ramadhani, the road project engineer from MECCO contractors said in Pemba at the weekend that they were forced to build the road in pieces to save time, adding that this is due to many complaints from residents claiming that there are houses are not in the compensation list.

He added that according to the agreement the 22km road is supposed to be completed in 30 months.

However, he said there has been another challenge that emerged that has contributed to an increase of 30 per cent on the original size project, that has forced them to demolish mountains and cart away unneeded clay soil due to the geography of the area.

"Clay soil is unfit for road construction and we



Construction of Chakekake-Wete road in North Pemba Region in progress, as found last week. Photo: Guardian correspondent

have to bring in fresh soil from other areas," he said.

In regard to compensation, he said some house and farm owners have already been paid, but the houses are yet to be demolished and this is due to the ongoing Ramadhan fast.

Eng. Ramadhani said the

project to cost 23bn/- is being financed by the AfDB and Saudi Arabia's Arab Bank for Economic Development (BADEA).

"So far over 5,800 tonnes of tar is ready including 7,000 tonnes of aggregate needed for the project's first phase," he said. For their part, residents

of Mzambarau Village who are complaining of not being paid compensation, told this paper at different times that their houses were twice verified but when it came for payment, they were surprised to find out that they were not found in the list. Nassor Ali Hamad,

a Mzambarau Village resident said there are houses along the same street but payment was paid to house No 682, while Houses Nos 651 and 652 were not in the list, even though "we were told that our houses were also lined up for demolition."

Speaking on the issue Patani

Mosque Chairman, Kombo Shavua said the mosque, No. 654 was also listed in the demolition list but he was surprised to find out that in the final list for payment of compensation it was missing, and called on the government to address the issue.

For his part, Sheha of Mzambarau ward, Bakari Seif Juma admitted that there are people whose houses were twice verified and earmarked for demolition but their names were missing from the list for payment of compensation.

Research expert: Interventions by TARI sure to see cotton production in Tanzania reach much higher level

By Guardian Correspondent, Mwanza

TANZANIA is in strategy to increase cotton production through researchers from Ukiriguru Centre of Tanzania Agricultural Research Institute (TARI-Ukiriguru) located in Mwanza Region for enhancing the country's economic growth, industrial production and job creation.

Through the strategy TARI Ukiriguru plans to increase cotton production from 300,000 tons now to one million tonnes per year by 2025.

Dr Paulo Saidia, TARI Ukiriguru director told this paper in an interview after visiting seed blocks of quality researched cotton seeds that the plan is an implementation of government's plans in making sure the crop brings profit through economic growth especially to farmers thereof many of who come from the Lake Zone area.

DR Saidia said the plan also stems TARI's research efforts that discovered seed planting spacing has the capacity in increasing yields so long as conditions thereof are adhered to by farmers. He mentioned the methods created to increase production include planting the seeds one foot apart between holes and two feet between rows, use of both manure and industrial fertiliser which if abided by farmers, yields will be increased many folds.

"We at TARI are providing farmers with new spacing measurements for planting aimed at increasing the number of cotton plants in a field," said Dr Sadi.

He said earlier planting methods contributed to low harvests, the situation that made them conduct research in regard to spacing for better yields.

For his part, researcher on cotton diseases from TARI-Ukiriguru, DR Alfonse Mtiba urged farmers to use reached seeds that have been proved to withstand diseases as well as increase of harvests.

For his part, TARI-Ukiriguru coordinator of technology Dr George Songa said already the seeds researched by new technology have been distributed to farmers in various regions that cultivate cotton countrywide.

Shinyanga and Mwanza are the two largest cotton-growing regions in Tanzania. Cotton is grown predominantly by smallholder farmers in Tanzania. The size of cotton farms ranges from 0.4 to 40 hectares, and averages 1.5 hectares with a yield of about 750kg of seed cotton per hectare.

Low quality of the cotton, lack of a domestic textile industry, and low use of purchased inputs due to lack of rural credit are identified as key constraints.

Cotton growing and ginning is one of Tanzania's top three agricultural export industries. It is a major source of livelihood for up to half a million smallholder farmers, mostly in the large region of enduring rural poverty lying to the south and east of Lake Victoria, known in Tanzania as the Lake Zone. The sector has been underperforming for 50 years, with productivity stagnating and international prices and therefore earnings falling in line with productivity gains in competitor countries.

Gatsby Africa's Cotton Sector Development Programme (CSDP) is an important effort to turn this situation around by addressing the principal causes of low productivity in cotton growing and ginning (production of cotton lint) in the Lake Zone.



A cotton farm in Tanzania. File Photo

Farmers turn to sunflowers amid khat export bans

NAIROBI

ROW upon row of khat trees cover this farm in Meru, Kenya. The plant is the economic mainstay of this area, as well as the counties of Isiolo and Tharaka Nithi.

Also known as cathonine and miraalts, its leaves can be chewed as a stimulant. Once, the harvest from the trees here would have been a money maker for the farmer.

But times have changed. In Kenya khat is classified as a drug by the National Authority for Campaign Against Drug Abuse (NACADA). "People have a negative attitude (opinion) towards khat, even though it is not harmful. It is just a stimulant like any other, similar to coffee, tea. When you chew khat, you can work for a long time without getting tired," says khat farmer Isaiah Kiogora.

Many export markets have now closed to farmers like Kiogora. In 2022, a diplomatic spat between Kenya and Somalia meant that farmers could no longer sell the crop to Somalia.

In 2014, it was classified in the U.K. as a class C drug and banned. Risks cited were low attainment, family breakdown and some users feeling cut off from society. And of course, the shifting climate is playing havoc with the har-

vest.

"In the olden days, we had reliable rainfall and it was sufficient. Khat would sustain us well, and Somalia was buying our harvests. Now, we have a drought and the crops have been affected, forcing us to plant vegetables, potatoes, beans and maize, so that we can at least find something to eat, because there is drought," says Kiogora.

Kiogora is not the only farmer to turn to other crops. Beatrice Kawira is experienced in growing khat. But once she saw other countries banning it, she realised she needed a different income stream.

Sunflowers are her solution.

"When I saw that the UK and Somalia had banned khat, yet I had not planted any other crop, I chose to begin planting sunflowers," she says.

"I found an advantage in sunflowers, as it allows me to feed my animals. When I make some money from it, I pay for school fees, and use the remainder to buy food. I've done this because there is no alternative, and my piece of land is small."

The bitter leaves of khat have a stimulant effect when chewed. Some say that it raises

their energy levels.

It's still for sale at this market in Nairobi. But vendors used to sell it internationally.

"We used to export khat to places like London, Australia, Yemen and Israel. We would take care of our farms well with hopes of getting a good harvest and making money. However, now that these markets have been closed, our efforts to take care of our farms are futile as there are no markets to take our good harvests to," says Kinoti Karangu, a khat trader.

Executive director at Pan African Climate Justice Alliance (PACJA) says the UK ban was the beginning of Kenya's khat market problems.

"Due to pressure from some lobby groups, who claimed that the Miraa (khat), twigs and banana fibre were dirtying and polluting the UK. Then they put pressure on the government to ban it, so it was not banned because it was a drug, it is because there were other reasons," he says.

Before the 2014 ban, the UK imported up to 2,800 tons of Khat a year, mainly from Kenya, Ethiopia and Yemen, according to a report from the UK's Advisory Council on the Misuse of Drugs.

By Bernard Chigware

I left Zimbabwe to live in South Africa: I want to go back. This is why it's hard



The family homestead in Buhera district in Manicaland Province, eastern Zimbabwe.

I have supported my family by working legally in South Africa. Many South Africans wonder why so many of us Zimbabweans came to be settled in their country, and wonder why we do not simply return to our homeland.

This is my story - about my rural homestead in Zimbabwe that I felt forced to leave. I would like to go back and spend the rest of my life there, but it isn't that simple.

From the early 1960s, I lived in Buhera District in Manicaland Province. I have a deep bond with this place, even though the soil is today very poor for farming.

In 1987 I got married. My uncle allocated me three hectares to build a family homestead. I was earning a salary that allowed me to immediately build a three-bedroomed house and also a small rondavel. Though my wish was to build a better home, I had limited resources.

We used to grow groundnuts and maize for our own consumption.

Then, around 1998, I became employed by the Zimbabwean Public Service Commission under the Department of Home Affairs, and I relocated my family to Harare, because I was working there. Later, I

was transferred to Masvingo District.

During these years I used to employ someone to look after my home and the animals. I made sure that every holiday our family returned to our rural home.

In 2006, during the Zimbabwe

economic meltdown, four of my six children were at boarding school. My salary had become tiny when converted to the South African rand or US dollar. I couldn't even afford my accommodation. My resources were so strained that I had to let go of the person

looking after my rural home. I still used to visit regularly, but I noticed the house was being burgled and vandalised.

It was a difficult situation. Should I leave my home to be vandalised so that I can just focus on my children's education? I decided this was the best I could do, and I had to all but abandon my rural home.

But it soon became apparent that if I did not make a plan by the end of 2006, my children were going to be forced to drop out of school.

I sought advice from a friend, a teacher, who used to buy shoes from Bata Shoe Company in Zimbabwe to sell in South Africa. I tried to join him but it did not work out for me.

By 2007, I had noticed that a number of my friends had left for South Africa. My wife also went to Cape Town and was selling various things, such as brooms.

I asked myself, "Should I, too, leave Zimbabwe for South Africa?" I had worked for nine years under the Department of Home Affairs. What work could I look for in South Africa? I simply did not know. My salary had become worthless, so I left my job. In March 2007 I left for South Africa.

But always at the back of my mind was my rural and true home, where I wished to retire one day. I love the place - the environment and its biodiversity. There is enough space for gardening and a bit of crop farming. I used to keep ten head of cattle, but three were stolen and the others I had to sell.

By 2010 my home had been completely vandalised. I have no idea who did it, but they not only stole everything - our clothes, the three-piece lounge suite, the kitchen utensils - they also made off with the window

frames, the panes and the doors. It was distressing, but I had to remain steadfast, concentrating on the education of my children.

I eventually found someone to look after the place again, but when he visited his family during the Christmas holiday, he never returned. I have been told he was seeking work at a mine about 60km east of my home. No one was staying at the house.

In November last year, I returned to find that the roofs of the rondavel and the house had caved in. But I have started to renovate the place and I plan to extend it.

In 2009, the South African government introduced the Dispensation of Zimbabwean Permit, which became the Zimbabwean Special Permit (ZSP) in 2014 and the Zimbabwe Exemption Permit (ZEP) in 2017. Then it was announced that the ZEP would expire in June this year.

For all these years I could manage to support my family by working legally in South Africa. If the ZEP ends, I will have to return to Zimbabwe and live at my rural home.

I love my home and wish to stay there, but right now I am not sure how I will manage it financially.

At the mercy of the algorithm

MILAN, Italy

Excessive reliance on algorithmic management has raised concerns regarding its opaque decision-making mechanisms and implication for workers.

In less than a decade, digital platforms have evolved from a niche market to engulf diverse industries and services across the globe, in developed and developing nations alike.

Defined as online mechanisms that enable exchanging goods, services, or information between different actors, these include the likes of Amazon, eBay, Uber, Deliveroo and Airbnb.

In India, both location-dependent jobs like ride-hailing, food delivery and caregiving to location-independent jobs like crowd work have grown due to the high demand for these services in the market, coupled with huge labour reserves comprising both local and migrant labour forces.

As more than 88 per cent of the total employees in India is engaged in the informal economy, some considered the rise in the platform economy to hold significant poten-

tial in addressing existing economic and social disparities.

The term 'platform economy' encompasses the growing digital platforms, the models of which are gaining significance over other traditional setups as they offer the possibility to save significantly on structural and labour costs, reduce transaction costs and eliminate barriers.

These have constrained labour force participation across disadvantaged groups and ensure a high degree of autonomy for workers to decide about their workload, work portfolio, time and place of work.

Thus, many workers consider these platforms to extend viable opportunities for earning a living, whether at home or abroad. However, despite these advantages, these platforms have raised concerns over deteriorating working conditions.

Pitfalls of algorithmic management

These platforms depend on algorithmic management to mediate labour relations. In practice this means that algorithms manage labour through certain practices

like assigning orders to specific workers, optimising delivery routes, calculating income and incentives, and monitoring and evaluating the performances of workers.

Initially, algorithmic management was seen as a positive development for workers due to its comparison with previous job experiences. Most workers found it to be less stressful, offering them more autonomy and flexibility and above all the belief that the algorithm is more 'reliable' in allocating tasks or calculating their income.

Compared to dealing with humans as managers, dealing with apps was a more rewarding experience in the pre-Covid19 era. Undoubtedly, introducing algorithms has its advantages.

When extracting and using massive real-time data, algorithms can execute faster and make more accurate decisions, therefore enhancing workers' productivity and efficiency while reducing transaction costs.

The use of algorithmic management is seen to have indirect negative implications on the physical and mental health of the workers, which, to meet



Technology increasingly sits at the intersection of many aspects of our lives: how we work and learn, how we interact with the people in our lives and the world around us, and how we access and consume the products and services we use every day. Diversity in engineering and technology is critical to ensuring different perspectives are considered when we identify and solve problems with technology and results in more creative solutions. Credit: United Nations

the targets, are working 14 to 17 hours per day.

Positive as it may seem at first glance, algorithmic management has also introduced certain risks. Although most workers are aware that platforms such as Uber Eats and Deliveroo are strategically leveraging workers' data to calculate remuneration or assess performances, many workers find it hard to understand the functioning of these apps, in particular the techniques that go into the programming.

This lack of understanding results in doubts about the claimed 'logical' and 'unbiased' mechanisms of these apps;

'It does not understand what problems we face on the road [...] like when we go to deliver the order to the customer, if there is any problem on the way like a bike accident or anything, then that is not considered [...] the company does not understand that [...] if I have taken the order, it means I have to deliver it [...] and if I am not being able to deliver it, then the app will directly deduct the amount of the order

or even its double from the payout', explains a Mumbai delivery worker. The excessive reliance on algorithmic management has raised concerns regarding these opaque decision-making mechanisms, their implications for workers, their random and inscrutable logic that leaves less room for human comprehension and for workers to contest as well as the high potential for them to propagate existing biases and discrimination.

In addition to this, the use of algorithmic management is also seen to have indirect negative implications on the physical and mental health of the workers, which, to meet the targets, are working 14 to 17 hours per day on average - severely disrupting their work-life balance.

Linking the delivery time to ratings, moreover, makes workers jump traffic signals and ride at high speed, often ignoring the risks associated with such decisions. The assignment of tasks based on several often 'beyond controllable' factors by the algorithm increases stress among

workers.

These highly controlled unilateral relations with the app are further seen to be disrupting the social relations among the workers which restricts their potential to engage in collective resistance.

Many platform workers are thus moving towards individualistic approaches such as waiting at specific locations or maintaining good terms with the team leaders to make themselves more visible to possibly secure higher orders and income.

Even when some workers are resorting to digital means in uniting, it is not clear whether such mechanisms can contribute towards arousing significant pro-working-class consciousness among the workers.

The challenge of regulating platforms

At the EU level, with multiple cases coming up against algorithmic manipulation and discrimination, and the inaccessibility of data, significant attention is devoted to regulating the rights and interests of platform work-

ers by introducing new governing mechanisms.

As platform workers, with or without support from unions, have brought up several cases against these platforms relating to algorithmic functioning. For example, in Italy, based on the cases filed against app-based delivery platforms, the Courts of Palermo and Courts of Bologna have agreed that the work in these platforms is highly managed via algorithms, the deliveries are assigned based on criteria that are not related to the workers' preferences or their general interests and that it runs on principles that violate Italian law prohibiting discrimination against employees or self-employed.

The debate in India has mostly centred around including platform workers under the proposed Code on Social Security to ensure more uniform coverage for workers engaged across different platforms.

However, unlike in the European context, the Judiciary in India has not been able to extend recommendations to protect and regulate the interests of the platform or the gig workers. Instead, the debate has mostly centred around including platform workers under the proposed Code on Social Security to ensure more uniform coverage for workers engaged across different platforms.

However, this Code is criticised on several grounds, as it does not solve the main issues concerning workers' classification and minimum wages and because of its approach to social security, which is still not enough to address existing concerns.

RAJIBA YA VIPINDI

JUMATATU - JUMAPILI

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05.00 AM HALI YA HEWA / KUMEPAMBAZUKA I 06.00 AM AMKA NA BBC 06.30 AM NIPASHE 06.50 AM MATANGAZO 07.00 AM NEWS BULLETIN 07.10 AM MATANGAZO 07.15 AM TAARIFA ZA BARABARANI 07.25 AM UDONDOZI WA MAGAZETI 07.40 AM HABARI NYEPESI II 08.00 AM HABARI NYEPESI III 08.10 AM KUMEPAMBAZUKA III 09.00 AM HABARI ZA BIASHARA 09.20 AM BRAND TALK 09.30 AM KUMEPAMBAZUKA SHERIA 10.00 AM NEWS BRIEF 10.10 AM YALIVOMO YAMO 13.00 HRS NEWS BULLETIN 13.10 HRS DEATH ANNOUNCEMENTS 13.30 HRS DJ SHOW 16.00 HRS NEWS BRIEF 16.03 HRS DEATH ANNOUNCEMENTS 16.30 HRS HOJA YA LEO 18.30 HRS DIRA YA DUNIA BBC 19.30 HRS SPOTI LEO 20.00 HRS NEWS BULLETIN 20.10 HRS RADIO ONE DOCTOR 21.00 HRS NEWS BRIEF 21.05 HRS DAKIKA 42 22.00 HRS NEWS BULLETIN (24 HRS) 22.15 HRS AFRO TIZI 23.00 HRS NEWS BRIEF 23.03 HRS AFRO TIZI 01.00 - 05.00HRS MUZIKI MCHANGANYIKO	05.00 AM HALI YA HEWA / KUMEPAMBAZUKA I 06.00 AM AMKA NA BBC 06.30 AM NIPASHE 06.50 AM MATANGAZO 07.00 AM NEWS BULLETIN 07.10 AM MATANGAZO 07.15 AM TAARIFA ZA BARABARANI 07.25 AM UDONDOZI WA MAGAZETI 07.40 AM HABARI NYEPESI II 08.00 AM HABARI NYEPESI III 08.10 AM KUMEPAMBAZUKA III 09.00 AM HABARI ZA BIASHARA 09.20 AM BRAND TALK 09.30 AM KUMEPAMBAZUKA SHERIA 10.00 AM NEWS BRIEF 10.10 AM YALIVOMO YAMO 13.00 HRS NEWS BULLETIN 13.10 HRS DEATH ANNOUNCEMENTS 13.30 HRS DJ SHOW 16.00 HRS NEWS BRIEF 16.03 HRS DEATH ANNOUNCEMENTS 16.30 HRS HOJA YA LEO 18.30 HRS DIRA YA DUNIA BBC 19.30 HRS SPOTI LEO 20.00 HRS NEWS BULLETIN 20.10 HRS MATANGAZO / MUZIKI 21.00 HRS NEWS BRIEF 21.05 HRS CHAGIO LA DJ 22.00 HRS NEWS BULLETIN (24 HRS) 22.15 HRS AFRO TIZI 22.15 HRS AFRO TIZI 23.00 HRS NEWS BRIEF 23.03 HRS AFRO TIZI 01.00 - 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ASA donates oil palm seedlings to stimulate production in Tanga

By Correspondent Valentime Oforo, Tanga

THE Tanzania Agricultural Seed Agency (ASA) has extended a distribution of 20,000 bunches of palm oil seedlings to various institutions and individuals in the Tanga region.

The distribution has been made for the purpose of increasing production of ASA's palm oil seedlings multiplication farm at Mwele in response to the government's directives over a need to increase production of the vital seedlings.

Recently, Prime Minister Kassim Majaliwa directed the state-owned seed Agency to increase its palm oil seedlings production capacity, at least to the tune of 300,000 a year; the growing demand of the seedling will help the country

to squeeze the deficit of edible oil in the local market.

Speaking during the special tour at Mwele seedling farm to inspect the progress made so far in expansion of the farm area, ASA's chief executive officer, Dr. Sophia Kashenge said the Agency was working round the clock to meet the set government's targets over multiplication of the seedlings.

"The on-going exercise focuses on increasing the acreage of this farm from 600 to 900 acres," she expressed.

She said ASA is employing strategies to ensure sustainable production of palm oil seedlings.

Deputy Agriculture Minister, Anthony Mavunde said that the government will work to ensure the farm is timely installed with a modern irrigation scheme.



Agriculture deputy minister Anthony Mavunde (centre) hands over oil palm seedling to ASA chief executive officer Dr Sophia Kashenge at a special event held last week in Tanga city. Photo: Correspondent Valentime Oforo

"This seed farm has great potential in terms of supplying the palm tree growers in the coastal region with enough and improved seedlings to assist them in improving their

production and productivity," he observed.

He said Tanzania spends an estimated 470bn/- in importation of cooking oil annually while the country has

all potential to grow varieties of palm trees.

The country's current demand for edible oil stands at an estimated 650,000 tonnes annually while the production

is estimated at 290,000 tonnes.

An amount of 360,000 tonnes equivalent to 55.4 per cent is imported from abroad and costs the government approximately 470bn/- every year. We need the money to be used for the country's development activities.

In other concerted efforts to help curtail the tall shortage of edible oil in the country, the government had decided to venture into a country wide strategy to revive and improve production of palm oil across the country.

The on-going strategy, among others, focuses to ensure the crop is being professionally cultivated in all regions where it can flourish, whereby the seed research institute has been tasked to embark on mass research as well as production of the relevant seedlings.

According to Mavunde, the Tanzania Agricultural Research Institute (TARI) and other private companies have come up with the production of an improved palm seed called TENERA, with potential to produce oil three times more than the DURA variety which is cultivated by approximately 90 per cent of farmers.

"As of January, 2023, TARI in partnership with a private company has produced 14.14 million tonnes of seeds of which 11.59 million tonnes have been produced by TARI and 2.54 million by private companies including FELISA, NDF and Yangu Macho Group Ltd," he said.

He further noted that of the 14.14 million tonnes, 9.60 million have been distributed to various institutions including JKT and Prisons and all eight councils in Kigoma Region.

JOHANNESBURG

By Guardian Correspondent, Zanzibar

EXIM Bank Tanzania has donated food items to 19 poor households in Zanzibar and organised Iftar event for its Islamic bank customers in the isles as a continuation of its efforts to be closer to people.

In the events that took place over the weekend, Zanzibar Minister of State, Second Vice President Office, Hamza Hassan Juma, led the exercise of handing over food items to the families through the Zanzibar based Shaury Moyo Development Foundation.

Minister of State, President's Office, Regional Administration, Local Government and SMZ Special Departments, Masoud Ali Mohammed led the Iftar event for the bank's clients.

Stanley Kafu, Exim's head of marketing and communication said the event provides the bank with an avenue to prove its appreciation to its customers for their continued patronage, while at the same time reaffirming its commitment to understand and address their needs and expectations.

"We have been very respectful of the Holy Month of Ramadhan due to the fact that it is a period when Islamic believers keep themselves close to their Creator through fasting and praying," he said

He said the bank believes that the great success it continues to record is not only because of the professionalism in the provision of its services but also because of the way it cooperates with its community.

"For us this is one of the best times to return our gratitude to our customers by organizing Iftar events as well as donating various aids to the sick and needy," he said.

He promised more cooperation with



Minister of State in the Office of Zanzibar's Second Vice President, Hamza Hassan Juma (2nd L) hands over foodstuffs donated by Exim Bank Tanzania to one of the needy citizens in Zanzibar at the weekend as a continuation of the bank's efforts to be closer to its customers during the Holy Month of Ramadhan. With him is the bank's Head of Marketing and Communications Department, Stanley Kafu (C) and other senior officers of the bank in the isles. Photo: Guardian Correspondent.

Bank donates assorted food items, organises iftar for its clients in Isles

Zanzibar government by ensuring that the existing relationship between the bank and businessmen as well as the stakeholders of the tourism industry in the isles continues for the betterment of the Isles economy.

Minister Hamza Hassan and Minister Masoud Ali Mohammed, apart from

congratulating the bank for organizing the two events, promised on behalf of the SMZ government to continue cooperating with the bank to support its mission to raise the economy of the islands through the business and tourism sector.

"Considering the events you have

organised today in Zanzibar, you have demonstrated your good intentions, which is not only to serve the Zanzibar community through your banking services, but also to cooperate with them even on issues related to their the community and their faith," said Minister Mohammed.

OMT presents mass timber project at an international show

By Guardian Reporter

OMT Architects has presented its innovative mass timber projects at the International Mass Timber conference held in US.

The founding Partner for OMT Architects, Leander Moons, highlighted the availability of timber in the African context and the opportunities of using this material in a more sustainable way to tackle the challenges resulting from demographic development in Africa.

The presentation showcased high-quality and landmark projects, such as Fumba Town, which demonstrate how timber can be used to create equitable and more sustainable housing solutions.

The projects, which include the Moyoni and Vizazi Townhouses, are exemplars of OMT's goal to promote the use of timber within the affordable market.

The CheiChei Living project, a multi-family 4-story apartment building complex, is the next step in OMT's development, followed by the Burj Zanzibar as a hybrid-timber tower.

The experience gained from the previous projects has resulted in the further development of more complex and larger timber buildings, which would not have been possible without the experience gained from earlier projects, both in planning and production and assembly.

From a design and sustainability perspective, mass timber offers numerous benefits for high-rise construction. Mass timber is one of the more sustainable building materials available, and through careful planning, its use can be optimized. The combination of traditional and engineered timber systems is the most effective way forward to enable a more sustainable construction industry.

OMT Architects recog-

nizes that the demand for timber as a construction material needs to grow before challenges in the local timber value chain can be overcome. OMT's projects in Africa aim to create more awareness of the potential for mass timber in construction, and to support local value chains to empower local communities and support local wealth creation while limiting transportation and importing impacts.

CPS is one of the partners that OMT is working with on its Moyoni, Vizazi, and Burj Zanzibar projects.

"CPS's vision to develop urban and residential solutions for a sustainable future have been instrumental in the collaboration with OMT architects. Their expertise, embedded in the local communities, and commitment to engineered timber construction systems enabled the success of these sustainable projects."

Leander Moons' message to other architects and builders who may be considering mass timber as a construction material is clear: we all have a responsibility to transform the construction industry into a more sustainable sector. By building new houses in a more sustainable way, with the help of timber and mass timber, we can contribute to the development of a more sustainable building industry, use locally available materials and craftsmanship, and empower people in Africa and beyond.

OMT Architects' innovative approach to mass timber construction in Africa is creating a sustainable legacy that promotes a new era of construction. Through landmark projects such as Fumba Town, Moyoni, Vizazi, and Burj Zanzibar, OMT Architects is demonstrating that mass timber can provide a viable, sustainable solution to the growing demand for housing in Africa.

Average lending rate crosses 13pc for first time since 2018

NAIROBI

THE average commercial bank lending rate breached the 13 percent mark for the first time since July 2018 in the wake of the Central Bank of Kenya (CBK) benchmark rate hikes and rising yields on government paper.

CBK data show lending rates jumped from 12.77 percent in January to 13.06 percent in February—the highest level in 58 months.

Expensive credit will put loans and mortgages out of the reach of many individuals and could hobble corporate invest-

ment in Kenya's soft economy.

Lenders are reacting to CBK's increase of the benchmark rate three times in six months to a five-year high of 9.5 percent from 7.5 percent in May.

Rates on government paper, especially Treasury bills, which influence the cost of fixed deposits, have also increased following the State's growing appetite for domestic borrowing.

The 91-day T-bill hit double digits for the first time since February 2016 at 10.004 percent, from an average of 7.8 percent in June last year.

Bankers reckon rising returns on government debt securities

are forcing lenders to increase savings rates from large-scale deposits from cash-flush firms and high-net-worth investors such as pension schemes.

This ultimately increases pressure on lending rates because deposits from large savers influence the pricing of loans. Banks use a base rate, which is normally the cost of funds plus a margin and a risk premium, to determine how much they charge a particular customer.

They are now reviewing base rates and many have applied to the sector regulator to revise upwards the risk premium

in what could end the era of cheap loans.

Average lending rate of 13.06 percent does not factor the March 29 increase in the CBK's benchmark rate, which was increased to the highest level in five years to curb inflation, signalling costlier loans for homes and businesses.

The Monetary Policy Committee (MPC) hiked the CBK rate to 9.5 percent from 8.75 percent, matching the 0.75 percentage rise of September last year that triggered banks to increase lending rates.

The benchmark rate increases are aimed at easing credit

demand in the hope of easing inflation, which remained unchanged at 9.2 percent in March. Despite increasing the benchmark lending rate by a similar margin in September, inflation has remained outside the preferred government range of 2.5-7.5 percent since June last year.

"As much as the effect of raising interest rates will end up with some unintended consequences, credit will become more accessible," said Maurice Matumo, a former banker and now chief executive at CDI-Africa Coaching Group.

Digital Marketing; Google's Open AI Chatbot (ChatGPT)

By Alley Mtatya

March 12 saw Google launch version ChatGPT-V4 that specializes in the advertising and marketing industry. AI chatGPT is the future of advertising and advertisers have used it to segment and identify their audiences, create and test ads, optimize spend automatically in real time and on a larger scale.

Google's OpenAI (Artificial Intelligence) chatbot, known as Meena, has the potential to have a significant impact on digital marketing. Meena is an AI model that is designed to engage in natural and open-ended conversations with humans. It has been trained on a massive amount of data, including text from the internet and social media, and is capable of generating high-quality responses to a wide range of topics.

Yes Google just launched their highly anticipated chatGPT that operates with artificial intelligence. The biggest companies in the world are fighting for this space. Almost every single individual will be impacted and the best thing right now is to get educated. The big question is, will artificial intelligence put marketers out of business? Likely it will and for Africa it may take some time but eventually it will too. If we are not prepared and well educated on this technology.

ChatGPT AI is smarter than us, it is faster than us and it is cheaper than us. It is also free. For example why pay a script writer to write when you can type what you want into the

chatbot and in seconds a response will be generated. Why pay for a design when you can ask artificial intelligence. Just type what you need and AI will generate designs for free. Even coding of a website. Why pay a developer when you can ask AI to generate a coded website to act in a video? While AI can do it at a fraction of the cost. Just type what you want the person to say then click submit and your video will be ready in minutes. Why pay for a produced song while artificial intelligence can develop a song in seconds for just a few coins. Just click the length of the song, the tempo and mood then submit. It will be ready in seconds.

Why waste time writing or recording while AI can learn my voice or style in which I write then read or write on my behalf. You can almost ask yourself did I write this article? Likely AI wrote this article on my behalf, well I'll leave it for you to judge. Get there first or get replaced is the motto because AI is now.

A great case study I came across on AI was the case of Bank of America. Yes indeed, Bank of America has a virtual assistant or chatbot named Erica. Erica is an AI-powered chatbot created to assist customers with their daily banking needs. Erica can perform plenty of tasks, for example; check account balance, transfer funds, pay bills, set up your account alerts, and much more. It uses natural language processing (NLP) technology to get to know its customers' requests and responses in a conversational man-



ner. Bank customers can access Erica via Bank of America's mobile app or via the online banking platform. Bank of America serves approximately 67 million users (Data: Investopedia.com). Imagine how many employees it would take to answer 30 - 60 million users through its 3900 branches across the world.

There are some banks and businesses in Tanzania that have already deployed chatbots but it is only a matter of time before their incorporated with AI. In the future the chatbot will be able to digitally market through AI to the same customers without having the need for marketers. They are able to study and understand client needs better just by simply interacting with them on a daily basis. Interesting indeed!

Overall, the development of Meena by Google or Erica by Bank of America or Dall. E 2 by Microsoft (which also generates realistic images and art and is said to be 100 times smarter than its predecessor) or other advanced AI chatbots has the potential to revolutionize the way businesses engage with customers online. By providing more human-like and conversational interactions with chatbots that are powered by AI to help improve customer satisfaction, increase engagement and ultimately drive revenue for businesses.

This AI technological revolution will also create new professions. Marketers will still be required to use their mindset and talent to control AI, but further education and learning is required to be at par with

this technology. There will be a need for personalization, optimization and imputing of data for a final or a realistic decision making. An AI Strategist - this person would be responsible for developing and implementing overall AI strategy for the marketing team. An AI Trainer aka Marketing Analyst - who would be responsible for training AI models to recognize, generate insights and read patterns from the data. An AI Ethicist - responsible for insuring AI technology is deployed ethically and in compliance with data privacy regulations or other ethical concerns. An AI Analyst - to analyze data generated by AI tools and platforms and use those insights to inform marketing strategies. They would create and identify patterns and trends in customer behavior and develop insights to drive business growth. If you think about it, it is very frightening but also mind-blowing.

The future with AI is not deem after all. Just our stubbornness to adopt and take advantage. AI chatbots can generate your social media captions, video scripts, story lines or media content in seconds. Imagine all that used to take a day or two or even three. Now it can be done in seconds or minutes.

These roles and more could emerge as critical components for marketing teams in the coming years, as companies seek to leverage the power of AI to drive growth and innovation.

Alley Mtatya (pictured) is the founder - Eyeland Advertising and Analytics based in Dar es Salaam

Uber CEO makes changes in how to run the business

By Tristan Bove

When CEOs join their employees in the trenches it can translate to considerable gains in productivity for their companies. But Uber CEO Dara Khosrowshahi took the idea to a whole new level when he literally took the wheel and became one of his company's drivers for several months. It began as an effort to understand the experiences of drivers during the pandemic, but the experiment eventually forced Khosrowshahi to "reexamine every single assumption that we've made."

"I think that the industry as a whole, to some extent, has taken drivers for granted," Khosrowshahi said in an interview with the Wall Street Journal published Friday. Since Uber was founded in 2009, its goal was to offer passengers a seamless riding experience, according to Khosrowshahi, who succeeded Uber cofounder Travis Kalanick as CEO in 2017, even if sometimes that goal came at the expense of drivers.

"Historically, we've always put a premium on the rider experience," he said.

In 2021, Khosrowshahi posted on Twitter his experiences riding around San Francisco on a bicycle making Uber Eats food deliveries, telling the New York Times that he was initially "nervous" and "nearly got killed" in traffic near the city's baseball stadium while the Giants were playing.

Khosrowshahi went into more detail about his experience in his interview with the WSJ, where he described using a secondhand Tesla last year to masquerade as an Uber driver chauffeuring people around the city, with a curated Spotify playlist and all. The experiment was known internally as "Project Boomerang" and was originally designed to learn how the company could attract more drivers after a pandemic-induced shortage. Through the effort Khosrowshahi experienced many common Uber driver complaints, including harassment from riders, anxiety over maintaining a high rating, and a frustrating sign-up process.

"The whole experience was pretty clunky," he said.

After ridership plunged during the

pandemic, business for Uber and Lyft is starting to rebound. In February, Khosrowshahi attributed his company's stellar earnings last quarter to consumer demand returning to pre-pandemic levels. Remote work starting to wind down has also helped boost Uber's stock this year.

But challenges still lie ahead for Uber, especially when it comes to attracting drivers. When energy and fuel prices soared last year, take-home pay for drivers shrunk drastically, forcing some to work for less than minimum wage. Uber has been on bad terms with drivers over increased pay to help offset inflation, especially since last year when the company successfully sued to block holiday raises in New York City. A New York judge did order Uber to give raises to drivers last month, but tensions continue to run high, as drivers elsewhere in the country continue to criticize the share of trip fees Uber keeps and accuse it of discriminatory account suspensions or deactivations.

Disagreements also persist about the employment status of Uber drivers. Last month, a California appeals court upheld a 2020 classification of Uber drivers as independent contractors rather than employees, which means the company does not need to provide drivers with unemployment insurance and health insurance, or cover business expenses.

The company must also deal with competition from Lyft, which last month installed a new CEO. Uber still dominates 71% of the U.S. rideshare market to Lyft's 29%, but Lyft's new CEO, David Risher, says he welcomes the competition. "I think the world wants and sort of needs a strong number two," Risher said in a recent interview with Fortune.

Khosrowshahi implied in his interview with the WSJ that retaining drivers and making Uber work for them is key to maintaining its current rebound. He said that being a non-founder CEO allows him more room to make innovative and potentially disruptive changes, which might include more efforts to win the "hearts and minds" of drivers.

CURRENT NEWS



Five tips to grow startup business

By Roland Polzin

When starting a business, thinking about how you will grow and scale your business is essential. This involves creating organizational structures, work processes and employee incentives to help you reach your goals.

Additionally, setting SMART goals and fostering a culture of teamwork is essential to the success of your startup. Here are some tips on creating these elements and making your venture successful.

1. Organizational structures

Creating an effective organizational structure is the first step in growing your startup. This concerns defining the roles and responsibilities of each team member and ensuring that everyone is aware of their duties. Additionally, it is essential to consider how you want to structure the organization's hierarchy. For example, do you want a flat structure with only a few (or no) hierarchy levels or a traditional design with multiple levels of management? It is also essential to create a system of communication between team members that is clear and efficient.

This includes thinking about the frequency and audience of meetings or



setting up the right Slack or Discord channels for the company chat platform. Finally, ensure that your organizational structure corresponds with the processes and procedures you will set up.

2. Work processes

The next step in growing your business is to create effective work processes. This includes outlining the tasks and activities that must be completed to reach your goals. It is essential to consider how you want your team to manage each task and who will be responsible for it. Addition-

ally, it is crucial to create a timeline for when the tasks need to be completed and to set deadlines for each job.

Finally, you need to ensure that everyone knows what needs to be done and the purpose of each process. Providing purpose is essential for your team members to function effectively and make autonomous decisions, especially when you are out of reach. Generally, every process should always be automated as much as feasibly possible to focus manual work on the aspects of

the business that require a personal touch or reactive input.

3. Employee incentives

Creating incentives for your team is essential when growing your business with others. This could come in bonuses, promotions, shout-outs or other material or immaterial rewards. By providing incentives, you motivate employees to achieve their goals and feel a purpose in their work, even if it includes mundane tasks.

Make it a priority to align the incentives with the organization's goals. Your team members and you will be on the same page, and everyone will be excited when you announce milestones.

4. SMART goals

Since a growing business requires you to delegate work, it is paramount that you use SMART goals. SMART stands for Specific, Measurable, Achievable, Realistic and Timely. These goals should be clearly defined and have a timeline for when they need to be achieved. Additionally, it is vital to ensure that the goals are realistic and achievable.

By setting SMART goals, you are helping your team members understand what needs to be done so that everyone is heading in the right direction. To supercharge your SMART goals, let your team members know why you have them work on those goals. Again, feeling a purpose is immeasurably important to keep morale high.

5. Teamwork

Finally, it is crucial to foster a culture of teamwork. This involves creating an environment where team members have a shared purpose and collaborate towards a common goal. It is vital to communicate in a way such that everyone feels they are a part of something greater than just the sum of its parts and that they are working together on a shared mission.

Of course, you will need to hire team members who are experts in their field to contribute more and better than other team members. The beauty of teamwork is that team members depend on each other and produce outstanding outputs when they can trust each other

to do their job correctly. Since a well-functioning team hinges on social mechanics, always be close to your team members to sense if conflicts or other issues cause social imbalances. The best way to prevent such problems is to facilitate frequent social events where your team can gather casually.

By creating organizational structures, work processes, employee incentives, SMART goals and fostering a culture of teamwork, you can set up your growing organization to be successful. It is crucial to take the time to think deeply about these elements and ensure that they are aligned with your business goals and your overall mission. Also, keep in mind that organizational behavior is fluid, especially in a growing organization, so you will need to adapt these elements frequently as the parameters of your environment change.

Roland Polzin is a former German Army officer and a tech entrepreneur in Silicon Valley.

Support by local angel investors surely stands as lifeblood for African startups

By Special Correspondent

Dawa Mkononi, a Tanzanian B2B pharmaceutical supply chain startup, has reported having received three matching grants from Catalytic Africa and developPPP, after an initial investment from WV Angels Network and Warioba Ventures.

A bit of background information: developPPP was set up by the German Federal Ministry for Economic Cooperation and Development primarily to foster the involvement of the private sector at the point where business opportunities and development policy initiatives intersect.

As part of the programme, the ministry provides companies investing in developing and emerging countries with financial and, if required, also professional support. The beneficiary companies are however responsible for covering at least half of the overall costs.

And, as is well known, an angel investor can safely be described as a high-net-worth individual who provides financial backing for small startups or entrepreneurs, typically in exchange for ownership equity in the businesses.

Now, Catalytic Africa's matching grant makes Dawa Mkononi the first startup in Tanzania to receive financing of the kind.

The tech startup ecosystem is growing rapidly in Africa and well beyond the continent, and startups in the industry face numerous challenges. Local angel investors are playing a crucial role in supporting these startups, including providing them with access to funds, mentorship, and networks that help them scale their busi-



nesses.

Angel investors offer unique advantages, including a deep understanding of the local market and a long-term commitment to supporting startups in their communities.

As the industry continues to grow, the role of local angel investors in supporting African startups will become increasingly invaluable.

Dawa Mkononi, a member of Ennovate Hub and FWD accelerator, serves as an excellent illustration in this regard - having secured a total of 624 million/- (equivalent to US\$260,000) in equity and grant funding within the past five months.

The pharmaceutical industry in Africa has been growing rapidly in recent years, and it is currently valued at US\$45 billion. Experts predict that it will continue to grow at a compound annual growth rate (CAGR) of 10 per cent, reaching a market value of US\$100 billion by 2030.

This growth is driven by various factors, among them increases in population, a rise in the middle class, and ever-rising demand for

better healthcare services.

Despite the promising growth prospects, African startups in the pharmaceutical industry face numerous challenges, one of the most significant obstacles being difficulty in raising funds they badly need to scale up their businesses. This is where local angel investors play a critical role in supporting African startups.

And just who are these angel investors? Simple: these are individuals or groups who invest in early-stage startups in exchange for equity. They typically invest smaller amounts of money compared to venture capitalists or private equity firms, but they provide crucial support to startups at their early stages.

Angel investors provide more than just financial support; they also offer expertise, mentorship, and networking connections.

Local angel investors in Africa are playing a noticeable and indeed notable role in supporting startups. They provide them with access to funds, mentorship and networks to scale up their businesses.

Tanzanian angel investors are familiar with the local market and understand the unique challenges that startups in the country commonly face. This knowledge enables them to offer needs-specific support that helps the startups navigate the complex regulatory environment, access local distribution channels, and develop products that meet the needs of the local market.

FWD Accelerator was launched late last year (2022) as a dedicated programme aimed at growing and scaling up Tanzanian startups. The programme places a strong emphasis on working with local angel investors and facilitating connections between them and startups.

With a deep understanding of the local market, including regulatory nuances, cultural differences, and infrastructure challenges, FWD Accelerator provides valuable insights, guidance, knowledge, and customised support meant to help the startups in overcoming these obstacles and achieving long-term success.

"Working with local angel investors has an advantage specifically

in that they have a vested interest in the success of Tanzanian startups," says Natalie Mgonja, Programme Director at FWD Accelerator.

"We have a pool of local angel investors who are committed to supporting our startups, helping them grow, and creating jobs," she notes.

She explains that FWD Accelerator programmes are designed in line with the needs of particular startups. However, they also consider pre-funding and post-funding support through mentorship and advisory.

This long-term approach ensures that local investors remain committed to doing the most they can to ensure that the startups they support succeed, even in the face of daunting setbacks or challenges.

Joseph Paul, Co-Founder and CEO of Dawa Mkononi, has meanwhile expressed gratitude to Warioba Ventures and Catalytic Africa for funding their startup.

He also appealed to other startups and angel investors to apply for "valuable assistance of this kind, noting: "Funding is difficult in these regions, so such scarce opportunities are quite important."

The involvement of local angel investors such as WV Angels Network under Warioba Ventures in African startups is decisive. First, it serves as a vital source of funding for the startups, which often struggle to raise funds from traditional sources such as banks and venture capital firms.

Paul stands convinced that local investors are comfortably positioned to understand the unique challenges faced by African startups and proceed to provide more targeted or focused support.

Additionally, he says, local angel investors are a gateway to larger investments from venture capital

firms and international investors.

Startups that receive funding from local angel investors are more likely to attract bigger tickets and further funding from VCs and international investors. This is because local angel investors are seen as trusted partners who have already validated and continue to vouch for the startups' potential.

For his part, Warioba Ventures founder Martin Warioba has offered advice and emotional support which Joseph Paul considers essential for startups. This highlights another benefit of having local angel investors standing by the side, as it were, of African startups. This is that they can provide not merely funding but also mentorship, guidance and emotional support, all of which are critical for startups in their early stages.

The funding round of Dawa Mkononi stands testimony to the importance of local angel investors in African startups.

Being a part of FWD Accelerator, an initiative by Warioba Ventures and SNDBX Investment, Dawa Mkononi benefits from critical funding and support, crucial inputs if startups in Africa are to flourish and achieve success.

Accordingly, more angel networks and programmes of the WV Angels Network and FWD Accelerator kind are needed to support the burgeoning startup ecosystem in Tanzania.

But merely having them in place would not in and by itself be good enough. Rather, it is also essential for startups to take advantage of such opportunities as agents to help them unlock their full potential for their own good and for the benefit of the country's social and economic development generally.

External financing needs to put pressure on shilling, says BoU

KAMPALA

BANK of Uganda has warned that growing external financial needs will put pressure on the shilling, which has enjoyed some stability since the year began.

The shilling, which had rapidly weakened at the close of 2022, has traded in the range of Shs3,700 since December. Yesterday, it opened at Shs3,757.42 against the dollar, before closing at Shs3,746.08.

However, Bank of Uganda did not specify which financing needs would impact the shilling, but had earlier indicated that debt servicing and loan repayment was putting pressure on the unit.

While presenting the Monetary Policy report for April in Kampala yesterday, Bank of Uganda deputy governor Michael Atingi-Ego, said growing external financing needs are expected to put pressure on the shilling, which might see it weaken.

The shilling has this month experienced some slight volatility against the dollar due in part to sustained capital outflows and debt repayments.

Debt servicing has also put pressure on foreign exchange reserves, which had declined to \$3.5b but rose to \$3.7b following reserve building by the Central Bank.

Dr Atingi-Ego, however, noted that despite the threat, the economy had remained resilient and was on track to recovery, supported by a stronger recovery in services and agriculture output.

However, he noted, quarterly growth for the second quarter of the 2022/23 financial year had dropped to 4.4 per cent from 9.2 per cent in the same period in the 2021/2022 financial year due to a fall in industrial output and moderation in services output growth.

Bank of Uganda also noted that the Central Bank Rate would be maintained at 10 per cent to support moderation in money supply



but also support economic recovery.

However, Dr Atingi-Ego noted that downside risks to economic growth including lower than expected growth affecting the demand for exports, higher interest rates and cost of living pressure, although necessary, could weigh heavily on household consumption and private sector investment.

Other risks, he said include, lower commodity prices affecting primary commodity exports, unfavourable weather conditions affecting agricultural production, resurgence of supply chain distortions due to geopolitical tensions, weaker-than-expected global economic growth outturns or much tighter and more volatile global financial conditions still existed.

Bank of Uganda also indicated that overall, there were no new shocks, noting that inflation will continue decelerating and coverage to the 5 per cent target by the end of 2023 given that factors that favour decline in inflation were lower supported by a reduction in energy prices,

improved global supply chains and lower food crop prices.

The shilling has between April 2022 to date, depreciated against the dollar by 3 per cent, according to Bank of Uganda.

This is the first time in over two years that the shilling is losing ground against the dollar.

Speaking in an interview early this week, Dr Adam Mugume, the Bank of Uganda director of research, said, a combination of both internal and external factors fueling the depreciation of the shilling against the dollar, among which include increase in corporate demand for dollars and strengthening of the dollar.

"The increase in global commodity prices means that payment for oil and other essential commodities require more dollars. Put differently, the demand for dollars to pay for essential raw materials, most of which are quoted in dollars, has gone up," he said, noting that Bank of Uganda will continue to monitor the market to ensure stability. Ms Catherine

Kijagulwe, the Absa head of trading, said the shilling had continued to exhibit volatility, opening Wednesday at Shs3,660 per dollar, before closing at Shs3,650.

This, she said, was driven by continued demand, prompting two Central Bank interventions on Wednesday, which relaxed the southward movement yesterday. By yesterday, according to Bank of Uganda, the shilling had marginally gained closing at Shs3,643.13 against the dollar.

Money markets were liquid on Wednesday with overnight yields at averages of 6.740 per cent. Bank of Uganda held a Shs400b two-year and 10-year Treasury Bond auctions and yields cleared at averages of 9.9 per cent and 13.75 per cent respectively.

In the Regional Economic Outlook for Sub Saharan Africa published in April, International Monetary Fund, said the central banks should manage exchange rate adjustment on the back of monetary tightening in the US, which could rise risk premiums exacerbated by the conflict between Russia and Ukraine.

Nigeria's initiatives on non-oil exports failing

LAGOS

IN spite of concerted efforts to diversify the nation's export earnings, contribution of the non oil sector, NOE, to the total export earnings dropped to 10.1 per cent in 2022 from 12.8 per cent in 2021.

The decline also comes at the backdrop of the 8.6 per cent year-on-year, YoY, growth in NOE earnings to \$5.94 billion dollars during eleven months ending November 2022 from \$5.47 billion in the corresponding period of 2021.

Finance and real sector stakeholders who spoke to Financial Vanguard, including National Association of Chamber of Commerce and Industry, NACCIMA, and the Centre for the Promotion of Private Enterprise (CPPE), stressed that the decline in the contribution of the NOE to total exports show that there is still more work to be done in terms of eliminating the various barriers to increasing the nation's NOE especially Ease of Doing Business, Foreign exchange policy and export of services.

Since the launch of the National Development Plan, NDP 2025, which seeks to achieve N44 trillion export revenue, the Central Bank of Nigeria, CBN, and the Nigerian Export Promotion Council, NEPC, have introduced new programmes to boost NOE earnings.

These include Race To \$200 billion (RT 200) which seeks to attract \$200 billion NOE earnings within three to five years. A major component of the RT 200 introduced by the CBN in 2021, is the FX Rebate scheme which pays N65 rebate for every one dollar of exports repatriated and sold at the Investors and Exporters, I&E window to Authorised Dealers Banks for third party use or N35 rebate for every dollar repatriated and sold at the Investors and Exporters, I&E for own use.

On its part, the NEP introduced the Zero Oil Plan aimed at achieving NOE earnings of \$30 billion an-

nually by 2025.

Financial Vanguard analysis of data on export earnings from CBN showed that NOE earnings rose by 8.6 per cent, YoY in eleven months to November 2022 (IIM' 22) showing moderate impact of the above measures.

According to CBN, NOE export earnings rose to \$5.94 billion in IIM' 22 from \$5.47 billion in IIM' 21. This translated to YoY growth of 8.6 per cent.

But total exports in the IIM' 22 rose 37.5 per cent, YoY, to \$58.62 billion from \$42.62 billion in IIM' 22.

Consequently, the contribution of NOE to total exports fell to 10.1 per cent in IIM' 22 from 12.8 per cent in IIM' 21, representing decline of 2.7 percentage points.

In spite of the efforts of the CBN and NEPC, growth in NOE has remained weak due to structural According to NACCIMA and CPPE and finance sector experts, growth in NOE has remained weak due to structural bottlenecks, multiple exchange rates, unfair forex policies, as well as floods and the Russia War in Ukraine.

"The amount of increase in NOE is paltry and speaks to the non-diversification of export revenue", said, Tunde Abioye, Head of Equity Research, FBNQuest Capital.

He added: "Even though the government's and CBN's efforts to increase NOE have yielded some positive results, much more needs to be done."

"Most of the issues with the low level of NOE export have to do with structural deficiencies that undermine the potential for exports.

"Well known issues such as power outages, poor infrastructure, bottlenecks with port infrastructure, the multiplicity of taxes, and constraints to the ease of doing business all add to the cost of NOE. These factors often make Nigerian products uncompetitive relative to products from other countries."

VIEW FROM THE TOP

WORLD

Easter Mass brings relief to public after pontiff's illness

VATICAN CITY

In the early hours on a stunning Easter morning in Vatican City, thousands of people from around the world waited to be let into St Peter's Square for Pope Francis' Mass.

Once access was opened, nuns and priests were among those who ran to secure a good vantage point, in a square bedecked with nearly 40,000 flowers donated by the Netherlands.

Just days ago they may have had doubts about whether Pope Francis, 86, would be well enough to attend Holy Week events at all.

Recent complaints of breathing difficulties had led to an untimely spell in hospital.

Since being discharged after what was determined to be a bout of bronchitis, Pope Francis has managed to fulfil most of his commitments, leading Mass on Palm Sunday, Maundy Thursday and Good Friday.

But for the first time since becoming pope in 2013, he did miss the Via Crucis ceremony on the evening of Good Friday at Rome's Colosseum, which commemorates the final hours in the life of Jesus.

At other points during the week the Pope had appeared tired and sometimes breathless.

It all meant that many who had come to St Peter's Square today spoke of their concerns about how the Pope might look and sound.

In the end, he appeared untroubled through the 75-minute long Mass.

But it was immediately afterwards that he seemed particularly energised, moving along a row of cardinals in his wheelchair to greet and smile and speak with them, before taking to his open-top vehicle to wave to the crowds.

"The Pope looked in really good health," said Sally, who was visiting from Maidenhead, in the UK, with her husband and two children.



The Pope recently spent time in hospital after experiencing difficulty breathing

"The crowd was encouraging him along, but he looked happy and it was great to see him in fine spirits."

Eliana, from Liguria in north-western Italy, said: "I was very worried when he was in hospital and I kept informed because he's so special."

"He wanted to fulfil all his commitments for this Holy Week, and to see him here you realise just how strong he is."

The last of those commitments was an appearance at the main balcony of St Peter's Basilica to deliver his "Urbi et Orbi" blessing - to "The City and the World."

In it, he spoke of his "deep concern"

over the recent flare-up of violence between Israelis and Palestinians, praying for peace in Jerusalem and beyond.

Pope Francis has faced criticism from some Ukrainians in the past for seeming to conflate their suffering with that being experienced by Russians.

He prayed to "help the beloved Ukrainian people on their journey towards peace", and also to "shed the light of Easter upon the people of Russia".

And with that, as he disappeared from the view of the estimated 100,000 who had come to see him, Pope Francis had successfully negotiated the toughest week in his calendar.

Agencies

Scientists deny claims COVID data was withheld

CHINESE scientists have denied accusations that China deliberately withheld key information regarding the origins of COVID-19, and said the latest published study suggested that humans may have introduced the virus to the Huanan seafood market in Wuhan, Hubei province.

On Wednesday, the journal Nature published the eagerly awaited genetic analysis of swabs collected at the market from January to March 2020. The study contained over 1,300 samples from the environment and animals sold at the market, where the first COVID-19 cases were reported in China.

The data from the paper has been the subject of intense scientific debate since researchers from the Chinese Center for Disease Control and Prevention released an early non-peer-reviewed version of the study in February last year.

Last month, researchers from the center uploaded more genetic sequence data from the market to a large international database, the Global Initiative on Sharing All Influenza Data. A team of international scientists who examined the new data said they found that raccoon dogs had deposited genetic material where the virus was found.

The team hypothesized that the raccoon dogs may have been an intermediate host of the virus, and an animal-to-human spillover event took place at the market.

However, Tong Yigang, dean of the College of Life Science and Technology at

Beijing University of Chemical Technology, said at a media briefing on Saturday that there is not enough evidence to support raccoon dogs as a source of the virus.

This was because none of the 457 animal swab samples, including raccoon dogs, had tested positive for the novel coronavirus, meaning no animals at the market were infected, he said.

The raccoon dog's genetic materials were discovered in environment swabs, which had 73 of 923 samples test positive. However, further analysis revealed that the viral genetic sequences isolated from the environmental samples were almost identical to those collected from early patients, Tong said.

"These findings suggest that the early COVID-19 cases from the market may have received the virus from other humans rather than animals sold at the market," Tong said, adding it is possible that humans had introduced the virus to the market and polluted the environment.

Given the issue's complexity, the study concluded that there is no definitive proof that the COVID-19 virus originated from an animal-to-human spillover event at the market.

Tracing the origins of COVID-19 recently become a highly contentious topic. In February, the United States Department of Energy changed its view about the likely origins of COVID-19 from "undecided" to suspecting a "lab leak" was behind the pandemic.



An undated file photo shows a technician testing a sample of a vaccine for COVID-19 at China National Pharmaceutical Group Co in Beijing. (PHOTO / XINHUA)

Last month, the US Senate passed a bill requiring the declassification of information related to COVID-19 origins. The bill, which prompted strong protests from China, stated the reason for the disclosure was US politicians' belief that the virus had leaked from a Chinese lab.

While there is no concrete scientific evidence for the exact origins of COVID-19, Tong said that based on the joint investigation by China and the World Health Organization in 2021, it is "extremely unlikely" that the virus had emerged from a lab leak.

Shen Hongbing, director of the China CDC, said that China has maintained a scientific attitude regarding origins-tracing of COVID-19, and has proactively communicated and collaborated with WHO. However, some WHO officials

had recently accused China of withholding key information regarding the origins of COVID-19, and thus denied the validity of the conclusions reached in the joint study, he said.

"These words completely go against the scientific spirit, and they are disrespectful to the scientists from around the world who participated in the early origins-tracing effort," he said. "This is a manifestation of the politicization of COVID-19 origins-tracing. The Chinese scientific community will not stand for this, and the international scientific community will not accept this."

Shen said the Chinese scientific community hopes to enhance dialogue, cooperation and information sharing on origins-tracing with scientists from other countries. He also urged WHO personnel not to be used as political tools by a

particular country.

Zhou Lei, a China CDC researcher and one of the participants in the joint study, said she was surprised by the claims of some WHO staff members, as China had shared all the data available at the time with the joint expert committee, including clinical information from over 76,000 early and suspected COVID-19 cases.

Chinese researchers also shared over 38,000 samples from domestic animals and 41,000 samples from wild animals collected in China from 2018 to 2020, none of which had tested positive for the novel coronavirus, she said.

As for blood tests of Wuhan residents, Zhou said that Chinese researchers had tested 43,850 blood samples that were collected before December 2019 and found no antibodies for COVID-19, meaning there were no prior cases. These results have been published and shared with the world.

Moreover, the joint expert team visited various labs in Wuhan to conduct in-depth interviews with lab personnel and students, and even investigated their health and clinical records, Zhou said.

"We have sufficiently shared our research results and data without any omission or reservation," Zhou said. "The joint expert team has recognized our efforts."

Zhou said that finding the origin of a virus is a challenging and arduous task, citing how scientists have yet to find the source of the Ebola virus even after over 40 years of research. **Xinhua**

'Closest topics' discussed by Putin, Lukashenko during meeting in Kremlin apartment

MOSCOW

PRESIDENTS Vladimir Putin of Russia and Alexander Lukashenko of Belarus addressed "the closest topics" when they met in the Russian leader's official apartment in the Kremlin earlier this week, the Pul Pervogo Telegram channel close to the press service of the Belarusian president said on Sunday.

In an interview with the Moscow, Kremlin.Putin program on the Rossiya-1 television channel posted on the program host Pavel Zarubin's Telegram channel on Sunday Russian presidential press secretary Dmitry Peskov answered in the affirmative to the question whether President Putin had invited his Belarusian counterpart to his apartment in the Kremlin.

"After the talks and a working dinner in the Kremlin, the leaders continued communication in the Kremlin apartment. Naturally, they discussed the closest topics," Pul Pervogo said.

On April 5, the two presidents held one-on-one talks in the Kremlin and attended a meeting of the Supreme Council of the Union State of Russia and Belarus on the following day.

The informal part of Putin's talks with visiting Chinese President Xi Jinping in March was held in Putin's official apartment in the Kremlin.

As Putin said later, they continued their discussion after the dinner in a comfortable, private atmosphere. According to Peskov, Putin has begun to extensively use the Kremlin apartment since the beginning of the special military operation in Ukraine.

The book The Kremlin Senate that came out after a large-scale overhaul in the Kremlin in the late 1990s describes many premises of the Senate Palace (the Kremlin's first building), which has been the Russian president's official residence since 1991.

"Since the president's personal apartment occupies only a small part of the presidential residence, the building can be conditionally divided into two halves: a working and a representative ones," the book says.

According to the book, the working part of the building is comprised of a number of halls and offices, the presidential library, and a situation center.

The second floor of the building houses meeting halls, which form a succession of rooms running along the Senate Palace's main facade.



Russia's President Vladimir Putin (L) and Belarusian President Alexander Lukashenko

India hospitals on alert as Covid-19 cases rise

INDIA'S health ministry is conducting mock drills to check preparedness of hospitals to deal with rising Covid-19 cases.

The drills are being held yesterday and today across the country.

India's active case count is relatively low but experts are urging caution to stop further spread of the disease.

The country saw a deadly second wave in 2021 and the government came under criticism as many hospitals ran out of oxygen and critical care beds.

India recorded close to 6,000 new cases on Sunday, government data shows. The active case count was 35,000.

The surge is largely driven by XBB.1.16, which is an omicron subvariant. The WHO has said it was watching the subvariant and the spread in India.

Experts say it's not known to be lethal.

"It's been in circulation for a few months. We haven't seen a change in severity in individuals or in populations, but that's why we have these systems in place," Maria Van Kerkhove, WHO's COVID-19 technical lead, recently said.

Many cities in India have seen a sharp rise in cases in recent weeks, but the surge has not led to an increase in hospital admissions.

Both public and private hospitals are participating in the mock drills, which are being supervised by India's health minister Mansukh Mandaviya, and other state health ministers. **Agencies**

THIS year marks the 60th anniversary of China dispatching its first medical aid team abroad.

China has offered diagnoses and treatments for overseas patients 290 million of times since 1963 when the country sent its first overseas medical support team to Algeria.

In the past nearly 60 years, the country has sent a total of 30,000 medical workers to 76 countries and regions around the globe, saving countless lives throughout the world.

Leaving the residence at 7:30 a.m. and arriving at the hospital half an hour later, where benches along the two sides of the hall are fully packed by patients waiting to see doctors - this is the daily routine of Yang Yi, a member of the 27th Chinese medical aid team to Algeria.

Chinese doctors of the team are al-

China's medical aid in past 60 years demonstrates borderless compassion

ways fully occupied by their work and don't even have the time to drink or go to the bathroom.

Yang is the chief physician of the rehabilitation medicine department of Shiyuan Renmin Hospital in central China's Hubei province, who went to Africa in August 2021.

She has gained a batch of "loyal fans" there thanks to her rich experience in acupuncture gained in the past three decades.

Last June, Yang received a patient surnamed Appomata who suffered from myelitis and quadriplegia. The patient was depressed and believed she would spend the rest of her life in bed. However, after two months of acupuncture therapy, she stood up again.

Acupuncture was brought to Africa by Chinese doctors when the first Chinese medical aid team arrived in Algeria 60 years ago, where this component of traditional Chinese medicine is considered "magic" by local people.

Today, Yang not only is alleviating the pain of patients with acupuncture but also has accepted two "apprentices" in Algeria.

"Acupuncture can take root here even after Chinese doctors are gone," she said.

Guo Wei is the chief physician of the emergency department of Beijing Tianan Hospital. He went to Guinea in 2022 with the 29th medical aid team to the country.

According to him, he and other

members of the team faced a series of challenges in the African country, such as the scorching heat, infectious diseases, and frequent electricity blackouts.

Once, a colleague of Guo in Guinea occasionally found a laparoscope in the hospital where they worked. It had been idle for years though it was one of the most frequently used devices in the general surgery department. Later, Guo learned that it was idle because no local doctor was able to use it.

Therefore, Guo contacted the Chinese manufacturer of the laparoscope and asked it to send relevant medical consumables. The Chinese medical aid team later instructed Guinean doctors to use the device.

So far, under the guidance of Chinese

doctors, local doctors in the hospital have performed multiple laparoscopies.

Zhou Zhuo, former head nurse of the operating room, Beijing Shijitan Hospital, always thought of the socks that her mother made for her before she went to aid Africa.

In 2008, Zhou signed up for the 21st medical aid team to Guinea.

Zhou's mother, who was also a medical worker, joined a medical team for the China-aided Tanzania-Zambia Railway project in the 1970s. Though she was supportive for Zhou's decision to join the medical aid team, she was quite worried about it because of the mosquitoes and infectious diseases in Africa. Before Zhou's departure, the

mother specifically made several pairs of socks that were able to prevent mosquito bites.

In Guinea, Zhou and her colleagues cleaned and sterilized idle warehouses and turned them into clinics and operating rooms, where large numbers of local patients later received treatment.

In May 2018, China resumed diplomatic ties with Burkina Faso in West Africa and planned to restart sending medical teams there.

Zhou was 55 that year and her parents were aged. However, as a medical worker who had foreign-aid experiences and could speak French, she signed up again for the medical aid mission. She set foot on the West African country at about the same time with the staff of the Chinese Embassy in Burkina Faso. **People's Daily**

US dollar to play much less dominant role within decade - US economist

NEW YORK

THE U.S. dollar will play a much less dominant role than it is today within the next ten years due to a smaller share of the U.S. economy in the world, weaponization of the U.S. dollar and the use of central bank digital currencies, said a renowned U.S. economist.

The share of the United States in the world economy will be less and the role of the U.S. dollar will naturally diminish, because other currency settlements will take a hold, said Jeffrey Sachs, an economics professor and director of the Center for Sustainable Development at Columbia University at the 15th Annual Columbia China Summit.

Speaking at an online session of the meeting, Sachs noted that the international payment system now is based on U.S. dollar, with 50 percent to 60 percent of international trade settlements based on U.S. dollar or denominated in U.S. dollar, and about half of international reserves based on U.S. dollar.

The U.S. share of the world economy in purchasing terms is around 15 percent, so the role of the U.S. dollar is far larger than the role of the U.S. economy and the role of the U.S. dollar is a kind of historical role, said Sachs. The role of the U.S. dollar reflects the power of the United States, especially in the 20th century, added Sachs.

As the U.S. dollar became a political weapon by the United States in confiscating foreign exchange reserves of Russia, Venezuela and Iran, lots of countries don't want to keep their money in dollars anymore, said Sachs.

This is because "they don't trust the United States and they think the United States is going to confiscate their currency, especially if they get in some kind of foreign policy disagreement with the United States," Sachs said.

Moreover, the role of the U.S. dollar is based to a significant extent on the U.S.-dollar-based commercial banking system as the payments are largely settled through commercial banks. In the future, payments are going to be settled digitally through central bank digital currencies, said Sachs.

Digital renminbi, which is an experiment now at the retail level within China, will end up being an international payments system settlement, Sachs said. Over the past month, Russia, China, Saudi Arabia, India and South Africa are all looking for alternative payments, because they don't want to use the U.S. dollar banking system and it's understandable, he said.

The role of the U.S. dollar will diminish and the role of the renminbi, the rupee, the ruble and other currencies will rise in the future, said Sachs.

Maia and Rina Dee: Father mourns at funeral of sisters killed in West Bank

WEST BANK AND LONDON

THE father of two British-Israeli sisters killed in a shooting in the occupied West Bank embraced their bodies while mourners sang songs of grief at their funeral on Sunday.

Maia and Rina Dee, 20 and 15, were killed on Friday when suspected Palestinian gunmen opened fire on them in their car in the Jordan Valley.

Their mother, Leah, is in a critical condition following surgery. The attack came amid soaring Israeli-Palestinian tensions and violence.

The low rhythmic songs swelled and swayed with the crowd, who were packed beneath the white rafters in the prayer hall at a cemetery in the settlement of Kfar Etzion.

Many at the funeral were teenagers - some from the school Rina went to. At the front, by a low podium, the family gathered, talking together and holding each other for long moments in silence.

The bodies were brought out, one covered in black cloth, one in blue - a Star of David embroidered on each, in gold and silver.

They were embraced by their father, Rabbi Leo Dee, originally from Radlett in the UK. He then sat back, his face contorted in pain, his hands reaching out to touch his remaining three children.

Rabbi Dee also spoke, questioning how he would explain to the girls' mother what had happened to their "two precious gifts" when she wakes up.

He told those assembled that "today the Jewish people have proven we are one". "A simple, quiet family is devastated," he said. "The whole country hurts."

Israel's national security minister, Itamar Ben-Gvir, was among the mourners. The family live in Efrat, having moved from London nine years ago.

The car carrying the two sisters and their mother crashed after coming under fire. They were then fired on again at close range, Israeli media reported.

Israeli public broadcaster Kan reported that 22 bullet casings were found, apparently from a Kalashnikov assault rifle.

The victims were travelling in one of three cars on their way to Tiberias in the Galilee for a family holiday.

Israeli military personnel blocked roads in the area and said they had "started a pursuit of the terrorists" responsible.

Speaking to the BBC on Saturday evening, Rabbi Dee described his daughters as beautiful, smart and popular. He said he had not been able to sleep since their deaths. "Every time, I had nightmares and woke up," he said, "but the reality was worse than the nightmare, so I went back to sleep. Recurring nightmares... that's how it went."

He said Maia, who was volunteering for national service in a high school, was "wonderful, beautiful, had a lot of friends... she was very keen to do a second year of volunteering".

Rina, he said, was "beautiful, fun, very smart, top grades in every subject, very popular with friends, sporty... very responsible, she would take responsibility for many things".

"When it came to sweeping out the youth club floor, if other people didn't turn up, she would be there by herself for three hours on a Friday morning, to make sure it was done," he said.

Rabbi Dee heard news of the attack without realising his own family were involved, he said. He called his wife and daughters, but they did not answer. He then saw a picture online of the car that was attacked.

"And we could just see one of our suitcases in the back seat," he said. "There was a massive panic and screaming."

He then drove to the scene. He was not allowed access but was handed his daughter's ID card, which confirmed the worst.

Rabbi Dee has said he and his three remaining children "will get through this".

Rabbi Mordechai Ginsbury, from the Hendon United Synagogue in north London, said he spoke briefly with his close friend Rabbi Dee before the funerals.

"Naturally, as are we all, [he was] devastated, shocked at how just in a few moments with an act of absolute evil and madness - insanity - things can change around," he told the BBC.



Maia and Rina Dee were shot as they drove from their home in the settlement of Efrat to Tiberias

Rwanda marks 29th anniversary of genocide against Tutsi with call for unity



Rwandan President Paul Kagame and first lady Jeannette Kagame light a flame of remembrance during the commemoration of the 29th anniversary of the 1994 genocide against Tutsis at the Kigali Genocide Memorial in Kigali, Rwanda, on Friday. Rwanda started the commemoration of the 29th anniversary of the 1994 genocide against the Tutsi ethnic group that left over one million people dead, with President Paul Kagame calling for self-determination to build a better and more prosperous country through unity, hard work, and perseverance. Xinhua

KIGALI

RWANDA on Friday started the commemoration of the 29th anniversary of the 1994 genocide against the Tutsi ethnic group that left over one million people dead, with President Paul Kagame calling for self-determination to build a better and more prosperous country through unity, hard work, and perseverance.

Kagame made the remarks at the Kigali Genocide Memorial, the final resting place for more than 250,000 victims of the genocide, in the capital Kigali.

"Today, we gather to honor the continued sacrifice of survivors and remember all those we lost during the 1994 genocide against the Tutsi, which

means people were being targeted and killed for who they were," Kagame said. "We have incredible strength coming from this history that informs us and tells us that you should never allow anybody else to dictate to you how you live your life, and that is Rwanda today."

Kagame highlighted that Rwanda has undergone a transformation and that from the beginning, the people of Rwanda understood the need to cultivate and preserve a spirit of togetherness, which has given them hope for a better future.

He said denying genocide is dangerous, and it is crucial to oppose any attempts to rewrite history, adding that the most important lesson the country has learned is to transform its challenges into opportunities and also use so little to do a lot.

"There is nothing Rwandans cannot overcome through unity, hard work, and perseverance. We will forever be very grateful to those friends and partners who stood by our side, and some continue to do so in the search for justice as well as in development," the president said.

Earlier, Kagame, along with first lady Jeannette Kagame and oth-

er dignitaries, laid wreaths at the memorial before lighting the flame of remembrance to mark the start of the genocide mourning week. This year's genocide commemoration is observed under the theme "Remember- Unite-Renew".

Throughout the mourning week, the Rwandan flag will be flying at half-mast in honor of the victims.

Rwandans gathered in their respective villages to commemorate the genocide, where a wide range of discussions on national unity, reconciliation, and prevention of genocide ideology and revisionism were held.

After national mourning week, genocide commemoration activities will continue until July 4 to mark the 100-day calamity, during which over one million people, mainly Tutsi and moderate Hutus, were killed.

To promote human advancement along a balanced, positive and upward trajectory



A foreigner and Chinese children learn traditional Chinese tie-dye techniques under the guidance of a craftswoman in Licang district, Qingdao, east China's Shandong province, Feb. 24, 2023. (Photo by Zhang Ying/People's Daily Online)

CHINESE modernization is the modernization of material and cultural-ethical advancement. Material abundance and cultural-ethical enrichment are its noble pursuit. It offers a brand-new idea for solving materialism, cultural impoverishment and other deep-seated problems in Western modernization process.

The traditional Chinese culture upholds the dialectical unity of material abundance and cultural-ethical enrichment. Only through continuous development can the people's dream for a better life and social stability be realized.

Cultural-ethical enrichment and cultural confidence can play a role of spiritual guide in creating material wealth. To realize Chinese modernization, China must continue to consolidate the material foundation for modernization, be well-placed to meet people's ever-growing intellectual and cultural needs, and promote all-around material abundance as well as people's well-rounded development.

"We will keep raising people's living standards and enriching their lives, so that every family

will enjoy a decent life and everyone will be imbued with a strong sense of moral integrity," said Chinese President Xi Jinping.

Chinese modernization mirrors the advantages of scientific socialism and offers a new vision that's different from Western modernization.

Western countries cannot curb the acquisitive instinct of capital in modernization, and have failed to find a solution to the deep-seated problems such as materialism and cultural impoverishment.

Chinese modernization is committed to the coordination and mutual reinforcement between material and cultural-ethical advancement. It builds an ideological basis for the people to unite with each other, gives them the courage to move forward and keeps them positive, providing ceaseless energy for China to build a modern socialist country in all respects.

Pakistani Ambassador to China Moin ul Haque believes that China will surely achieve its national development goals and build itself into a strong country with balanced material and cultural-ethical advancement.

Chinese civilization draws inspiration from all of human civilization's outstanding achievements and

champions exchange and mutual learning between different civilizations, which is conducive to finding the greatest common ground for building a better world.

China stands for the concept of equality, mutual learning, dialogue and inclusiveness, believes that countries should advocate humanity's common values of peace, development, equity, justice, democracy and freedom. They should also allow cultural exchanges to transcend estrangement, mutual learning to transcend clashes, and coexistence to transcend feelings of superiority, so as to promote human advancement along a balanced, positive and upward trajectory.

From holding the Conference on Dialogue of Asian Civilizations, which has established an important platform of inter-civilization exchanges and mutual learning for Asia and even the world at large, building the Belt and Road Initiative into a way connecting different civilizations with the Silk Road spirit featuring peace and cooperation, openness and inclusiveness, mutual learning and mutual benefit, to recording in the history of the Olympic Games a series of stories of cultural exchange and mutual learning among civilizations by hosting a successful Win-

ther Olympics, China has always championed and practiced inter-civilization exchanges and mutual learning.

Scholar Ulugbek Hasanov from Uzbekistan said Chinese modernization will create more opportunities and better conditions for promoting exchanges and mutual learning between China and the rest of the world, and make the world a more stable and certain place.

Chinese modernization, coordinating material and cultural-ethical advancement, represents the direction of human civilization progress. It develops via interaction with other civilizations in the world and enriches human civilization through equal exchanges and mutual learning. Chinese civilization will promote the advancement of the entire human civilization.



Acting Director of Sports Development in the Ministry of Culture, Arts, and Sports, Ally Mayay.

Kagera Sugar aims to spoil Yanga's formidable run

By Correspondent Joseph Mchekadonga

THE government says it is committed to seeing that Tanzania has many qualified sports coaches.

Acting Director of Sports Development in the Ministry of Culture, Arts, and Sports, Ally Mayay, said so recently.

Mayay said to produce well-trained local coaches, his ministry is working closely with Malya College of Sports Development.

"We aim to see that we have many qualified local coaches, currently we are working very closely with Malya College of Sports Development, the college is organizing long and short-term courses," he said.

Mayay said so in response to The Guardian's inquiry on the progress of the government's plan to hire expatriate coaches as directed by Minister for Culture, Arts, and Sports, Pindi Chana.

The minister recently said that the

government has targeted athletics, soccer, boxing, basketball, netball, and swimming as priority sports disciplines.

She advised Mayay to start looking for qualified coaches that will operate in the mentioned priority sports disciplines.

Pindi revealed: "We have started with soccer, the government is paying for the senior national soccer team's foreign coach and now we want to have expatriate coaches in other priority sports disciplines."

The minister noted: "I'm asking the Acting Director of Sports Development in the ministry to start looking for qualified coaches both local and foreign."

In the past, the government hired Cuban coaches Pimentel Hurtado, Andres Eduardo Baro, Jorge Luis Bravo Rojas, and Jose Valdes Silver to take charge of athletics, boxing, and judo national teams.

Imminent epic NBC PL contest between Simba SC and Yanga certain to set tongues wagging

By Correspondent Lloyd Elipokea

THIS Sunday, a seismic NBC Premier League clash between those two fierce nemeses, Simba SC and Yanga, will take center stage as the two old foes are set to face off in a mouth-watering league run-in, fondly dubbed the 'Dar es Salaam Derby'.

It should be noted that the top-of-the-table encounter comes at a time when both great arch-rivals are going great guns in this season's CAF inter-club competitions.

Nevertheless, the NBC Premier League rightly remains the bread and butter of both clubs and it should be acknowledged that where domestic football's top flight is concerned, second-placed Simba SC has been playing catch-up to Yanga, which has undeniably been the league's pace-setter for a gigantic chunk of the season thus far.

Indeed, the fact that Simba SC is presently uncomfortably sitting in second place on the table behind leaders Yanga should expectedly spice up the much-anticipated, one-of-a-kind football contest, which is unfailingly dramatic season-in, season-out.

Let us maintain the football theme and dive right into Africa's record at the football World Cup, which is in dire need of improvement.

Even though Morocco laudably progressed to the semi-finals of the World Cup last year in Qatar, it is still saddening that the 'Atlas Lions' (Morocco's nickname) stellar exertions



Yanga's footballers celebrate when the club's attacker, Fiston Mayele, notched a goal against Simba SC in this season's Community Shield clash that was played in Dar es Salaam on August 13 last year. Yanga cruised to a 2-1 win.

last year marked the first time in history that an African team had advanced to the last four of the perennially gripping football championship.

It should be recollected here that the inaugural edition of the football World Cup was staged seemingly ages ago in 1930.

Indeed, from that moment in time, African teams at the football World Cup fruitlessly tried to make headway at the greatly esteemed football spectacle, that is, until the 1990 World Cup in Italy.

At that monumental World Cup in Italy, the Indomitable Lions of Cameroon would go on a merry, giant-slaying run right

up to the quarterfinals thereby becoming the first-ever African team to advance to that stage.

Needless to say, Cameroon's memorable heroics at Italia 1990 were so impressive to the extent that they prompted the late Brazilian legend Pele to remark that an African team would win the football World Cup before the end of the 20th century.

Unfortunately, though, Pele's bold prognostication would prove to be a false dawn.

In fact, from 1990, continental football buffs would have to wait until the 2002 World Cup co-hosted by Japan and South Korea for another African

team to leave their mark on the quadrennial showpiece event.

And, it would be the Lions of Teranga (Senegal's nickname) who would impressively steal the show at the first World Cup of the 21st century as they went on a fairy-tale run through the competition right up to the quarterfinals.

It should be pointed out here that apart from the 1990 and 2002 football world cups, African teams have registered notable performances at two other world cups.

These teams are the Black Stars of Ghana who shone brightly en route to reaching the quarterfinals of the 2010 football World Cup and Morocco, who last year unfortunately progressed to the semi-finals of the Qatar World Cup.

Indeed, it should be highlighted that an exodus of top-notch African football talents, leave the continent every year to ply their trade in greener pastures overseas.

Hence, the fact that African teams have produced eye-catching displays at only four world cups in 1990, 2002, 2010, and 2022 should be the source of unending frustration for every African football devotee.

Thus, despite doubtlessly having other important projects which it is working on, one hopes that the Confederation of African Football (CAF) will strive in the coming years to ensure that an African team one day reaches a World Cup final, nay, wins the whole shebang.

Fountain Gate girls clinch CAF African Schools Football Championship Continental Final trophy

By Guardian Correspondent & Agencies

TANZANIA'S Fountain Gate Secondary School girls' soccer team has lifted the title of girls' competition of the inaugural CAF African Schools Football Championship Continental Final played in Durban, South Africa.

Guinea's CS Ben Sekou Sylla won the boys' continental showdown trophy. The school defeated home favourites Clapham High School on penalties in Saturday's final following a thrilling 1-1 draw played in front of an enthusiastic crowd of more than 6,000 at the Sugar Ray Xulu Stadium.

Fountain Gate Secondary School's squad had an easier time in seeing off the Moroccan side, Ecole Omar IBN Khatab, 3-0 to cap a wonderful tournament.

The winning teams were presented with USD 300,000 apiece after the Motsepe Foundation donated USD 10 million in the inaugural year of the Pan-African schools' competition.

The finals were the culmination of an outstanding four days of football in which the future stars of the African continent were able to showcase their quality in a celebration of the



Players making Tanzania's Fountain Gate Secondary School girls' football side and their tacticians celebrate with a trophy after the team won the girls' category of the inaugural CAF African Schools Football Championship Continental Final which came to an end in Durban, South Africa on Saturday. AGENCIES

beautiful game.

CAF president, Patrice Motsepe, South Africa's Minister of Sport, Arts, and Culture, Zizi Kodwa, all CAF vice-presidents, SAFA president Danny Jordaan and COSAFA president Artur de Almeida e Silva, as well as football leaders from across the African continent, were in attendance in Durban.

"We are so proud of all the young boys and girls that have competed here, you are the future," Motsepe said. "The most successful football nations in the world invest in youth."

He disclosed: "It is part of our commitment to developing football in every country of Africa, and the nations that are here, we are so proud of you. We know the invest-

ment we are making in schools football will result in the African game competing with the best in the world and being self-sustaining."

"The money that the schools have won will be used to build football infrastructure for boys and girls so they can develop further."

"We want to thank COSAFA for hosting us and for everyone who has made this tournament possible."

Kodwa believes the CAF African Schools Football Championship has already raised the profile of schools' sports across the continent.

"It has been a great opportunity for South Africa to host this tournament, which has lifted schools sports tremendously," he said.

The minister noted: "We firmly believe that all schools must play sports as a key part of their curriculum. All the teams that participated in Durban are winners. Congratulations to them."

CS Ben Sekou Sylla won a hard-fought and physical boys' final as they took the lead through the inspirational Amara Keita, but the South African outfit fought back and equalized via eventual Best Player award winner, Kagiso Maloka.

That sent the game to penalties and it was the Guinean team who held their nerve to take the shoot-out 5-4 and lift the trophy.

The Guineans' coach Aly Badara Cisse noted: "South Africa was not

easy to beat, they deserve to be champions just like us but I am happy that we won it."

The tactician added: "The standard of the competition was truly high and it goes to show that football is on the rise in Africa."

The boys' competition winners take home the first prize, while Clapham High School are rewarded with USD 200,000 for their silver medal.

Malawi's Salima Secondary School claimed the bronze as they return home with USD 150,000 third prize.

They defeated CEG Sainte Rita from Benin 3-1 in the third-place play-off and ensured two of the top three teams in the competition would be from the hosting zone, COSAFA.

Fountain Gate School was the worthy winner of the girls' competition as the squad defeated Ecole Omar IBN Khatab from Morocco 3-0 in the final to become the inaugural champions and take home the USD 300,000 first prize.

Their star striker Winifrida Gerald grabbed a brace to take her tally to 11 for the tournament and earn her the Top Scorer prize in a superb individual display of composed finishing.

Oliveira pleased with Simba SC's gallant qualification for ASFC semi-finals

By Correspondent Nassir Nchimbi

SIMBA SC head coach Roberto Oliveira has acknowledged his charges for reaching this season's Azam Sports Federation Cup (ASFC) semi-finals.

The Msimbazi Street side went on a rampage as it stamped a 5-1 win over Ihefu SC in the competition's quarterfinal clash at Azam Complex Stadium in Dar es Salaam on Friday to propel the former to the last four.

The victory was made much more worthwhile with the winners' forward Jean Baleke laying his hands on this season's NBC Premier League Player of the Month prize for March while Oliveira was voted as the league's Best Coach of the Month.

Simba SC will now face Azam FC in the semis as the winner maneuvers to the finals to be played at Mkwakwani Stadium in Tanga as already announced by the Tanzania Football Federation (TFF).

Baleke claimed a hat-trick against Ihefu SC preceding contributions from Said Ntibazonkiza and a stoppage-time goal by substitute Pape Sakho who sealed victory for the hosts.

For the visitors, Raphael Daudi netted the consolation goal midway in the second half which could not change anything on the day other than seeing the Mbeya side crash out of the tournament.

"Of course, I am happy to qualify

for the semi-finals and we played good football especially in the first half," Oliveira disclosed.

"In the second half, I made several changes to give young players a chance to play," Oliveira said.

Katwila reiterated that nobody was to blame for the upset as his outfit made mistakes that were positively utilized by their opponents thereby leading to the defeat.

The tactician said: "We are out of the competition and they have moved on... this is the nature of the contest that one team should progress further."

"We are now turning our focus to the Premier League match versus Simba SC tomorrow (yesterday) at our Southern Highlands Estate Stadium hoping to get maximum points," Katwila said.

So far, the venue has seen Yanga and Azam FC drop three points after succumbing to losses and Ihefu SC has further been lethal at the club's backyard in the second round of the season.

A win over Ihefu SC is expected to take Simba SC to 60 points from 25 matches, just five points less than the current table toppers, Yanga, who have bagged 65 points after playing 24 matches.

On the other hand, Ihefu SC which is safe from relegation can reach 36 points from 26 games if the squad manages to beat the Msimbazi Street giants.

Centurion Kevin De Bruyne is undisputed Premier League assist king

BY JEREMY WILSON

IT was the few seconds immediately before Kevin De Bruyne's 100th Premier League assist that told you most about why he has achieved that landmark so much faster than any other Premier League player.

De Bruyne had started the match to the right of City's three-pronged support of Erling Haaland but, with Ainsley Maitland-Niles already struggling to contain Jack Grealish on the left, he peeled off onto the other flank.

City were moving at full speed towards Southampton's goal as the seconds ticked down before half-time but Grealish instantly spotted De Bruyne's run and released his team-mate.

Play broke down after moving back inside but De Bruyne sensed his chance and simply stayed in the big space that Southampton had vacated on the left. Grealish again picked him out and, taking one quick touch, De Bruyne then delivered a perfectly lofted pitching wedge of a cross into the space between Southampton centre-back Armel Bella-Kotchap and their goalkeeper Gavin Bazunu.

It represented an aerial tap-in for a striker of Haaland's class and City were on their way to an eighth consecutive win across three competitions - the Premier League, Champions League and FA Cup - in which they might yet match Manchester United's unprecedented treble of 1999.

Haaland will naturally provoke most headlines but De Bruyne is quite plausibly still the single most important player.

"Kevin has an ability that is so difficult to find," said Pep Guardiola. "Normally a player has to slow down to see the pass, but Kevin sees it when he is at full speed. When one player has this 80-90 per cent intensity, and ability to see the passes, he is more calm than the ones at 40 per cent. He is exceptional."

What Guardiola is saying is that De Bruyne's vision and acute awareness of what is happening all around him is still intact when he is actually moving at twice the speed of a normal opponent. After playing constantly either in his garden or the local park before joining a team at the age of six, this sixth-sense was apparently evident every time De Bruyne stepped up a level, whether that was when he began training with the Genk senior team at the age of 17, or starring regularly in the Bundesliga and now the Premier League.

"He got frustrated as he saw things other players didn't," said David Hubert, the former Genk captain. "He would then give them the solutions and tell them to make certain runs so they were in the right position. Kevin was not just talk. He was doing it on the pitch. He was speaking with his feet and his mouth. We were soon in awe of him."

De Bruyne's performance on Saturday again had people drooling.

Alan Shearer, the all-time record Premier League goalscorer, says that De Bruyne would get into any team in the world and described the prospect of playing with him as "dreamland" for any striker.

Match of the Day presenter Gary Lineker agreed that, as a forward, he would be the one Premier League player you would most like on your team. Jamie Redknapp, working for Sky Sports, added: "Every time Kevin de Bruyne gets the ball he's got the picture of where he wants the ball to go next. He's the best passer of a ball I've seen in the Premier League. A genius."

De Bruyne himself was quick to point out the benefit of playing with prolific goalscorers, notably Sergio Aguero and now of course Haaland, who are so reliable in converting the chances that he creates. "It's a combination of doing good things and team-mates scoring - I'm blessed," he said. "Of course I am proud. I don't compare myself to others. I just try and do the best I can."

The comparisons, however, are unavoidable and they look rather good for De Bruyne. He is the fastest player in Premier League history to 100 assists but comparing him only to those who have played enough games to reach that tally does not do him justice.

The more interesting comparison is the games-to-assist ratio and, if we then make the qualifying criteria 50 assists, the top 10 table is much more revealing. It also brings in players like Christian Eriksen (3.52 games per assist), Thierry Henry (3.49), Mesut Ozil (3.41), Dennis Bergkamp (3.35), David Silva (3.32) David Beckham (3.31), and, most fascinating of all, Eric Cantona (2.79). Indeed, it is the mercurial Frenchman who comes closest to matching De Bruyne's ratio of 2.37 games per assist, with Fabregas third on 3.15.

But the final assessment is still the same. De Bruyne is the Premier League's undisputed assist king and, with a new goalscoring monarch also about to be crowned, it is easy to see why some good judges think that this could be the best Manchester City team yet.

THE TELEGRAPH

Bayern boss Tuchel threatens Man City's Champions League dream once more

LONDON

MANCHESTER City and Pep Guardiola have a Champions League score to settle against Thomas Tuchel, when the newly-appointed Bayern Munich boss visits the Etihad in today's quarter-final, first leg.

Tuchel emerged victorious as Chelsea manager in City's first, and so far only, run to the Champions League final in 2021.

That was also the closest Guardiola has come in 10 tries during spells at Barcelona, Bayern and City to land his third European Cup as a coach.

Chelsea's 1-0 win in front of largely empty Estadio do Dragao in Porto due to coronavirus restrictions two years ago was a case of the apprentice outshining the master.

As a young coach Tuchel studied and admired Guardiola's dominant Barcelona side that won 14 trophies in four years from 2008 to 2012, including two Champions League titles.

Their paths then crossed during Guardiola's three years in charge at Bayern, while Tuchel was coach of Mainz and then Borussia Dortmund.



Thomas Tuchel



Pep Guardiola

mund.

Two football obsessives, the pair even talked long into the night at a Munich bar in 2014, using glasses and salt and pepper shakers to mimic formations.

"I was such a huge admirer of Pep when he was a player and then when he became a coach it was like learning on the job for me," said Tuchel prior to the 2021 Champions League final.

"I was an academy coach and then in the Bundesliga with Mainz, but I don't think I missed a game (of Guardiola's Barcelo-

na) because there was so much to learn."

The respect is mutual. Guardiola described Tuchel last season as "one of the few managers I learn from to develop (into) a better manager myself."

- Champions League pedigree Guardiola has tended to have the upper hand in clashes between the two.

Three Chelsea wins in the space of six weeks towards the end of the 2020/21 season are Tuchel's only victories in 10 meetings between the two to Guardiola's six.

But he won the most important one and his Champions League pedigree played a large part in Bayern's sloop to secure his services and sack Julian Nagelsmann in a shock move last month.

Tuchel also took Paris Saint-Germain to their maiden final in Europe's premier club competition in 2020 and took eventual winners Real Madrid to extra-time in the quarter-finals last year despite Chelsea being thrust into crisis by sanctions imposed on then owner Roman Abramovich.

The 49-year-old now has the challenge of succeeding where Guardiola failed in leading Bayern back to Champions League glory.

But the weight of expectation falls much more heavily on the City boss.

In his seventh season in Manchester, Guardiola is in the running for his fifth Premier League title. Yet the failure to get over the line in Europe remains a blot on his copybook.

"It doesn't mean I agree with that but absolutely we will be judged by this competition," said Guardiola on the importance of winning the Champions League to his legacy at the Etihad.

The presence of Erling Haaland adds even more pressure on Guardiola to finally get the job done this year.

The Norwegian scored twice on his return from injury in a 4-1 win at Southampton on Saturday to take his tally for the season to 44.

Those numbers saw Guardiola draw comparisons between his star striker, Cristiano Ronaldo and Lionel Messi.

But it was to make the difference when the fine margins count most in the latter stages of the Champions League that forced City to fight off competition from around Europe to land Haaland.

The 22-year-old has scored 33 goals in 25 Champions League appearances, including five in a 7-0 rout of RB Leipzig in the last 16.

AFP

Arsenal make Liverpool angry in thriller to hand Man City title-race advantage

BY JASON BURT

ARSENAL committed the fatal mistake of making Liverpool angry and, with it, handed the advantage in the Premier League title race to Manchester City.

The turning point, in an extraordinary encounter which may have serious repercussions for assistant referee Constantine Hatzidakis who amazingly stands accused of elbowing Andrew Robertson, came not with the goals but with an incident when Arsenal were 2-0 up and in complete control.

Needlessly, Granit Xhaka clashed with Trent Alexander-Arnold off-the-ball and while both players were cautioned by referee Paul Tierney it was certainly a card worth taking for the Liverpool full-back.

Xhaka did not need to bump into him to provoke him and yet the midfielder did just that and, with it, the Liverpool players and - crucially - the home fans were riled.

Until that point they had appeared traumatised but, after it, their blood was up and in a stadium which runs on emotion arguably more than any other the feelings were raw. How Liverpool exploited them.

"I think a little bit of fire in a game like that there's nothing wrong with it," Alexander-Arnold later said. "He nudged me off the ball so it's a natural reaction to do it back. It got the crowd going."

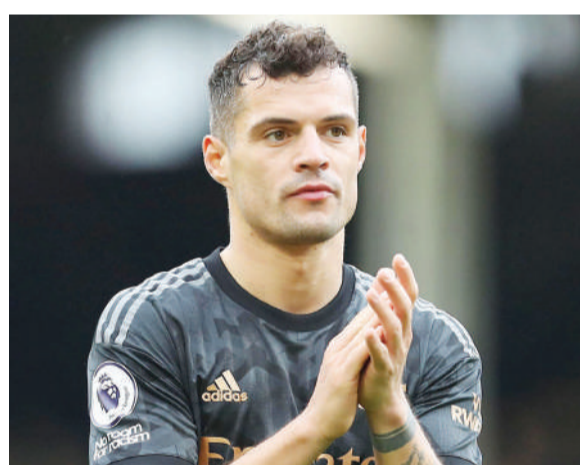
It certainly did. How sweet it ultimately proved for Alexander-Arnold who had been

run ragged by Gabriel Martinelli in an horrific first half-hour for Liverpool but who nutmegged Oleksandr Zinchenko to stand up the delicious cross from which substitute Roberto Firmino headed a thoroughly deserved late equalising goal.

It could have been worse for Arsenal. It could - it should - have been a defeat but in a contest that, at times, appeared to be Mohamed Salah against Aaron Ramsdale it was the Arsenal goalkeeper who came out on top with an outstanding performance. He was beaten by Salah from close-range but the forward missed from the penalty spot and was also denied, in injury-time, by a superb finger-tip save from the England international.

How vital will that prove? How important was Liverpool's wastefulness? They had 19 shots from inside the Arsenal penalty area, the most they have faced in a Premier League match, and an XG (expected goals) of 3.96 but did not win. They even could have had a second penalty when Salah appeared to be tugged back, also in added time.

A point at Anfield should be a positive for Arsenal. After all, despite Liverpool's troubles this season they have only lost here once in their past 37 league games and Mikel Arteta had understandably described the stadium as a "jungle" for away teams. Danger can come from unforeseen places - although Xhaka's part in it, despite his excellent campaign,



Granit Xhaka

was pretty predictable.

Less so was Hatzidakis raising his elbow and apparently catching Andrew Robertson in the throat with the Liverpool defender booked by Tierney for his protests. That came on half-time and the rage did not subside in a second-half dominated by Liverpool even if Arsenal will argue they had the break-aways to add to their two goals.

"We didn't continue to play," lamented Arteta while declaring this had added to the "chaos" that Liverpool thrive on. It must be remembered Arsenal are still

a young team, a team no-one predicted would be in this position at the start of the season, but if this was a rite of passage game then it left a few questions.

The Xhaka episode was not the first time Arsenal have provoked Anfield under Arteta and there was further annoyance at the frequency of players going down for treatment.

Only last season the manager himself clashed with Jurgen Klopp after claiming Sadio Mane had elbowed defender Takehiro Tomiyasu and had to be dragged away in a game that was goal-

less but ended in a 4-0 defeat. Was a lesson not learned there?

Arsenal have made huge strides since then and it should not be overlooked that this result stretched their lead at the top to six points. But having played a game more than City and with away fixtures at the Etihad and Newcastle United to come it felt like they let a significant opportunity slip away.

What a contrast to the opening period when there was almost an arrogant swagger to Arsenal with Martin Odegaard running the midfield and the Brazilians Martinelli and Gabriel Jesus both scoring. It seemed the story would be about another defensive shambles from Liverpool with yet more doubt cast on Virgil Van Dijk while both full-backs were remorselessly targeted.

At half-time Sky pundit Roy Keane declared Liverpool had defended like a "pub team" and for once the over-wrought language was accurate and it looked like Arsenal were strid-

ing towards their first title since 2003-04. Win and they were undeniably favourites; lose and it would swing towards City. Draw? It still felt like a movement in the direction of the champions.

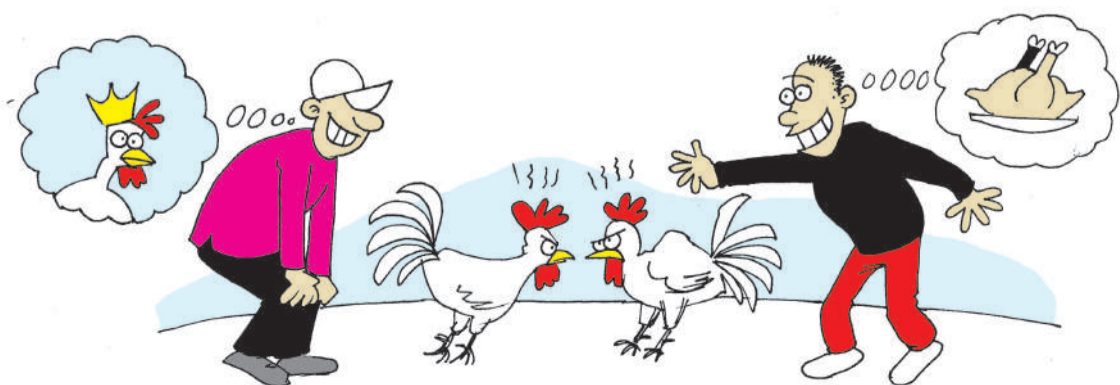
"At 2-0 we had the game in our hands," Arteta said and that was undeniable. But maybe it was more than the game; maybe it was the league also.

Salah's predatory strike, just before half-time, fuelled the fire. It meant Liverpool's comeback was not just based on hope and fury while it sowed a seed of doubt that Arsenal could not banish.

By the time they kick off away to West Ham United next Sunday a lead that looked like being stretched to eight points could be down to three as City play Leicester City the day before. Their destiny is still theirs to control but, after this result, City can also say that about themselves.

THE TELEGRAPH

Gwiji by David Chikoko



SPORT

Bayern boss Tuchel threatens Man City's Champions League dream once more

PAGE 18

Yanga out to strengthen NBC Premier League title bid, hosts Kagera Sugar



Yanga's attacker, Clement Mzize (L), attempts to get past Kagera Sugar's right-back, Darius Peter, in a 2022/23 NBC Premier League tie played in Mwanza in November last year. Yanga commanded 1-0 victory.

day's Premier League clash against age-old rivals, Simba SC.

The backline should remain unchanged, meaning there is no place for Dickson Job again, while Yannick Bangala continues to excel in a midfield role, being preferred to Salum Abubakar.

As for Kagera Sugar, they have endured something of an inconsistent 2022/23 NBC Premier League campaign up to now, recording eight wins, eight draws, and nine losses.

With three defeats coming in their previous five matches on the road, coach Mecky Mexime's men will likely struggle to deal with Yanga's threat.

They will also miss the service of their top scorer Anuary Jabir who is on trial with Belgian outfit, KAA Gent.

Jabir has scored five goals and provided one assist in 19 appearances for Kagera Sugar in the 2022/23 NBC Premier League.

In head-to-head, Yanga beat Kagera Sugar 1-0 in the reverse fixture held in Mwanza back in November, notching their third victory in a row in this fixture.

When a football follower looks at the bigger picture, Kagera Sugar has only managed to win four of their last 25 meetings with the Dar es Salaam outfit across all competitions.

By Correspondent Michael

Mwebe

YANGA will look to continue their seemingly unstoppable 2022/23 NBC Premier League title charge when they host Kagera Sugar at Azam Complex Stadium in Dar es Salaam this Tuesday afternoon, with kick-off slated for 4 pm.

With only five games remaining, table-topping Yanga find themselves eight points clear of second-placed Simba SC which was due to face Ihefu SC in Mbeya yesterday.

With Kagera Sugar occupying an eighth place in the standings - a massive 33 points behind Yanga - head coach Nasreddine Nabi's men are favoured to claim yet another victory.

Indeed, Yanga has won 21 of their 24 games in this season's NBC Premier League, taking 65 points from a possible 72 to open up an almost unassailable lead at the summit.

On top of that, Yanga comes

second in the division's list of teams with a bigger number of goals scored.

The Jangwani Street-based squad has amassed 45 goals (1.86 goals per game), and it also boasts the best defensive record, having conceded on just 11 occasions.

Not only have coach Nabi's side won each of their last six matches across all competitions, but also they have won 11 league games in a row and will be looking to extend it to a record-breaking 12. After racking up a mammoth 11 wins across their past 13 home

league games this season, Yanga will be confident of dispatching Kagera Sugar, especially with the former's fans behind them.

Nabi will be able to call upon a near-fully fit Yanga squad for this clash, he is likely to tinker with his lineup with one eye on Sun-

TO NIGHT @ 9:00

MJADALA

EATV TUESDAY

11:00 DADAZ LIVE
11:55 MPYA
12:00 Mperampera
13:30 Kati Za Wana
14:00 SPORTS (I)
15:00 Funguka
15:30 Mperampera
16:00 Zote Kuntu
16:30 #HASHTAG
17:00 SILEKT
17:55 Kurasa
18:00 enwez
18:30 Bongo Hits
19:00 EATV SAA 1
20:00 DADAZ (I)
21:00 MJADALA
21:30 Zote Kuntu
23:00 Kurasa
23:05 EATV SAA 1 (I)

MJADALA is a program that brings together stakeholders and the executive elite to discuss timely, national development issues.

The program targets an audience that is aware of current developmental challenges and opportunities and is keen to share, engage and participate in the shaping process.

eastafrica RADIO

06:00 Supa Breakfast
10:00 MAMAMIA
12:00 Kipenga Xtra
13:00 Planet Bongo
14:00 EA Drive
20:00 Kipenga
21:00 The Cruise

88.1FM DAR ES SALAAM

Ruvu Shooting and Polisi Tanzania edge closer to relegation

By Correspondent Michael Mwebe

THE fight for survival in 2022/23 NBC Premier League has taken several twists and turns in recent months.

Polisi Tanzania, Ruvu Shooting, Kinondoni Municipal Council FC, Mbeya City FC, Coastal Union, Dodoma Jiji FC, and Tanzania Prisons all find themselves within seven points of one another at the bottom of the Premier League and in danger of dropping into the Championship League next season.

The bottom two teams will automatically be relegated to the Championship League next season.

The teams who finish 14th and 13th will contest the relegation play-off with Championship League sides finishing third and fourth.

The first leg is played at the home of the Championship League side and the second leg is played at the home of the Premier League team. The winner over two legs claims NBC Premier League status in the season that follows.

Every team in the relegation battle still has at least four matches to play in this season's Premier League and nothing is a foregone conclusion but Polisi Tanzania and Ruvu Shooting will be feeling the odds of avoiding relegation are against them after the weekend's results.

Polisi Tanzania sits at the foot of the table, a point behind 15th place Ruvu Shooting.

Polisi Tanzania suffered defeat on Friday against Singida Big Stars and is facing relegation to the Championship League with four games left of the NBC Premier League season.

They offered no resistance as Singida Big Stars put them to the sword with three unanswered goals at Liti Stadium.

Coach Mwynyi Zahera's side are now eight points adrift of Coastal Union after just four wins all season, as well as 7 draws and 15 defeats.

The fixtures are certainly against the out-of-form team based in Kilimanjaro beating the drop to the Championship League.

Their next assignment is a home match against Ihefu SC before taking on Mtibwa Sugar.

The latter two fixtures wouldn't usually be that daunting. However, Polisi Tanzania has won just twice at home in the Premier League this season.

In addition, the problem for the law enforcers is that they are low on confidence.

Their final two games of the season are away to Simba SC and Azam FC and, to make matters worse, they are currently on a run of three straight losses.

Tanzania Prisons embarrassed Ruvu Shooting at Sokoine Stadium in Mbeya on Sunday, winning 3-1 in what was billed as a relegation six-pointer.

Both teams sat precariously in the bottom three heading into the game, but a brace from Jeremiah Juma and a goal from Jummane Elfadhil, eased Prisons' relegation concerns while worsening Ruvu's.

Ruvu Shooting had a tough run-in with three games against the top four sides in Azam FC, Simba SC, and Singida Big Stars.

Coach Mbwana Makata's side will host Azam FC on April 22 and then visit Simba SC.

Their final game of the season could be a straight shoot-out with Dodoma Jiji FC, depending on results between now and May 23.

The best Polisi Tanzania and Ruvu Shooting can hope for now is nothing but avoiding the automatic relegation but even that is a slim mathematical possibility given they have to close the six-point gap with teams in the relegation play-off spots.

Relegation-threatened KMC FC to host Geita Gold FC in Premier League fixture

By Correspondent Michael Mwebe

TODAY'S opening fixture in 2022/23 NBC Premier League involves hosts Kinondoni Municipal Council FC and Geita Gold FC.

The match will be played at Uhuru Stadium in Dar es Salaam and the hosts begin the weekend whilst sitting 14th in the standing on 26 points while the visitors are sitting sixth on 34 points.

Kinondoni Municipal Council FC will be coming into the game on the back of a 2-1 win over Kagera Sugar last time out in the league.

The win ended a worrying seven-game winless run but the Kinondoni-based club is in bad shape in the relegation zone, one point from the safety and eight points behind today's counterparts.

This means a win here would be of huge significance for Rwandan coach Thierry Hitimana and his troops.

Home form in the league shows Kinondoni Municipal



Kinondoni Municipal Council FC forward, Daruweshi Saliboko (2nd L), outfoxes Namungo FC's left-back, Emmanuel Asante, when the two outfits locked horns in a 2022/23 NBC Premier League duel that took place in Dar es Salaam. PHOTO: COURTESY OF KINONDONI MUNICIPAL COUNCIL FC

Council FC have won just two of their five most recent Premier League matches in front of their fans.

There have been wins over Kagera Sugar and Polisi Tanzania while games against Simba SC, Yanga, and Namungo FC ended in defeat.

In search of vital goals, the hosts will look to former Yanga forwards, Matheo Anthony and Waziri Junior, as well as George Makang'a for goals.

Burundian attacking midfielder, Emmanuel Mvuyekure, will provide the creative inspiration needed

to unlock Geita Gold FC's backline.

Meanwhile, Geita Gold FC is coming into the game on the back of a 1-0 defeat to Yanga in this season's Azam Sports Quarterfinals last week.

The defeat to Yanga means Geita Gold FC have lost each of their last three fixtures in all competitions.

There have been defeats to Yanga and Namungo FC in the 2022/23 NBC Premier League, and once again away to Yanga in the ASFC on Saturday.

Trends also show Geita Gold FC is winless in six of their most recent away matches in all competitions.

Despite losing two back-to-back league games, Geita Gold FC are still in a comfortable zone in their second top-flight season.

Coach Fred Felix's team is neither in danger of relegation nor is the squad fighting for a top-four place.

Winger Edmund John leads the way for Geita Gold

FC as far as goal scorers in the 2022/23 season are concerned, with the young winger having netted five times across all competitions.

The former Serengeti Boys player has struck four goals in the 2022/23 NBC Premier League and one in the 2022/23 CAF Confederation Cup.

In head-to-head stats, Kinondoni Municipal Council FC and Geita Gold FC have met in three league matches since 2021/22. Each team has claimed one win with the other game ending in a 1-1 stalemate.

The three meetings of these teams have produced six goals with each game contributing two.

When the teams met earlier this season, at Nyankumbu Girls Secondary School's Stadium in Geita in November 2022, the match ended in a one-all draw, the first stalemate in this fixture.

Flexibles by David Chikoko

